

Transformasi Digital dan Penguatan ESG Untuk Mendukung Optimalisasi Pengelolaan Keuangan Haji

Digital Transformation and ESG Strengthening to Support Hajj Fund Management Optimization

Laporan Tahunan
Annual Report
2022



BPKH

Badan Pengelola Keuangan Haji

Laporan Tahunan **2022** Annual Report

Sanggahan dan Batasan Tanggung Jawab

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BPKH merupakan Badan Hukum Publik yang dibentuk sesuai dengan amanat Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaaan Keuangan Haji, Peraturan Presiden Republik Indonesia Nomor 110 Tahun 2017 tentang Badan Pengelolaan Keuangan Haji dan Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Sesuai dengan ketentuan Undang-Undang tersebut, BPKH wajib menyampaikan laporan pertanggungjawaban kepada Presiden dan Dewan Pewakilan Rakyat.

BPKH is a Public Legal Entity established in accordance with the mandate of Law Number 34 of 2014 on Hajj Fund Management, Presidential Regulation of the Republic of Indonesia Number 110 of 2017 on Hajj Fund Management Agency and Government Regulation Number 5 of 2018 on Implementation of Law Number 34 of 2014 on Hajj Fund Management. In accordance with the provisions of the Laws, BPKH is required to submit an accountability report to the President and House of Representatives.

Penyusunan Laporan Tahunan ini mengacu pada ketentuan yang berlaku terkait penyusunan laporan tahunan, dalam hal ini adalah Peraturan Otoritas Jasa Keuangan Nomor 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik dan Surat Edaran Otoritas Jasa Keuangan Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik serta Kriteria *Annual Report Award* sebagai standar penyusunan Laporan Tahunan di Indonesia dengan beberapa penyesuaian.

The preparation of this Annual Report refers to the provisions applicable in the preparation of annual reports, in this case the Financial Services Authority Regulation Number 29/POJK.04/2016 on Annual Reports of Issuers or Public Companies and Financial Services Authority Circular Letter Number 16/SEOJK.04/2021 on Form and Contents of Annual Reports of Issuers or Public Companies as well as Annual Report Award Criteria as the standards for preparing Annual Reports in Indonesia with several adjustments.

Penyebutan satuan mata uang "Rupiah" dan "Rp" merujuk pada mata uang resmi Republik Indonesia, sedangkan "Dollar AS" atau USD merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah sesuai dengan Standar Akuntasi Keuangan Indonesia.

The mention of "Rupiah" and "Rp" refers to the official currency of the Republic of Indonesia, while "US Dollars" or USD refers to the official currency of the United States. All financial information is presented in Rupiah in accordance with the Indonesian Financial Accounting Standards.

Laporan tahunan ini memuat pernyataan kinerja keuangan, kegiatan, proyeksi, rencana, strategi, kebijakan, serta tujuan BPKH, yang digolongkan sebagai pernyataan ke depan dalam pelaksanaan Perundang-undangan yang berlaku, kecuali hal-hal yang bersifat historis. Pernyataan-pernyataan tersebut memiliki prospek risiko, ketidakpastian, serta dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan.

This annual report contains statements of financial performance, activities, projections, plans, strategies, policies, and objectives of BPKH, which are classified as forward-looking statements in the implementation of applicable laws and regulations, except for historical matters. These statements have risk prospects, uncertainties, and may result in actual developments that are materially different from those reported.

Penjelasan Tema
Theme Explanation



Transformasi Digital dan Penguatan ESG Untuk Mendukung Optimalisasi Pengelolaan Keuangan Haji

Digital Transformation and ESG Strengthening to Support Hajj Fund Management Optimization



Digitalisasi telah menjadi bagian penting pada berbagai aspek kehidupan masyarakat. Tidak dapat dipungkiri lagi, setelah pandemi berakhir, digitalisasi akan terus menjadi salah satu komponen utama dalam menjalankan dan membangun kehidupan yang lebih baik di masa depan. Merespons situasi tersebut, BPKH terus melakukan investasi dan melakukan berbagai inovasi sesuai kebutuhan masyarakat akan layanan digital. Didukung strategi yang tepat serta upaya dari seluruh pemangku kepentingan, transformasi digital memberikan nilai tambah kepada jemaah sehingga layanan BPKH dapat menjadi lebih cepat, transparan, dan dapat dijangkau dimana saja. Tidak hanya mendukung layanan jamaah, digitalisasi juga berdampak positif pada pencapaian kinerja ESG (*Environment, Social, Governance*).

Digitalization has become an important part of various aspects of people's lives. After the pandemic is over, digitalization will undeniably continue to be one of the main components in running and building a better life in the future. In response to this situation, BPKH continues to make investments and create various innovations according to the community's needs for digital services. Supported by the right strategy and efforts of all stakeholders, digital transformation provides added value to the pilgrims that allows BPKH services to be faster, transparent, and accessible anywhere. Not only does digitalization support services to the pilgrims, it also contributes positively to the achievement of ESG (Environment, Social, Governance) performance.

Memahami dan menerapkan digitalisasi dapat membantu BPKH mengurangi dampak lingkungan, meningkatkan tanggung jawab sosial, dan meningkatkan *Good Governance*. Tanggung Jawab Sosial adalah aspek kunci dari ESG, yang melibatkan penciptaan ruang kerja yang kreatif dan dinamis bagi karyawan, jemaah, dan pemangku kepentingan lainnya. ESG juga mencakup *Good Governance*, yang mengacu pada sistem dan proses yang digunakan BPKH untuk mengelola sumber dayanya. Dengan memungkinkan transparansi dan akuntabilitas yang lebih besar, transformasi digital dapat menjadi alat yang ampuh untuk meningkatkan *Good Governance*. BPKH menerapkan *Good Governance*, yang terintegrasi dengan kepatuhan, pengelolaan risiko, dan pengendalian internal. Kami juga percaya bahwa pengelolaan aspek lingkungan, sosial dan tata kelola (ESG) yang berkesinambungan dapat menjaga kelangsungan BPKH.

Understanding and implementing digitalization can help BPKH reduce environmental impacts, increase social responsibility, and improve Good Governance. Social Responsibility is a key aspect of ESG, which involves creating creative and dynamic workspace for employees, the pilgrims, and other stakeholders. ESG also covers Good Governance, which refers to the systems and processes BPKH uses to manage its resources. With greater transparency and accountability, digital transformation can be a powerful tool to improve good governance. BPKH implements Good Governance which is integrated with compliance, risk management, and internal control. We also believe that continuous management of environmental, social, and governance (ESG) aspects can maintain the continuity of BPKH.

Kesinambungan Tema
Theme Continuity



2022

Transformasi Digital dan Penguatan ESG Untuk Mendukung Optimalisasi Pengelolaan Keuangan Haji

Digital Transformation and ESG Strengthening to Support Hajj Fund Management Optimization



2021

Penguatan Tata Kelola untuk Optimalisasi Pengelolaan Keuangan Haji

Strengthening Governance for Optimization of Hajj Financial Management

BPKH terus melakukan pembenahan agar dapat terus meningkatkan kualitas pengelolaan keuangan haji. Tidak hanya agar dapat memberikan manfaat dalam pengembangan dana haji, tapi juga agar dapat memberikan pelayanan yang lebih baik kepada jemaah haji.

BPKH continues to make improvements so that it can continuously increase the quality of hajj fund management. Not only in order to provide benefits in the development of Hajj funds, but also in order to provide better service to pilgrims.

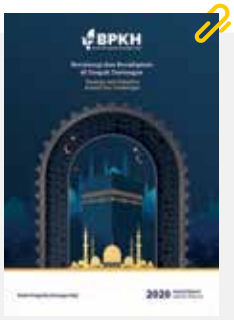
Tahun 2021, BPKH melakukan penguatan tata kelola agar dapat mengoptimalkan potensi yang dimilikinya agar dapat menjadi pengelola keuangan haji yang berkelas dunia. Salah satu langkah yang dilakukan BPKH adalah melakukan transformasi yang difokuskan pada tiga bidang utama, yaitu digital, GRC, dan SDM. Ketiga pilar tersebut bekerja sama dengan tujuan memastikan objektif organisasi tercapai melalui optimalisasi dari sisi sumber daya manusia dalam organisasi, proses, dan teknologi.

In 2021, BPKH strengthened its governance in order to be able to optimize its potential to be able to become a world-class hajj fund management agency. One of the measures taken by BPKH is to carry out a transformation focused on three main areas, namely digital, GRC, and HR. These three pillars work together with the goal of ensuring organizational objectives are achieved through optimization of human resources in the organization, processes, and technology.

Kesinambungan Tema
Theme Continuity

Dengan layanan berbasis online ini nantinya calon jemaah haji tidak perlu datang lagi ke Bank secara langsung. Sehingga akan mempermudah masyarakat dalam mendaftar haji. BPKH juga memperkuat penerapan aspek GRC (*governance, risk and complience*) untuk memastikan keberlanjutan organisasi serta melakukan penguatan dari aspek sumber daya manusia.

With this online-based service, prospective pilgrims will no longer need to come directly to the Bank, making it easier for people to register for Hajj. BPKH also strengthens the implementation of GRC (governance, risk and compliance) aspects to ensure organizational sustainability while strengthening human resources.



2020

Bersinergi dan Beradaptasi di Tengah Tantangan
Synergy and Adaptive Amidst the Challenges

Di usianya yang menginjak ke-3 (tiga) tahun, Badan Pengelola Keuangan Haji (BPKH) menghadapi tantangan yang sangat berat. Merebaknya pandemi COVID-19 di seluruh dunia pada tahun 2020 telah membuat kondisi perekonomian global dan nasional mengalami kemerosotan. Tidak hanya itu, pandemi COVID-19 juga telah membuat pemberangkatan jemaah haji Indonesia ke tanah suci harus mengalami pembatalan.

In its 3rd (third) year of establishment, Badan Pengelola Keuangan Haji (BPKH) faced its most difficult challenges. The widespread COVID-19 outbreak accross the world in 2020 led to global and national economic deterioration. Not only that, COVID-19 pandemic further caused hajj travel cancellation in Indonesia.

Meskipun demikian, BPKH berkomitmen untuk melakukan pengelolaan keuangan haji secara transparan dan akuntabel sehingga dapat meraih kepercayaan umat, yang pada akhirnya dapat memberikan manfaat yang besar secara khusus bagi jemaah haji, serta umat Islam di tanah air secara umum.

Nevertheless, BPKH is committed to performing hajj fund management transparently and accountably in order to obtain people's trust, which ultimately is able to provide considerable benefit particularly for hajj pilgrims and Muslims in Indonesia in general.

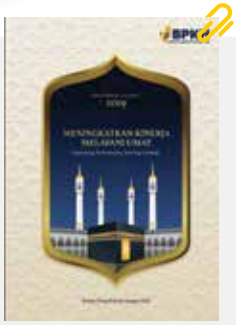
Kesinambungan Tema
Theme Continuity

Untuk mewujudkan tujuannya, sepanjang tahun 2020 BPKH memperkuat sinerginya dengan berbagai pihak, baik di dalam maupun luar negeri, untuk dapat memberikan pelayanan terbaik bagi umat. Selain itu, BPKH juga beradaptasi dengan tantangan yang dihadapi, salah satunya adalah dengan mengoptimalkan pemanfaatan teknologi untuk mendukung tercapainya visi dan misi BPKH.

To achieve its objectives, during the course of 2020 BPKH strenghtened its synergy with both domestic and foreign parties, with the aim of providing the best service for ummah. In addition, BPKH also adapted with the challenges faced, one of which was by optimizing technology utilization to support the achievement of BPKH vision and mission.

Dengan menerapkan strategi tersebut, di tengah berbagai tantangan yang dihadapi, tahun 2020 BPKH masih dapat membukukan kinerja yang positif, baik dalam perolehan nilai manfaat maupun peningkatan dana kelolaan. Selain itu, BPKH juga berhasil mempertahankan opini Wajar Tanpa Pengecualian (WTP) dari Badan Pemeriksa Keuangan selama 3 (tiga) tahun berturut-turut.

By applying such strategy amidst various challenges faced, in 2020 BPKH was still able to book positive perfomance, both in the achievement of income earned and the growth of managed fund. Moreover, BPKH succeeded in maintaining Unqualified Opinion from the Audit Board of RI for 3 (three) years consecutively.



2019

Penguatan Tata Kelola untuk Optimalisasi Pengelolaan Keuangan Haji
Strengthening Governance for Optimization of Hajj Financial Management

Badan Pengelola Keuangan Haji (BPKH) telah melewati tahun keduanya sejak resmi beroperasi pada 26 Juli 2017 dengan tujuan utama adalah meningkatkan kualitas penyelenggaraan ibadah haji. Peningkatan

Badan Pengelola Keuangan Haji (BPKH) had passed the second year since its official operation on July 26, 2017 with its main objective of improving the quality of hajj pilgrimage operations. Such improvement

Kesinambungan Tema
Theme Continuity

tersebut terlaksana dengan mengelola dan mengembangkan keuangan haji agar dapat memberikan manfaat besar bagi (calon) jemaah haji.

BPKH berkomitmen untuk terus menjalankan pengelolaan keuangan haji secara transparan dan akuntabel agar dapat meraih kepercayaan umat, yang pada akhirnya dapat memberikan manfaat yang besar bagi jemaah haji pada khususnya dan umat Islam di tanah air pada umumnya.

Usaha BPKH dalam "Meningkatkan Kinerja dan Melayani Umat" dapat terlaksana sebagai hasil dari kerja keras seluruh sumber daya manusia yang berkomitmen dalam menciptakan hasil terbaik. "Meningkatkan Kinerja dan Melayani Umat" adalah tema yang dapat mewakili BPKH dalam menggambarkan tahun 2019. Sepanjang tahun 2019, BPKH mampu meningkatkan kinerja sesuai dengan rencana strategis yang telah ditetapkan pada awal tahun. Dari segi operasional, BPKH berhasil menunjukkan komitmen dalam penerapan tata kelola yang baik, meningkatkan pengelolaan risiko secara efektif dan tingkat kepatuhan terhadap peraturan dan perundang-undangan. Sedangkan dari sisi keuangan, Laporan Keuangan BPKH tahun 2019 berhasil mencatatkan kinerja yang sangat baik dengan tercapainya target yang telah dicanangkan serta memperoleh opini Wajar Tanpa Pengecualian (WTP) dari Badan Pemeriksa Keuangan.

was implemented through hajj fund management and development in order to provide enormous benefit for prospective pilgrims.

BPKH is committed to performing hajj fund management transparently and accountably in order to obtain people's trust, which ultimately is able to provide considerable benefit particularly for hajj pilgrims and Muslims in Indonesia in general.

Efforts from BPKH in "Improving Performance, Serving Ummah" were made as a result of hard work of the entire human resources that has committed to creating the best results. "Improving Performance, Serving Ummah" is a theme that can represent BPKH in describing 2019. During the course of 2019, BPKH was able to increase performance in accordance with strategic plans that had been set out early that year. Operational-wise, BPKH succeeded in demonstrating its commitment in the implementation of good governance, improved effective risk management and level of compliance with laws and regulations. On the financial front, financial statements of BPKH in 2019 showed that BPKH managed to record an excellent performance with the achievement of the predetermined targets as well as Unqualified opinion from the Audit Board of RI.

Pencapaian Penting Tahun 2022
Event Highlights in 2022

Aset
Assets

212,79
Triliun
Trillion

Nilai Manfaat Tersedia Untuk Penyelenggara Haji
Return Available for Hajj Pilgr image Operations

7,58
Triliun
Trillion

2,68
Triliun
Trillion

Surplus Dengan Pembatasan
Restricted Surplus

3,37
Triliun
Trillion

Surplus Komprehensif
Comprehensive Surplus

Jejak Langkah
Milestones

Juli 2017
July 2017

Presiden Joko Widodo resmi melantik dan mengambil sumpah tujuh Anggota Dewan Pengawas dan tujuh Anggota Badan BPKH, berdasarkan Keputusan Presiden Nomor 74 P tahun 2017.

President Joko Widodo officially inaugurated and administered oath of seven Members of Supervisory Board and seven Members of BPKH Board based on Presidential Decree Number 74 P of 2017.

Desember 2017
December 2017

Penerbitan Peraturan Presiden Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji. Dengan demikian BPKH secara formal sudah berdiri sebagai sebuah lembaga badan hukum publik yang mengemban tugas pengelolaan keuangan haji.

Issuance of Presidential Regulation Number 110 of 2017 on Hajj Fund Management Agency. Thus, BPKH has formally been established as a public legal entity with a mandate to manage hajj fund.

Februari 2018
February 2018

Penerbitan Peraturan Pemerintah No. 5 tahun 2018, BPKH diberikan kewenangan secara formalitas untuk melakukan investasi dan penempatan keuangan haji.

Issuance of Government Regulation No. 5 of 2018. BPKH is formally authorized to invest and place hajj fund.

September 2018
September 2018

Bidang Hukum dan Kepatuhan menetapkan sejumlah peraturan untuk memastikan pengelolaan keuangan haji berasaskan prinsip syariah, kehati-hatian, manfaat, nirlaba, transparan, dan akuntabel.

The Legal and Compliance unit stipulated a number of regulations to ensure hajj fund management based on sharia principles, prudence, benefit, non-profit, transparency, and accountability.

Oktober 2018
October 2018

BPKH meluncurkan Program Kemaslahatan untuk menyalurkan nilai manfaat Dana Abadi Umat yang fokus pada kegiatan sesuai enam Asnaf.

BPKH launched BPKH Trust Fund – Philanthropic Program to disburse Ummatic Trust Fund return that is focused on activities according to the six Asnaf (people entitled to receive zakat).

November 2018
November 2018

Untuk menjaga mutu dalam proses penempatan dan investasi dana kelolaan haji, BPKH memperoleh Sertifikasi ISO 9001:2015.

To maintain quality in the placement and investment processes of hajj managed funds, BPKH obtained ISO 9001:2015 certification.

Jejak Langkah
Milestones

Desember 2018
December 2018

Launching website BPKH RI dan lomba logo baru untuk BPKH.

Launching of the BPKH RI website and a contest of making new logo for BPKH.

Maret 2019
March 2019

Penetapan BPIH oleh Kementerian Agama dan DPR.

Determination of Hajj pilgrimage Operational Cost (BPIH) by the Ministry of Religious Affairs and House of Representatives.

April 2019
April 2019

Penambahan Kuota 10.000 Jemaah.

Additional Quota of 10,000 Pilgrims.

Mei 2019
May 2019

BPKH dan Kementerian Agama membiayai penambahan kuota 10.000 jemaah tanpa menggunakan APBN.

BPKH and the Ministry of of Religious Affairs financed the additional quota of 10,000 pilgrims without using the State Budget.

Juli 2019
July 2019

Launching logo baru BPKH yang bermakna Lembaga yang kuat, dinamis, dan dapat dipercaya.

Launching of the new BPKH logo that communicates the idea of strong, dynamic and trustworthy institution.

Agustus 2019
August 2019

BPKH meraih sertifikasi ISO 9001: 2015.

BPKH achieved ISO 9001: 2015 certification.

Oktober 2019
October 2019

Peluncuran SISKEHAT (Sistem Keuangan Haji Terpadu).

Launch of SISKEHAT (Integrated Hajj Financial System).

Jejak Langkah
Milestones

2020

BPKH meraih sertifikasi ISO 37001:2016 dan ISO 9001:2015.

BPKH achieved ISO 37001:2016 and ISO 9001:2015 certifications.

2021

- Internalisasi nilai-nilai *core value* IQRA BPKH
- BPKH mendapatkan pengecualikan pajak dengan UU Cipta Kerja dan Peraturan Menteri Keuangan (PMK)
- BPKH menerima hibah saham Bank Muamalat dari IsDB
- BPKH meraih opini "WTP" untuk ketiga kali secara berturut-turut di tahun 2021
- Peluncuran WA contact center BPKH
- Peluncuran *Theme Song* "Pelita Hati" BPKH
- BPKH kembali mendapatkan sertifikat ISO 37001:2016 Sistem Manajemen Anti Penyuapan dan ISO 9001:2015 Sistem Manajemen Mutu

- Internalization of BPKH's IQRA core values
- BPKH obtained tax exemption with the Job Creation Law and Minister of Finance Regulation (PMK)
- BPKH received a grant of Bank Muamalat shares from IsDB
- BPKH received Unqualified Opinion for the third time in a row since 2021
- Launching of WA contact center of BPKH
- Launching "Pelita Hati" Theme Song of BPKH
- BPKH once again received ISO 37001:2016 on Anti-Bribery Management System and ISO 9001:2015 on Quality Management System certifications.

2022

- BPKH luncurkan aplikasi Siskehat GEN 2
- BPKH membangun aliansi strategis antara Internal Audit, Kepatuhan dan Manjemen Risiko dalam GRC terintegrasi di era VUCA
- BPKH Raih Opini WTP Empat Tahun Berturut

- BPKH launched Siskehat GEN 2 apps
- BPKH built a strategic alliance between Internal Audit, Compliance and Risk Management in integrated GRC in the VUCA era
- BPKH Achieved Unqualified Opinion for Four Consecutive Years.

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Kilas Kinerja

Performance Highlight


BUS
STOP

Ikhtisar Keuangan
Financial Highlights

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ECONOMIC ASPECTS [B.1]

NERACA — BALANCE

dalam juta rupiah — in million rupiah

Uraian	2022	2021	2020	Description
ASET				**ASSETS**
Kas dan setara kas	1.267.187	9.247	17.952	Cash and cash equivalents
Giro dan penempatan pada Bank Indonesia	7.191.471	0,00	0,00	Current accounts and placement in Bank Indonesia
Penempatan pada bank	38.511.128	45.636.508	45.331.357	Placement in the Banks
Piutang pembiayaan	6.489.259	0,00	0,00	Financing receivables
Pembiayaan bagi hasil	10.004.978	0,00	0,00	Equity financing
Pendapatan yang masih harus diterima	4.086.311	1.725.851	718.547	Accrued income
Investasi surat berharga	140.847.514	110.909.319	98.450.329	Securities investment
Penyertaan saham pada entitas anak	0,00	276.650	24.308	Share participation in subsidiary
Investasi langsung dan lainnya	1.126.535	964.290	1.100.525	Direct and other investments
Aset tetap-bersih	1.585.601	6.625	79.615	Net fixed assets
Investasi emas	425	0,00	0,00	Gold investment
Aset lainnya	1.679.612	67.450	49.127	Other assets
JUMLAH ASET	**212.790.022**	**160.595.940**	**145.771.760**	**TOTAL ASSETS**
LIABILITAS				**LIABILITIES**
Utang Jemaah Tunda	5.159.935	9.180.651	8.661.589	Payable of Postponed Pilgrims
Utang lainnya	995.769	211.249	126.911	Other payables
Dana simpanan nasabah bank	9.274.339	0,00	0,00	Third party fund
Dana titipan jemaah	142.143.290	133.254.548	125.900.381	Pilgrimage Fund
Pendapatan nilai manfaat yang ditangguhkan	0,00	238.079	238.079	Deferred income
Pinjaman yang diterima	500.000	0,00	0,00	Loan received
JUMLAH LIABILITAS	**158.073.332**	**142.884.526**	**134.943.567**	**TOTAL LIABILITIES**
DANA SYIRKAH TEMPORER	**33.173.839**	**0,00**	**0,00**	**TEMPORARY SYIRKAH FUNDS**

Ikhtisar Keuangan
Financial Highlights

BPKH memperoleh pengendalian atas BMI pada akhir Januari 2022.

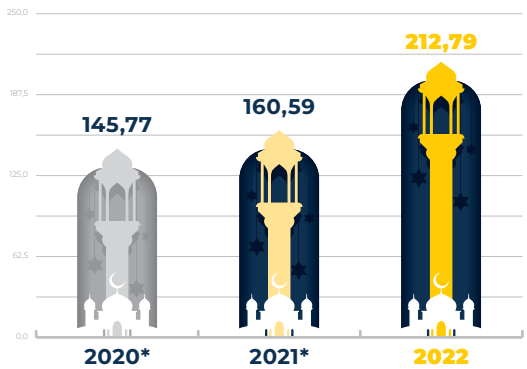
BPKH acquired control over BMI at the end of January 2022.

dalam juta rupiah — in million rupiah

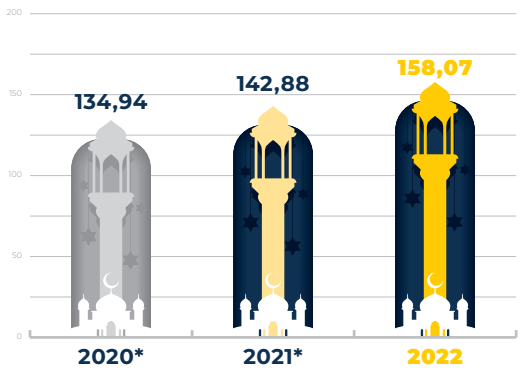
Uraian	2022	2021	2020	Description
ASET NETO				**NET ASSETS**
Aset neto tanpa pembatasan	1.253.841	488.771	1.077.452	Unrestricted net assets
Aset neto dengan pembatasan	19.890.316	17.222.643	9.750.741	Restricted net assets
Kepentingan entitas induk -BPKH	**21.144.157**	**17.711.413**	**10.828.194**	**Parent entity interest -BPKH**
Kepentingan nonpengendali atas aset neto entitas anak yang dikonsolidasi	**398.694**	**0,00**	**0,00**	**Non-controlling interests of net assets of consolidated subsidiaries**
JUMLAH ASET NETO	**21.542.851**	**17.711.413**	**10.828.194**	**TOTAL NET ASSETS**
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER, DAN ASET NETO	**212.790.022**	**160.595.940**	**145.771.760**	**TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS, AND NET ASSETS**

*Entitas Induk (BPKH) saja dan BMI (Entitas Anak) dikonsolidasi pada Tahun 2022
*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

Jumlah Aset
Total Assets
(dalam triliun rupiah / in trillion rupiah)

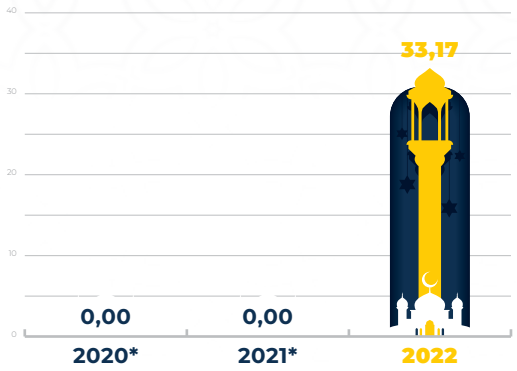


Jumlah Liabilitas
Total Liabilities
(dalam triliun rupiah / in trillion rupiah)



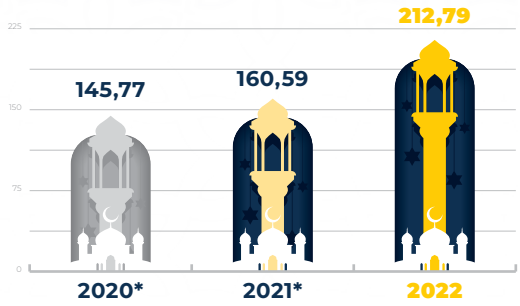
Dana Syirkah Temporer
Temporary Syirkah Funds

(dalam triliun rupiah / in trillion rupiah)



Jumlah Liabilitas, Dana Syirkah Temporer dan Aset Neto
Total Liabilities, Temporary Syirkah Funds and Net Assets

(dalam triliun rupiah / in trillion rupiah)



*Entitas Induk (BPKH) saja dan BMI (Entitas Anak) dikonsolidasi pada Tahun 2022
*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

LAPORAN OPERASIONAL

STATEMENTS OF OPERATIONS

dalam juta rupiah | in million rupiah

Uraian	2022	2021	2020	Description
A. DENGAN PEMBATASAN DARI PEMBERI SUMBER DAYA				**A. WITH RESTRICTIONS FROM RESOURCE PROVIDERS**
DANA PENYELENGGARAAN IBADAH HAJI (PIH)				**HAJJ PILGRIMAGE OPERATIONAL FUND (PIH)**
Pendapatan Setoran Jemaah Berangkat	3.777.867	0,00	0,00	Income earned from departing pilgrims
Beban PIH	(9.033.246)	0,00	0,00	PIH expenses
Defisit	**(5.255.379)**	**0,00**	**(17.946)**	**Deficits**
Pendapatan Nilai Manfaat	9.889.974	9.764.218	7.204.350	Income earned
Pendapatan hibah	2.165	0,00	0,00	Grant revenue
Penyaluran untuk Rekening Virtual	(2.064.059)	(2.500.000)	(2.000.000)	Return allocated to virtual account
Beban operasional	(250.172)	(234.005)	(159.388)	Operational expenses
Beban hibah	(2.165)	(64.957)	0,00	Grant expenses
Nilai manfaat tersedia untuk penyelenggaraan ibadah haji	**7.575.744**	**6.965.256**	**5.044.963**	**Return available for hajj pilgrimage operations**
Surplus Dana PIH	**2.320.364**	**6.965.256**	**5.044.963**	**Surplus from PIH Fund**
Dana Abadi Umat (DAU)				**Ummatic Trust Fund (DAU)**
Pendapatan nilai manfaat	242.297	237.616	229.224	Income earned
Penyaluran Program Kemaslahatan	(130.319)	(189.446)	(131.644)	Disbursement of BPKH Trust Fund – Philanthropic Program

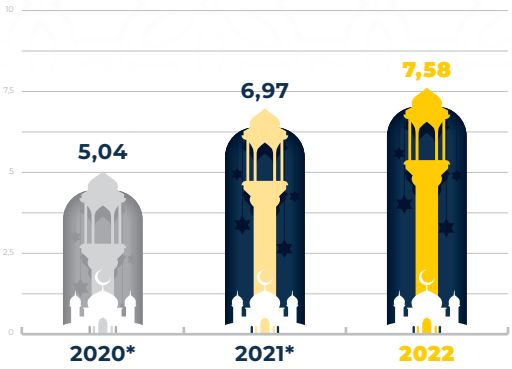
dalam juta rupiah | in million rupiah

Uraian	2022	2021	2020	Description
Surplus Dana DAU	**111.978**	**48.169**	**97.580**	**Surplus from DAU Fund**
Akumulasi Surplus	**2.432.343**	**7.013.425**	**5.124.596**	**Accumulated Surplus**
Penggunaan nilai manfaat akumulasi tahun sebelumnya	238.079	0,00	0,00	Use of accumulated return of the previous year
Pendapatan lain-lain – bersih	26.069	506.558	0,00	Other income - net
Surplus Sebelum Pajak Penghasilan	**2.675.177**	**7.756.918**	**5.124.596**	**Surplus Before Income Tax**
Beban Pajak Penghasilan - induk	(21.314)	(52.126)	0,00	Income Tax Expenses - Parent
SURPLUS DENGAN PEMBATASAN	**2.675.177**	**7.467.857**	**5.124.596**	**RESTRICTED SURPLUS**
B. TANPA PEMBATASAN DARI PEMBERI SUMBER DAYA				**A. WITHOUT RESTRICTIONS FROM RESOURCE PROVIDERS**
Pendapatan Hibah	0,00	236.935	0,00	Grant Revenue
Pendapatan usaha entitas anak	2.699.894	0,00	0,00	Revenues of subsidiaries
Beban usaha dan operasional entitas anak	(2.635.364)	0,00	0,00	Trade and operating expenses of subsidiaries
Beban lain-lain entitas anak - bersih	(14.150)	0,00	0,00	Other expenses of subsidiaries - net
Surplus Sebelum Pajak Penghasilan	**50.380**	**236.935**	**0,00**	**Surplus Before Income Tax**
Beban pajak penghasilan - anak	(25.072)	0,00	0,00	Income tax expenses - subsidiary
SURPLUS TANPA PEMBATASAN	**25.308**	**236.935**	**0,00**	**UNRESTRICTED SURPLUS**
SURPLUS TAHUN BERJALAN	**2.700.485**	**7.704.792**	**5.124.596**	**SURPLUS FOR THE YEAR**
Penghasilan komprehensif lain	668.921	21.676	655.514	Other comprehensive income
SURPLUS KOMPREHENSIF	**3.369.406**	**7.726.468**	**5.780.110**	**COMPREHENSIVE SURPLUS**
Surplus Tahun Berjalan yang Diatribusikan Kepada:				**Surplus for the Year Attributable to:**
Entitas induk (BPKH)	2.696.097	7.704.792	5.124.596	Parent entity (BPKH)
Kepentingan nonpengendali	4.388	0,00	0,00	Non-controlling interest
	2.700.485	**7.704.792**	**5.124.596**	
Penghasilan komprehensif lain tahun berjalan yang diatribusikan kepada:				**Other comprehensive income for the year attributable to:**
Entitas induk (BPKH)	668.900	21.676	655.514	Parent entity (BPKH)
Kepentingan nonpengendali	20	0,00	0,00	Non-controlling interest
Surplus Komprehensif				**Comprehensive Surplus**
Entitas induk (BPKH)	3.364.998	7.726.468	5.780.110	Parent entity (BPKH)
Kepentingan nonpengendali	4.408	0,00	0,00	Non-controlling interest
	3.369.406	**7.726.468**	**5.780.110**	

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*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

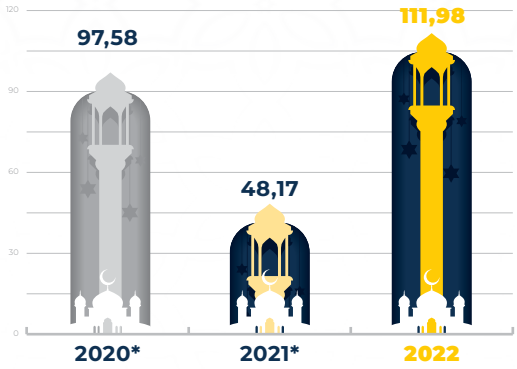
Nilai manfaat tersedia untuk penyelenggaraan ibadah haji
Return available for hajj pilgrimage operations

(dalam triliun rupiah / in trillion rupiah)



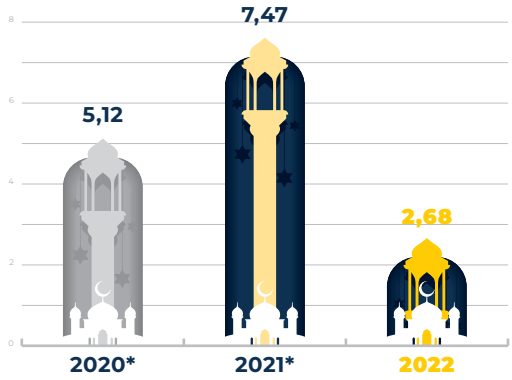
Surplus Dana DAU
Surplus from DAU Fund

(dalam triliun rupiah / in trillion rupiah)



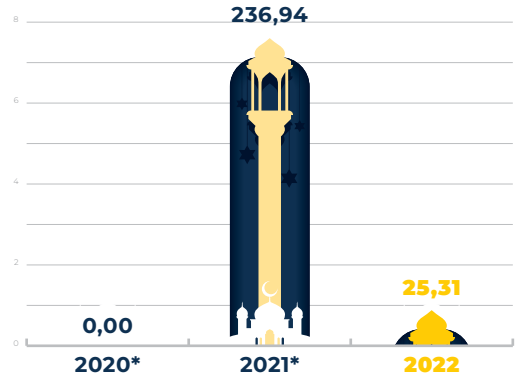
Surplus Dengan Pembatasan
Restricted Surplus

(dalam triliun rupiah / in trillion rupiah)



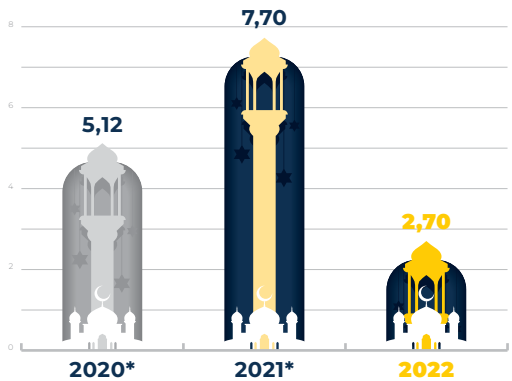
Surplus Tanpa Pembatasan
Unrestricted Surplus

(dalam miliar rupiah / in billion rupiah)



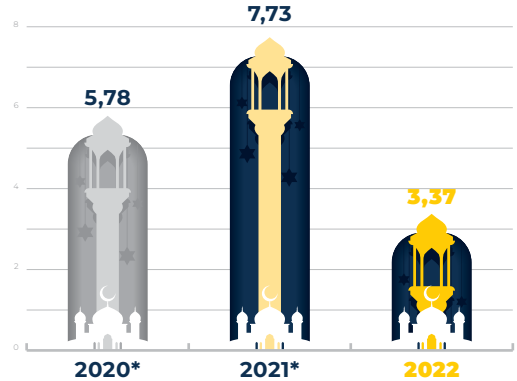
Surplus Tahun Berjalan
Surplus for the Year

(dalam triliun rupiah / in trillion rupiah)



Surplus Komprehensif
Comprehensive Surplus

(dalam triliun rupiah / in trillion rupiah)



*Entitas Induk (BPKH) saja dan BMI (Entitas Anak) dikonsolidasi pada Tahun 2022
*Parent entity (BPKH) and BMI (Subsidiary) was consolidated in 2022

LAPORAN PERUBAHAN ASET NETO

STATEMENTS OF CHANGE IN NET ASSETS

dalam juta rupiah | in million rupiah

Uraian	2022	2021	2020	Description
ASET NETO TANPA PEMBATASAN				**UNRESTRICTED NET ASSETS**
Saldo awal 1 Januari	236.935	0,00	0,00	Beginning balance as of January 1
Surplus/(*deficit*) periode tahun berjalan	0,00	236.935	0,00	Surplus/(deficit) for the year
Saldo Akhir 31 Desember	**236.935**	**236.935**	**0,00**	**Ending Balance as of December 31**
Penghasilan Komprehensif Lain				**Beginning balance**
Saldo awal 1 Januari	236.935	1.077.452	436.608	Beginning balance as of January 1
Koreksi saldo awal	(19.301)	(847.293)	(14.669)	Correction of beginning balance
Penghasilan komprehensif tahun berjalan	705.686	21.676	655.514	Comprehensive Income for the Year
Saldo Akhir 31 Desember	**938.221**	**251.835**	**1.077.452**	**Ending Balance as of December 31**
JUMLAH ASET NETO TANPA PEMBATASAN	**1.175.156**	**488.771**	**1.077.452**	**TOTAL UNRESTRICTED NET ASSETS**
ASET NETO DENGAN PEMBATASAN				**RESTRICTED NET ASSETS**
Dana Penyelenggaraan Ibadah Haji (PIH)				**Hajj Pilgrimage Operational Fund (PIH)**
Saldo awal 1 Januari	13.486.465	6.069.402	956.415	Beginning balance as of January 1
Koreksi aset neto	7.938	(5.822)	85.970	Correction of net assets
Pelimpahan asset neto PKOH Kementerian Agama	0,00	3.197	0,00	Transfer of net assets of PKOH of the Ministry of Religious Affairs
Surplus tahun berjalan	2.585.279	7.419.688	5.027.017	Surplus for the year
Saldo Akhir 31 Desember	**16.079.681**	**13.486.465**	**6.069.402**	**Ending Balance as of December 31**
Dana Abadi Umat:				**Ummatic Trust Fund:**
Saldo awal 1 Januari	3.736.178	3.681.339	3.583.571	Beginning balance as of January 1
Koreksi aset neto	(15.441)	6.669	188	Correction of net assets
Surplus periode tahun berjalan	111.978	48.169	97.580	Surplus for the year
Saldo Akhir 31 Desember	**3.832.715**	**3.736.178**	**3.681.339**	**Ending Balance as of December 31**
JUMLAH ASET NETO DENGAN PEMBATASAN	**19.912.396**	**17.222.643**	**9.750.741**	**TOTAL RESTRICTED NET ASSETS**
TOTAL ASET NETO	**21.087.552**	**17.711.414**	**10.828.194**	**TOTAL NET ASSETS**

LAPORAN ARUS KAS

STATEMENTS OF CASH FLOWS

dalam juta rupiah | in million rupiah

Uraian	2022	2021	2020	Description
Arus Kas dari Aktivitas Operasi	4.435.460	9.245.307	7.589.713	Cash Flows from Operating Activities
Arus Kas dari Aktivitas Investasi	(6.632.873)	(14.626.207)	(20.153.997)	Cash Flows from Investing Activities
Arus Kas dari Aktivitas Pendanaan	2.189.484	5.372.195	12.573.352	Cash Flows from Financing Activities
Penurunan Kas dan Setara Kas	(7.929)	(8.705)	9.068	Decrease in Cash and Cash Equivalents
Kas dan Setara Kas Pada Awal Tahun	9.247	17.952	8.884	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Pada Akhir Tahun	1.318	9.247	17.952	Cash and Cash Equivalents at End of Year

RASIO KEUANGAN PENTING

FINANCIAL RATIOS

Uraian	Satuan	2022	2021	2020	Description
LIKUIDITAS					**LIQUIDITY**
Likuiditas Wajib	Kali Times	2,22	2,97	3,54	Reserve Requirement
Total Investasi (I) terhadap Total Dana Kelolaan (D) (RID)	%	70,61	71,26	68,72	Total Investment (I) to Total Managed Funds (D) (RID)
SOLVABILITAS					**SOLVENCY**
Rasio Solvabilitas	%	100,76	88,86	92,57	Solvency Ratio
RENTABILITAS					**RENTABILITY**
Nilai Manfaat (Yield)	%	6,31	6,88	5,43	Return (Yield)
Penempatan	%	3,29	3,55	4,00	Placements
Investasi	%	7,24	8,08	6,36	Investment
ISBE	%	7,53	8,11	6,35	ISBE
ILAL	%	8,10	6,06	7,41	ILAL
ILN	%	1,09	1,47	0,00	ILN
EFISIENSI					**EFFICIENCY**
Rasio Biaya terhadap Penghasilan (CIR)	%	2,46	2,23	2,14	Cost to Income Ratio (CIR)

Uraian	2022	2021	2020	Description
Kuantitas produksi atau jasa yang dijual	Pengelolaan Keuangan setoran awal Jemaah Haji dan Dana Abadi Umat Fund Management of Pilgrim initial deposit and Ummatic Trust Fund	Pengelolaan Keuangan setoran awal Jemaah Haji dan Dana Abadi Umat Fund Management of Pilgrim initial deposit of and Ummatic Trust Fund	Pengelolaan Keuangan setoran awal Jemaah Haji dan Dana Abadi Umat Fund Management of Pilgrim initial deposit of and Ummatic Trust Fund	Production quantity or services sold
Produk Ramah Lingkungan	-	-	-	Eco-Friendly Products
Vendor Lokal*	37	47	55	Local Vendors*

*Vendor melalui penunjukan langsung, pengadaan langsung dan proses tender yang berdomisili di Indonesia.
*Vendor through direct appointment, direct procurement, and tender process domiciled in Indonesia.

ASPEK LINGKUNGAN [B.2]
ENVIRONMENTAL ASPECTS [B.2]

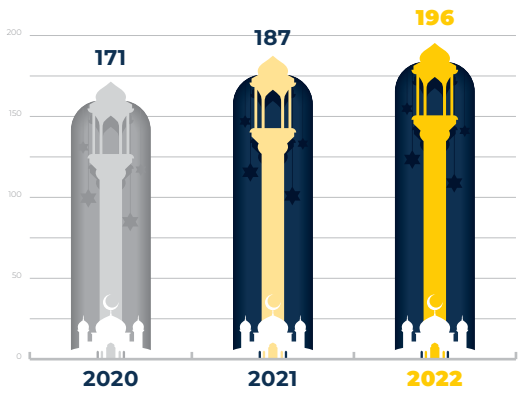
Uraian Description	Satuan Unit	2022	2021	2020
A. Pengurangan emisi yang dihasilkan **Decrease of emission generated**				
Penggunaan BBM/Bensin Fuel consumption	Liter	1.515,16	-	-
Penggunaan listrik Electricity consumption	kWh	226.254	194.113	-
Penambahan (Pengurangan) Limbah dan Efluen **Increase (Decrease) of Waste and Effluents**				
	Kg	BPKH belum memperhitungkan data terkait limbah dan efluen BPKH had not yet calculated data related to waste and effluent		

Uraian Description	Satuan Unit	2022	2021	2020
Pelestarian Keanekaragaman Hayati **Biodiversity Conservation**				
Penanaman Pohon Tree Planting	Pohon Tree	-	-	-
Dana Penanaman Pohon Tree Planting Fund	Juta Rupiah Million Rupiah	-	-	-

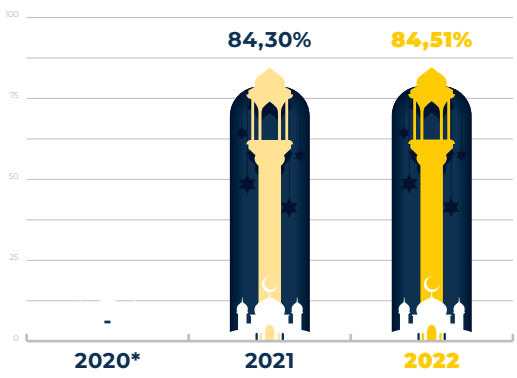
ASPEK SOSIAL (B.3)
SOCIAL ASPECTS (B.3)

Uraian Description	Satuan Unit	2022	2021	2020
Jumlah total pegawai Total number of employees	Orang People	196	187	171
Pengaduan Jemaah melalui email BPKH Pilgrim Complaints through BPKH email	Orang People	13	5	18
Jumlah kecelakaan kerja Total number of work accidents	Kasus Case	Nihil Nil	Nihil Nil	Nihil Nil
Penyaluran Program Kemaslahatan Disbursement of BPKH Trust Fund – Philanthropic Program	Juta Rupiah Million Rupiah	130.319	189.446	131.644
Survei Kepuasan Pelayanan Keuangan Haji Hajj Financial Services Satisfaction Survey	Persen Percent	84,51%	84,30%	-*

Jumlah Total Pegawai
Total Number of Employees
(orang / people)



Survei Kepuasan Pelayanan Keuangan Haji
Hajj Financial Services Satisfaction Survey
(%)



*) Pada tahun 2020 tidak ada pemberangkatan haji, sehingga tidak ada informasi terkait survei kepuasaan pelayanan keuangan haji.
*) In 2020, there was no hajj departure. Thus, there was no information on hajj financial services satisfaction survey.

Penghargaan dan Sertifikasi
Awards and Certifications



PENGHARGAAN

AWARDS

No	Deskripsi Penghargaan Description of Award	Tanggal Perolehan Date of Achievement	Bidang Penghargaan Field of Award	Lembaga (yang memberikan) Institution (giving the award)	Skala Scale
1.	BPKH raih penghargaan Baznas Award 2022 BPKH achieved Baznas Award 2022	17 Januari 2022 January 17, 2022	Kategori Mitra Penguatan Ekosistem Zakat Nasional Category of National Zakat Ecosystem Strengthening Partner	Badan Amil Zakat Nasional (BAZNAS) Amil Zakat National Agency (BAZNAS)	Nasional National
2.	Berkontribusi dalam pemberdayaan masyarakat dan kemaslahatan, BPKH raih penghargaan tokoh pemberdayaan dan happiness awards rumah zakat 2022 Contributing to community empowerment and philanthropy program, BPKH achieved empowerment figure award and happiness awards 2022 held by rumah zakat	24 Februari 2022 February 24, 2022	Kategori pemberdayaan masyarakat tokoh pemberdayaan Category of community empowerment - empowerment figure	Rumah Zakat	Nasional National



No	Deskripsi Penghargaan Description of Award	Tanggal Perolehan Date of Achievement	Bidang Penghargaan Field of Award	Lembaga (yang memberikan) Institution (giving the award)	Skala Scale
3.	Bronze Winner	25 Maret 2022 March 25, 2022	Kategori Lembaga sub kategori pengelolaan media sosial Category of Institution sub-category of social media management	PR Indonesia	Nasional National
4.	Lembaga Mitra Wakaf Nasional National Waqf Partner Institution	7 Desember 2022 December 7, 2022	Percepatan ekosistem waqaf di Indonesia. Acceleration of waqf ecosystem in Indonesia.	Badan Waqaf Indonesia The Indonesian Waqf Board (BWI)	Nasional National
5.	Silver Winner Media Sosial Youtube Silver Winner of Youtube Social Media	28 Oktober 2022 October 28, 2022	Kategori Kanal Digital Media Sosial pengelolaan Youtube Category of Social Media Digital Channel – Youtube management	Humas Indonesia	Nasional National
6.	Bronze Winner Media Sosial Bronze Winner of Social Media	28 Oktober 2022 October 28, 2022	Kategori Kanal Digital Media Sosial pengelolaan Tik Tok Category of Social Media Digital Channel – Tik Tok management	Humas Indonesia	Nasional National

SERTIFIKASI

CERTIFICATIONS

SNI ISO 37001:2016 (*Anti-Bribery Management Systems*)



Masa Berlaku Validity Period	:	25 Oktober 2021 - 4 November 2023 October 25, 2021-November 4, 2023
Lingkup Sertifikasi Scope of Certification	:	*Hajj Fund Management (fund deposits, investments, deposit placement and corporate social responsibility) and Supporting Activities for Human Capital, Finance, Procurement and General Affairs, Legal, Compliance, and Risk Management*
Lembaga (yang memberikan) Institution (giving the certification)	:	TÜVRheinland CERTIFIED Management System ISO 37001:2016 ISO 9001:2015 www.tuv.com ID 9000017275

SNI ISO 9001:2015: *Quality Management System*



Masa Berlaku Validity Period	:	16 November 2021 - 15 November 2024 November 16, 2021 – November 15, 2024
Lingkup Sertifikasi Scope of Certification	:	*Auction for Deposit Placement, Investment in Marketable Securities, Corporate Social Responsibility Management (Kemaslahatan), Regular Deposit Refund and Internal Audit Process*
Lembaga (yang memberikan) Institution (giving the certification)	:	TÜVRheinland CERTIFIED Management System ISO 37001:2016 ISO 9001:2015 www.tuv.com ID 9000017276

Ikhtisar Saham
Share Highlights

Per 31 Desember 2022, BPKH belum melakukan IPO atau belum menawarkan kepemilikan saham ke publik sehingga tidak ada ikhtisar saham yang diuraikan, yaitu:

- Jumlah saham yang beredar;
- Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan;
- Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan;
- Volume perdagangan pada bursa efek tempat saham dicatatkan.

As of December 31, 2022, BPKH did not conduct IPO or has not offered its share ownership to public. Thus, there are no share highlights to be described here, namely:

- Number of outstanding shares;
- Market capitalization based on price at the stock exchange on which shares are listed;
- Highest, lowest, and closing share prices based on price at the stock exchange on which shares are listed;
- Trade volume at the stock exchange on which shares are listed.

Aksi Korporasi
Corporate Action

Per 31 Desember 2022, BPKH belum melakukan IPO atau belum menawarkan kepemilikan saham ke publik. BPKH tidak melakukan aksi korporasi yang mengakibatkan terjadinya perubahan rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), pembagian dividen saham dan saham bonus, penambahan jumlah dan harga saham beredar, serta perubahan nilai nominal saham BPKH.

As of December 31, 2022, BPKH had not conducted an IPO or has not offered share ownership to the public. BPKH did perform corporate actions that result in changes to stock split ratio, reverse stock ratio, distribution of share dividends and bonus shares, increase in the number and price of outstanding shares, and changes in the nominal value of BPKH shares.

Informasi Mengenai Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Pembatalan Pencatatan Saham (*Delisting*)

Information on Suspension and/or Delisting

Per 31 Desember 2022, BPKH belum melakukan IPO atau belum menawarkan kepemilikan saham ke publik sehingga tidak ada informasi terkait penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*).

As of December 31, 2022, BPKH had not conducted IPO or had not offered share ownership to the public, thus, there was no information on suspension and/or delisting.

Ikhtisar Obligasi

Bond Highlights

Per 31 Desember 2022, BPKH belum menerbitkan obligasi di Bursa Efek manapun sehingga tidak terdapat informasi mengenai Ikhtisar Obligasi, yaitu:

- Jumlah obligasi/sukuk/obligasi konversi yang beredar (*outstanding*);
- Tingkat bunga/imbalan;
- Tanggal jatuh tempo; dan
- Peringkat obligasi/sukuk.

As of December 31, 2022, BPKH did not issue bond in any Stock Exchange. Thus, there is no information on Bond Highlights, namely:

- Number of outstanding bonds/sukuk/convertible bonds;
- Interest/return rate;
- Due date; and
- Bond/sukuk rating.

Peristiwa Penting 2022
Event Highlights 2022

Januari
January



Press conference - Resmi Miliki BMI: BPKH akan Melakukan *Turnaround* BMI Menuju Bank Syariah yang Kompetitif, Berkelanjutan (*Sustainable*) dan Bersinergi (*Synergy*).
Press conference - Officially Owns BMI: BPKH will Conduct BMI Turnaround Towards Competitive, Sustainable, and Synergized Sharia Bank.



Tasyakuran sinergi BPKH dan Bank Muamalat Indonesia.
Celebration for the synergy of BPKH and Bank Muamalat Indonesia.



BPKH Raih Penghargaan Baznas Award 2022 Kategori Mitra Penguatan Ekosistem Zakat Nasional.
BPKH Achieved Baznas Award 2022 in the Category of Strengthening Partner of National Zakat Ecosystem.

Februari
February



Badan Pengelola Keuangan Haji (BPKH) dan Ikatan Cendekiawan Muslim se-Indonesia (ICMI) menandatangani Perjanjian Kerja Sama (PKS).
Hajj Fund Management Agency (BPKH) and the Indonesian Association of Muslim Intellectuals (ICMI) signed a Cooperation Agreement (PKS).



BPKH Penuhi Persyaratan Sebagai Pemegang Saham Pengendali Bank Muamalat.
BPKH Fulfilled Requirements as Controlling Shareholder of Bank Muamalat.



BPKH raih penghargaan tokoh pemberdayaan dan *happinnes awards* rumah zakat 2022.
BPKH achieved an empowerment figure award and happiness awards 2022 from rumah zakat.



BPKH Sinergi dengan BSI Tambahkan Pengelolaan Kustodian Rp50 Triliun.
BPKH Built Synergy with BSI to Increase Fund of Rp50 Trillion in Custodian Management.

Februari
February



Pertemuan BPKH dan Isdb Tingkatkan kerjasama ekonomi syariah.
BPKH and Isdb held a meeting to foster sharia economic cooperation.



Tingkatkan Imunitas , BPKH gelar vaksinasi tahap 3 booster COVID-19.
In order to increase Immunity, BPKH held COVID-19 booster phase 3 vaccination program.

Maret
March



Sarasehan, sosialisasi dan penyerahan simbolis bantuan ormas islam.
Gathering, dissemination, and symbolic handover of assistance for Islamic organizations.



Program Kemaslahatan BPKH - Serah terima bantuan tanggap darurat gempa pasaman barat.
BPKH Trust Fund – Philanthropic Program - Handover of West Pasaman earthquake emergency response assistance.

Maret
March



Perkuat Kerja Sama Industri Keuangan Syariah Dunia, BPKH Gelar GIIF 2022.
Strengthening Global Sharia Finance Industry Cooperation, BPKH Held GIIF 2022.



Kunjungan ke Chamber For Commerce and Industry Makkah perkuat peluang investasi di Makkah.
Visit to the Makkah Chamber For Commerce and Industry to strengthen investment opportunities in Makkah.



IQRA SPECIAL DAN TARHIB RAMADAN.
IQRA SPECIAL and TARHIB RAMADAN.



BPKH raih penghargaan Public Relation Award 2023 (PR AWARD 2022).
BPKH achieved Public Relations Award 2023 (PR AWARD 2022).

April
April



Berantas Buta Aksara Al Quran, BPKH Bagikan Puluhan Ribu Mushaf Al Qur'an dan Kado Ramadan dalam program **Mengejar Berkah Nuzulul Quran**.
Eradicating the Qur'an Illiteracy, BPKH Distributed Tens of Thousands of Mushafs of the Qur'an and Ramadan Gifts in the Chasing the Blessings of Nuzulul Quran program.



Keterangan Pers Pansel Pemilihan Calon Anggota dan Dewas Badan Pengelola Keuangan Haji.
Press Statement of the Selection Committee of Candidates for Members and Supervisory Board of Hajj Fund Management Agency.



Penetapan Biaya Haji 2022.
Determination of Hajj Fees 2022.

Mei
May



BPKH Gandeng BRI Distribusikan Uang Saku Jamaah Haji Sebesar Rp 542 Miliar.
BPKH cooperated with BRI to Distribute Rp542 Billion of Pocket Money for Hajj Pilgrims.



BPKH dan MUI Halal bi Halal kuatkan sinergi melayani umat.
BPKH and MUI held Halal bi Halal (celebration of Eid Al-Fitr) to strengthen synergy in serving the society.



BPKH bersama PNM berdayakan masyarakat Padalarang perkuat ekonomi syariah.
BPKH together with PNM empowered the Padalarang community to strengthen sharia economy.



BPKH bagikan nilai manfaat kepada jemaah haji khusus melalui *virtual account*.
BPKH distributed return to pilgrims specially through virtual accounts.

Juni
June



BPKH Raih Opini WTP empat tahun berturut.
BPKH Obtained Unqualified Opinion for four years in a row.



Kegiatan Penandatanganan Kerja Sama antara BPKH dan Balai Sertifikasi Elektronik BSSN dalam mendukung transformasi digital di BPKH.
Cooperation Signing Activity between BPKH and BSSN Electronic Certification Center in supporting digital transformation at BPKH.



BPKH Peringati Milad ke-5, Fokus Sustainabilitas Keuangan Haji.
BPKH Celebrated Its 5th Anniversary, Giving Focus on Hajj Financial Sustainability.



BPKH menghadiri kegiatan Pengawasan Penyerahan *Living Cost* dan Pelepasan Jemaah Haji di seluruh Indonesia.
BPKH attended the Monitoring of Handover of Living Costs Fund and Release Ceremony of Pilgrims throughout Indonesia.

Juni
June



BPKH hadir dalam ISDB Annual Meeting 2022 sebagai Panelist dalam Sesi *Rejuvenating Halal Industry Creating Economic Opportunities.* yang berlangsung di Mesir, 2-4 Juni 2022.
BPKH attended the ISDB Annual Meeting 2022 as a Panelist in the Session of Rejuvenating Halal Industry - Creating Economic Opportunities held in Egypt, June 2-4, 2022.

Juli
July



BPKH Gandeng BSI Tingkatkan Efisiensi Keuangan Haji.
Berkah Kurban 1443 H, BPKH Salurkan 2.843 Hewan Kurban ke Seluruh Indonesia.



Berkah Kurban 1443 H, BPKH Salurkan 2.843 Hewan Kurban ke Seluruh Indonesia.
Spreading Blessings of Sacrificial Animals of 1443 H, BPKH Distributed 2,843 Sacrificial Animals throughout Indonesia.

Agustus
August



Fit & Proper test Dewan Pengawas di DPR RI.
Fit & Proper test of the Supervisory Board at the House of Representatives of RI.



Kemeriahan perayaan HUT RI di BPKH.
Festive celebration of the Indonesian Independence Day at BPKH.

September
September



BPKH serahkan laporan tahunan hibah aset BMH, dan program kemaslahatan ke kementerian agama.
BPKH submitted an annual report on BMH asset grants and philanthropic programs to the Ministry of Religious Affairs.

Oktober
October



Pelantikan Dewan Pengawas dan Badan Pelaksana Badan Pengelola Keuangan Haji periode 2022 – 2027.
Inauguration of the Supervisory Board and Executive Board of Hajj Fund Management Agency for the period 2022 – 2027.



Pisah sambut dan serah terima jabatan pimpinan BPKH.
Farewell and welcoming ceremony and handover of BPKH leadership positions.



BPKH Selenggarakan Konferensi Haji Internasional ke-4 dalam ISEF 2022.
BPKH Organized the 4th International Hajj Conference in ISEF 2022.



BPKH Raih 2 Penghargaan Anugerah Humas Indonesia (AHI) 2022 Kategori Pengelolaan Kanal Digital Media Sosial Terbaik.
BPKH Achieved 2 Anugerah Humas Indonesia (AHI) Awards 2022 in the Category of Best Social Media Digital Channel Management.

Oktober
October



BPKH dan Menteri Haji Arab Saudi Bahas Potensi Kerjasama Investasi Ekosistem Perhajian.
BPKH and the Minister of Hajj of Saudi Arabia Discussed Cooperation Potential of Hajj Ecosystem Investment.

November
November



Tingkatkan tata kelola keuangan haji, BPKH gandeng jaksa agung muda bidang perdata dan tata usaha negara.
Improving hajj fund governance, BPKH cooperated with deputy attorney general for civil and state administrative affairs.



RDP dengan DPR RI mengenai kinerja keuangna haji dan perkenalan Dewan Pengawas dan Badan Pelaksana BPKH 2022 – 2027.
Hearing with DPR RI regarding hajj fund performance and introduction of Supervisory Board and Executive Board of BPKH 2022 – 2027.

November
November



RDP Komisi VIII DPR RI dengan Dewan Pengawas dan Badan Pelaksana BPKH mengenai rencana kerja dan anggaran tahun 2023.
Hearing with Commission VIII of DPR RI with the Supervisory Board and Executive Board of BPKH regarding work plan and budget 2023.



Presiden Jokowi Teken Keppres, Fadlul Imansyah S.E., M.M., CIFP, AAK Resmi Diangkat Jadi Kepala BPKH Periode 2022-2027.
President Jokowi Signed a Presidential Decree where Fadlul Imansyah S.E., M.M., CIFP, AAK was Officially Appointed as Head of BPKH for the Period 2022-2027.



Pimpinan baru silaturahmi ke Kemenag.
The newly-appointed board visited the Ministry of Religious Affairs.

Desember
December



Badan Pengelola Keuangan Haji (BPKH) menggelar kegiatan *annual meeting* dan BPKH *Sustainable Banking Award* 2022.
Hajj Fund Management Agency (BPKH) held an annual meeting and BPKH Sustainable Banking Award 2022.



BPKH Luncurkan Aplikasi Siskehat GEN 2 , Wujud Transformasi Digital Pelayanan Keuangan Haji.
BPKH Launched the Siskehat GEN 2 Application, a Digital Transformation of Hajj Financial Services.



BPKH Terima Penghargaan Badan Waqaf Indonesia Award 2022.
BPKH Received the Indonesian Waqf Agency Award 2022.



Jaga Akuntabilitas dan Pengawasan Keuangan Haji, BPKH Gelar Sosialisasi Anti korupsi.
Maintaining Accountability and Monitoring of Hajj Fund, BPKH Held Anti-corruption Dissemination

Desember
December



Rapat kerja BPKH 2022 - dengan tema Transformasi BPKH Menuju Sustainabilitas Keuangan Haji.
BPKH work meeting 2022 - with the theme of BPKH Transformation Towards Hajj Financial Sustainability



Laporan Manajemen

Management Report


BUS
STOP

Laporan Dewan Pengawas
Supervisory Board Report

Assalamu'alaikum Warahmatullahi Wabarakatuh

Para Pemangku Kepentingan yang Terhormat,

Dear Valued Stakeholders,

Pertama-tama, perkenankan kami memanjatkan Puji syukur ke hadirat Tuhan Yang Maha Esa atas limpahan rahmat dan karunia-Nya sehingga kita semua dapat mampu menghadapi berbagai macam tantangan di tengah pemulihan ekonomi global pasca pandemi COVID-19 serta tensi geopolitik dan tren inflasi global yang meningkat. Mewakili Dewan Pengawas, kami akan menyampaikan laporan pengawasan atas pengelolaan Badan yang telah dilakukan Badan Pelaksana di sepanjang tahun 2022.

First of all, allow us to express our gratitude to the Almighty God for His abundant mercy and grace that enables us all to overcome various challenges amidst post-COVID-19 global economic recovery and the increasing geopolitical tensions and global inflation trends. On behalf of the Supervisory Board, we are going to present a supervisory report on the Agency's management performed by the Executive Board over the course of 2022.

KONDISI EKONOMI 2022

Hingga akhir 2022, hampir seluruh negara di dunia masih terus berjuang menghadapi pandemi COVID-19. Dampak pandemi terhadap perekonomian global masih dirasa cukup besar. Selain itu, terjadinya konflik geopolitik antara Rusia-Ukraina yang belum mereda juga semakin memperparah kondisi perekonomian pasca COVID-19. Ancaman resesi Amerika Serikat,

ECONOMIC CONDITIONS 2022

Until the end of 2022, almost all countries around the world were still fighting the COVID-19 outbreak, which gave a fairly considerable impact on global economy. In addition, the protracted geopolitical conflict between Russia and Ukraine also exacerbated post-COVID-19 economic situation. The threat of recession in the United States, Europe and China, supply chain disruptions,

Laporan Dewan Pengawas
Supervisory Board Report



Pada akhir tahun 2022, BPKH berhasil memperoleh nilai manfaat sebesar Rp10,13 triliun atau imbal hasil sebesar 6,31 % dari total keseluruhan dana kelolaan haji sebesar Rp166,54 triliun pada posisi akhir Desember 2022.

At the end of 2022, BPKH managed to obtain return of Rp10.13 trillion or a yield of 6.31% from the total managed hajj funds of Rp166.54 trillion at the end of December 2022

FIRMANSYAH N. NAZAROEDIN Ak., M.Sc., CA
Ketua Dewan Pengawas merangkap Anggota BPKH
Chairman concurrently Member of Supervisory Board of BPKH

Eropa dan China, disrupsi rantai pasok, naiknya harga komoditas pangan dan energi, masih tingginya tingkat inflasi serta pengetatan kebijakan moneter oleh Bank sentral negara-negara di dunia masih akan menahan pemulihan ekonomi.

rising food and energy commodity prices, persistently high inflation rates and monetary policy tightening by Central banks of countries in the world would continue to hinder economic recovery.

Berdasarkan data Badan Pusat Statistik (BPS) menunjukkan pertumbuhan ekonomi Indonesia tetap kuat. Pada Triwulan IV 2022, pertumbuhan ekonomi Indonesia tercatat tetap tinggi yakni 5,01% (yoy), di tengah pertumbuhan ekonomi global yang dalam tren melambat. Dengan perkembangan tersebut, pertumbuhan Indonesia secara keseluruhan tahun 2022 tercatat 5,31% (yoy), jauh meningkat dari capaian tahun sebelumnya sebesar 3,70% (yoy). Ke depan, pertumbuhan ekonomi 2023 diprakirakan tetap kuat pada kisaran 4,5-5,3%, didorong oleh peningkatan permintaan domestik, baik konsumsi rumah tangga maupun investasi. Prakiraan tersebut sejalan dengan naiknya mobilitas masyarakat pasca pandemi COVID-19 serta penghapusan kebijakan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM), membaiknya prospek bisnis, meningkatnya aliran masuk Penanaman Modal Asing (PMA), serta berlanjutnya penyelesaian Proyek Strategis Nasional (PSN).

Data from the Statistics Indonesia (BPS) shows that Indonesia's economic growth remains strong. In Q4 2022, Indonesia's economic growth remained high at 5.01% (yoy) amidst global economic growth slowdown. Given these developments, Indonesia's overall growth in 2022 was recorded at 5.31% (yoy), far exceeded the previous year's achievement of 3.70% (yoy). Going forward, economic growth in 2023 is predicted to remain solid at between 4.5-5.3%, driven by growing domestic demand, both for household consumption and investment. This forecast is in line with the increase in post-COVID-19 pandemic community mobility and the abolition of the Imposition of Restrictions on Community Activities (PPKM) policy, improved business prospects, increased inflows of Foreign Investment (PMA), and continued completion of National Strategic Projects (PSN).

FREKUENSI DAN CARA PEMBERIAN NASIHAT KEPADA BADAN PELAKSANA

Sesuai dengan Pepres No. 110 Tahun 2017 bahwa tugas Dewan Pengawas memiliki fungsi pengawasan terhadap perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji. Dalam mengoptimalkan tugas dan tanggung jawab fungsi pengawasan, salah satu metode yang dilakukan Dewan Pengawas antara lain dengan menyelenggarakan rapat bersama dengan Badan Pelaksana sesuai dengan fokus pengawasan Dewan Pengawas maupun Rapat Internal Dewan Pengawas baik secara reguler maupun insidentil.

FREQUENCY AND METHOD OF PROVIDING ADVICE TO THE EXECUTIVE BOARD

In accordance with Presidential Regulation No. 110 of 2017, the Supervisory Board has a supervisory function over the planning, implementation, accountability and reporting of hajj fund. In optimizing oversight duties and responsibilities, one of the methods used by the Supervisory Board is, among others, to hold joint meetings with the Executive Board according to the supervisory focus of the Supervisory Board and also Internal Meetings of the Supervisory Board, be it regular or incidental.

Pemberian nasihat kepada Badan Pelaksana dapat pula melalui rapat komite-komite di bawah Dewan Pengawas, melakukan kunjungan kerja dalam rangka memperoleh informasi terkait pengawasan implementasi strategi

The Supervisory Board provides advice to the Executive Board through meetings of committees under the Supervisory Board, undertakes work visits to acquire information related to the monitoring of the

BPKH di lapangan. Selama tahun 2022, Dewan Pengawas telah melaksanakan rapat gabungan bersama Badan Pelaksana sebanyak 14 (Empat Belas) kali dan rapat internal sebanyak 44 (Empat Puluh Empat) kali.

PANDANGAN DEWAN PENGAWAS ATAS KINERJA BADAN PELAKSANA

Dewan Pengawas bertugas melakukan pengawasan dan penasihatan kepada Badan Pelaksana atas pengurusan BPKH. Pengawasan dan penasihatan yang dilakukan Dewan Pengawas dimaksudkan antara lain agar tercipta kesesuaian dan konsistensi pelaksanaan kegiatan BPKH dengan Rencana Kerja dan Anggaran Tahunan (RKAT) Tahun 2022 serta implementasi prinsip-prinsip *Good Corporate Governance* (GCG) pada seluruh unit organisasi. Pengawasan dan penasihatan dimaksud juga bertujuan untuk mengetahui secara berkala atas pencapaian kinerja selama tahun 2022 sebagai sarana *early warning system* dan memastikan bahwa sistem pengendalian internal telah mendukung pencapaian kinerja BPKH.

Tahun 2022 merupakan tahun yang sangat menantang bagi BPKH, namun BPKH tetap melakukan upaya-upaya dalam rangka mencapai target yang telah ditetapkan. Dewan Pengawas mengapresiasi berbagai inisiatif strategis yang diambil oleh Badan Pelaksana, dengan pencapaian kinerja yang berhasil dicapai oleh BPKH pada tahun 2022. Dewan Pengawas menilai bahwa Badan Pelaksana mampu menghadirkan kinerja yang baik sesuai ketentuan yang berlaku.

Beberapa target yang tercapai yang ditunjukan antara lain:

1. Perolehan Dana Haji per tanggal 31 Desember 2022 mencapai Rp166,01 triliun, meningkat sebesar Rp7,22 triliun atau tumbuh sebesar 4,55% dibandingkan Dana Haji per 31 Desember 2021 sebesar Rp158,79 triliun, dan telah mencapai 106,26% dari target RKAT Perubahan Tahun 2022 sebesar Rp156,23 triliun;
2. Perolehan nilai manfaat pada tahun 2022 mencapai Rp10,09 triliun, atau 111,22% dari target RKAT Perubahan Tahun 2022 sebesar Rp9,07 triliun. Dibandingkan dengan realisasi pada tahun 2021

implementation of the strategy in the field. During 2022, the Supervisory Board held 14 (Fourteen) joint meetings with the Executive Board and 44 (Forty-Four) internal meetings.

VIEW OF THE SUPERVISORY BOARD ON THE PERFORMANCE OF THE EXECUTIVE BOARD

The Supervisory Board is tasked with providing oversight and advice to the Executive Board on BPKH management. The supervisory and advisory duties performed by the Supervisory Board aim to ensure conformity and consistency of the implementation of BPKH activities with the Annual Work Plan and Budget (RKAT) 2022 as well as the implementation of Good Corporate Governance (GCG) principles across the organizational units. This supervisory and oversight function also aims to find out, on a periodical basis, performance achievements during 2022, in this regard serving as an early warning system, and to ensure that the internal control system has supported BPKH's performance achievements.

2022 was truly a challenging year for BPKH, yet BPKH still continued its efforts in achieving the predetermined targets. The Supervisory Board appreciates the various strategic initiatives taken by the Executive Board, as indicated by the performance achieved by BPKH in 2022. The Supervisory Board views that the Executive Board managed to deliver good performance in accordance with the applicable regulations.

Among the targets achieved are as follows:

1. Hajj Fund as of December 31, 2022 reached Rp166.01 trillion, an increase of Rp7.22 trillion or grew by 4.55% compared to Hajj Fund as of December 31, 2021 of Rp158.79 trillion, and had reached 106.26% of the Revised Annual Work Plan and Budget 2022 target of Rp156.23 trillion;
2. Return in 2022 reached Rp10.09 trillion, or 111.22% of the Revised Annual Work Plan and Budget 2022 target of Rp9.07 trillion. Compared to the realization in 2021 of Rp10.50 trillion, the realization in 2022

sebesar Rp10,50 triliun, realisasi tahun 2022 mengalami penurunan sebesar Rp0,41 triliun atau -3,95%. Dari sisi *return on investment* (ROI), pada tahun 2022 terdapat penurunan sebesar 8,72%, yaitu dari 6,88% (ROI tahun 2021) menjadi 6,28%;

3. Pemenuhan rasio likuiditas pada tahun 2022 mencapai 2,22 kali BPIH, yang berarti di atas persyaratan minimal yang ditetapkan di dalam peraturan perundang-undangan, yaitu sebesar 2 (dua) kali BPIH; dan
4. Dengan membaiknya kondisi sosial ekonomi masyarakat seiring dengan berakhirnya pandemi Covid-19 pada tahun 2022, realisasi jumlah calon jemaah haji berhasil mencapai 320.251 orang atau 106,75% dari target RKAT Perubahan Tahun 2022 sebesar 300.000 orang calon jemaah haji.

decreased by Rp0.41 trillion or -3.95%. In view of return on investment (ROI), in 2022 ROI decresed by 8.72%, from 6.88% (2021 ROI) to 6.28%;

3. Liquidity ratio in 2022 reached 2.22 times the BPIH, meaning it was above the minimum requirements stipulated in the laws and regulations, which is 2 (two) times the BPIH; and
4. With improving socio-economic conditions of the people in line with the end of the Covid-19 pandemic in 2022, the actual number of prospective pilgrims reached 320,251 people or 106.75% of the Revised Annual Work Plan and Budget 2022 target of 300,000 prospective pilgrims.

PENGAWASAN TERHADAP PERUMUSAN DAN IMPLEMENTASI STRATEGI

Dewan Pengawas senantiasa melakukan fungsi pengawasan aktif yang berbasis risiko sesuai dengan tanggung jawab dan kewenangannya. Sepanjang tahun 2022, Dewan Pengawas memberikan nasihat dan rekomendasi secara memadai kepada Badan Pelaksana termasuk terhadap penerapan strategi, implementasi kebijakan BPKH dan serta memberikan persetujuan tertentu sesuai dengan ketentuan dan kewenangannya.

Selama tahun 2022, Dewan Pengawas melakukan pengawasan aktif terhadap strategi BPKH dengan berbasis risiko. Dewan Pengawas juga memberikan arahan dan rekomendasi terhadap aspek penting antara lain meliputi:

OVERSIGHT OF STRATEGY FORMULATION AND IMPLEMENTATION

The Supervisory Board continues to perform an active risk-based oversight function in accordance with its responsibilities and authorities. Throughout 2022, the Supervisory Board properly provided advice and recommendations to the Executive Board, including on the implementation of strategy and BPKH policies. The Supervisory Board also granted certain approvals in accordance with its provisions and authorities.

During 2022, the Supervisory Board conducted an active risk-based oversight over BPKH's strategy. The Supervisory Board also provided direction and recommendations on key aspects, among others:

No	Nomor Dokumen Document No.	Tanggal Dokumen Date of Document	Nama Dokumen / Perihal Document Title/Subject	Keterangan Description
1	B.009/ DP/03/2022	2 Maret 2022 March 2, 2022	Penyampaian Penilaian dan Pertimbangan Dewan Pengawas atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) tahunan Tahun 2021 (*unaudited*) Submission of Assessment and Consideration of the Supervisory Board on the annual Hajj Fund Management Accountability Report (LP3KH) 2021 (unaudited)	LP3KH

No	Nomor Dokumen Document No.	Tanggal Dokumen Date of Document	Nama Dokumen / Perihal Document Title/Subject	Keterangan Description
2	B.036/ DP/06/2022	29 Juni 2022 June 29, 2022	Penyampaian Penilaian dan Pertimbangan Dewan Pengawas atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) tahunan Tahun 2021 (audited) dan Rekomendasi Dewan Pengawas. Submission of Assessment and Consideration of the Supervisory Board on the annual Hajj Fund Management Accountability Report (LP3KH) 2021 (audited) and Recommendation of the Supervisory Board	LP3KH
3	B.040/ DP/07/2022	29 Juli 2022 July 29, 2022	Penyampaian Penilaian dan Pertimbangan Dewan Pengawas atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) Semester I Tahun 2022 dan Teguran Dewan Pengawas Kepada Badan Pelaksana Submission of Assessment and Consideration of the Supervisory Board on Hajj Fund Management Accountability Report (LP3KH) for Semester I 2022 and Reprimand from the Supervisory Board to the Executive Board	LP3KH
4	B.044/ DP/08/2022	26 Agustus 2022 August 26, 2022	Penyampaian Laporan Pertanggung-jawaban atas Pelaksanaan Tugas (LPJ) Dewan Pengawas BPKH (Badan Pengelola Keuangan Haji), dan Tindak-lanjut Kesimpulan Rapat Dengar Pendapat (RDP) Komisi VIII DPR RI dengan Dewan Pengawas BPKH tanggal 25 Agustus 2022 Submission of the Accountability Report on the Implementation of Tasks (LPJ) of the Supervisory Board of BPKH(Hajj Fund Management Agency), and Follow-up of the Conclusion of the Hearing Meeting (RDP) of Commission VIII of the House of Representatives of RI with BPKH Supervisory Board on August 25, 2022	LPJ Dewas ke Komisi VIII DPR RI Accountability Report (LPJ) of the Supervisory Board to the Commission VIII of the House of Representatives of RI
5	B.003/ PW.01/11/2022	29 November 2022 November 29, 2022	Keputusan Dewan Pengawas atas Penambahan Fungsi Bank Muamalat Indonesia sebagai Pengelola Nilai Manfaat Decision of the Supervisory Board on the Additional Function of Bank Muamalat Indonesia as Return Manager	BPS BPIH (Receiving Bank for Hajj Pilgrimage Deposit)
6	022/ PW.00/12/2022	24 Desember 2022 December 24, 2022	Masukan Dewan Pengawas atas Objek dan Skala Prioritas Audit Internal pada Perencanaan Audit Tahunan (PAT) Tahun 2023 Input from the Supervisory Board on Objects and Priority Scale of Internal Audit in Annual Audit Planning (PAT) 2023.	Audit

PANDANGAN ATAS PROSPEK USAHA BPKH

Dewan Pengawas memandang bahwa tahun 2023 masih menjadi tahun yang penuh tantangan terutama iklim ketidakpastian iklim ekonomi. Namun, Dewan Pengawas berkeyakinan tantangan ini akan mampu dilalui dengan penuh rasa optimisme. Secara garis besar, Dewan Pengawas berpandangan bahwa prospek usaha yang telah disusun oleh Badan Pelaksana sebagaimana yang tertuang dalam Rencana Kerja dan Anggaran Tahunan (RKAT) untuk tahun 2023 sudah cukup baik dan selaras dengan arah serta tujuan BPKH.

Dewan Pengawas menilai prospek usaha yang disusun Badan Pelaksana, telah mempertimbangkan asumsi-asumsi dalam makro ekonomi global dan nasional pada masa mendatang. Dewan Pengawas berpendapat bahwa target-target dan langkah strategis yang ditetapkan Badan Pelaksana pada RKAT 2023 merupakan target yang realisitis dan sangat mungkin untuk direalisasikan. Demikian juga dengan strategi yang akan dijalankan, telah sejalan dengan rencana jangka pendek dan panjang.

VIEW ON BUSINESS PROSPECTS OF BPKH

The Supervisory Board sees that 2023 remains to be the year full of challenges, particularly regarding the uncertainties of economic climate. However, the Supervisory Board believes that we are able to overcome these challenges with optimism. In general, the Supervisory Board views that business prospects prepared by the Executive Board, as set out in the Annual Work Plan and Budget (RKAT) for 2023 are already good and in line with the direction and purposes of BPKH.

The Supervisory Board assesses that business prospects prepared by the Executive Board have considered future global and national macro economy assumptions. The Supervisory Board is of the opinion that the targets and strategic measures set by the Executive Board in the RKAT 2023 have reflected realistic targets and are very likely to realize. Likewise, the strategy formulation is already in line with the short- and long-term plans.

PANDANGAN ATAS PENERAPAN TATA KELOLA YANG BAIK

BPKH berkomitmen untuk senantiasa menerapkan tata kelola perusahaan/*good corporate governance* (GCG) di seluruh level organisasi dengan mengacu pada berbagai regulasi dan *best practice* implementasi tata kelola yang relevan. BPKH menyadari bahwa komitmen dalam menerapkan GCG yang baik tersebut, akan berdampak positif terhadap pencapaian kinerja yang berkelanjutan BPKH dan upaya peningkatan nilai tambah kepada *stakeholders*. Untuk itu, Dewan Pengawas dalam menjalankan fungsi pengawasannya berupaya memastikan kepengurusan BPKH yang dilakukan oleh Badan Pelaksana telah sesuai dengan peraturan perundangan yang berlaku serta memberikan nasihat yang dibutuhkan atas setiap tindakan strategis dalam rangka mencapai tujuan BPKH.

VIEW ON GOOD GOVERNANCE IMPLEMENTATION

BPKH is committed to constantly implementing good corporate governance (GCG) at all levels of the organization in accordance with various relevant regulations and best practices of corporate governance implementation. BPKH realizes that the commitment to implementing GCG will have a positive impact on the achievement of BPKH's sustainable performance and efforts to increase added value to stakeholders. Therefore, in carrying out its supervisory function, the Supervisory Board seeks to ensure that BPKH management by the Executive Board complies with the prevailing laws and regulations while providing the necessary advice on every strategic action for the accomplishment of BPKH's goals.

Pada Tahun 2022, BPKH telah melakukan beberapa penyempurnaan terkait tata kelola yang mencakup antara lain:

1. Penerapan transformasi digital di lingkungan BPKH dalam rangka meningkatkan kecepatan akses informasi dan data, keandalan dan efisiensi operasional BPKH. Langkah-langkah tersebut diantaranya pengembangan aplikasi *e-office* di lingkungan BPKH, dan Siskehat (Sistem Keuangan Haji Terpadu) Gen 2.0 yang diharapkan akan mengintegrasikan pencatatan transaksi keuangan antara BPKH dan seluruh Bank Penerima Setoran–Biaya Perjalanan Ibadah Haji (BPS-BPIH);
2. Penambahan dan penyempurnaan berbagai peraturan dan/atau pedoman kerja, diantaranya, telah diberlakukannya 1 (satu) Peraturan BPKH (PBPKH) dan 19 (sembilan belas) Peraturan Kepala Badan Pelaksana BPKH (PKBP) dibandingkan dengan target penerbitan PBPKH dan PKBP selama tahun 2022 (dalam RKAT-P2 2022) dengan total 16 peraturan.

In 2022, BPKH made several improvements related to governance, covering:

1. Implementation of digital transformation in BPKH in order to increase the speed of access to information and data, reliability and efficiency of BPKH operations. These steps include developing an e-office application within the BPKH environment, and Siskehat (Integrated Hajj Financial System) Gen 2.0 which is expected to integrate the recording of financial transactions between BPKH and all Receiving Bank for Hajj Pilgrimage Deposit (BPS-BPIH);
2. Addition and improvement of various regulations and/or work guidelines, among others, 1 (one) BPKH Regulation (PBPKH) and 19 (nineteen) Regulations of the Head of BPKH Executive Board (PKBP) had been enacted. For comparison, in 2022, there was a target of issuing a total of 16 regulation of PBKH and PKBP.

Disamping itu, pengawasan terhadap tata kelola juga tercermin melalui pemberian masukan terhadap kebijakan antara lain:

1. Melakukan harmonisasi dan simplifikasi atas peraturan-peraturan yang telah diterbitkan oleh BPKH, yang disertai dengan peningkatan tingkat kepatuhan terhadap peraturan yang berlaku di lingkungan BPKH;
2. Menetapkan pedoman penilaian kinerja kelembagaan yang terukur;
3. Menyusun *Board Manual* yang berlaku bagi Badan Pelaksana dan Dewan Pengawas, mengingat saat ini *Board Manual* hanya dimiliki oleh Dewan Pengawas;
4. Melakukan integrasi tata kelola atas seluruh kebijakan di BPKH, antara lain mengenai transformasi digital, *Good Corporate Governance*, manajemen risiko, dan kepatuhan;
5. Melakukan digitalisasi atas proses penyusunan dan pelaporan data-data keuangan dan kinerja pengelolaan Keuangan Haji, sehingga data menjadi lebih valid, terkini, dan dapat dipertanggungjawabkan;

In addition, oversight of governance is also reflected on the provision of input on policies, among others:

1. Harmonized and simplified regulations issued by BPKH, accompanied by increasing the level of compliance with regulations applicable in BPKH;
2. Established measurable institutional performance evaluation guidelines;
3. Prepared Board Manual that applied to the Executive Board and Supervisory Board, considering that currently Board Manual is only owned by the Supervisory Board;
4. Integrated governance of all policies at BPKH, including those regarding digital transformation, Good Corporate Governance, risk management and compliance;
5. Digitized the preparation and reporting processes of financial data and performance of Hajj Fund management, so that the data became more valid, up-to-date and accountable;

6. Memenuhi kebutuhan organisasi yang telah direncanakan, baik mengenai kepegawaian, teknologi informasi, maupun infrastruktur lainnya, termasuk melakukan penyesuaian struktur organisasi dengan mengakomodir tenaga ahli bagi Dewan Pengawas yang dapat membantu BPKH dalam melaksanakan fungsinya sesuai peraturan yang berlaku;
7. Membentuk komite penilaian kinerja dan remunerasi untuk mendukung proses penilaian kinerja lembaga yang profesional dan transparan; dan
8. Menyusun pedoman tata kelola terintegrasi mengenai hubungan antara BPKH dengan anak perusahaan

6. Fulfilled organizational needs that had been planned regarding employment, information technology, and other infrastructure, including making adjustments to the organizational structure by accommodating experts for the Supervisory Board who can assist BPKH in performing its functions according to applicable regulations;
7. Established a performance assessment and remuneration committee to support the agency's performance assessment process in a professional and transparent manner; and
8. Prepared integrated governance guidelines regarding the relationship between BPKH and subsidiaries.

WHISTLEBLOWING SYSTEM

Dalam implementasi komitmen BPKH terhadap penerapan Tata Kelola yang baik, BPKH telah menyiapkan media pelaporan yang dikelola dengan transparan dan adil melalui *Whistleblowing System* (WBS). Proses pelaporan pelanggaran melalui WBS merupakan bagian dari upaya BPKH untuk mencegah terjadinya pelanggaran dan publikasi negatif terhadap BPKH.

Pada tahun 2022, Dewan Pengawas telah memberikan tanggapan dan masukan terhadap efektivitas *Whistleblowing System* BPKH. Dalam pelaksanaannya, telah diterima 3 (tiga) laporan dan telah ditindaklanjuti oleh Tim Pengelola WBS BPKH. Hasilnya, ketiga laporan tersebut tidak terkait indikasi pelanggaran. Dewan Pengawas memandang bahwa WBS dapat menciptakan lingkungan kerja yang bersih, berakhlak dan berintegritas serta menjadi bagian, bagian dari upaya memelihara budaya kepedulian di lingkungan kerja dan diperlukan partisipasi aktif dari seluruh jajaran pekerja dan pemangku kepentingan untuk melaporkan pelanggaran yang terjadi di lingkungan BPKH.

Dewan Pengawas senantiasa melakukan pemantauan dan pengawasan secara periodik untuk memastikan berjalannya sistem WBS dengan baik, dalam pelaksanaannya Dewan Pengawas dibantu oleh Komite Audit dan Audit Internal dalam rangka melakukan

WHISTLEBLOWING SYSTEM

In implementing BPKH's commitment to the implementation of good governance, BPKH has put in place a reporting media that is managed in a transparent and fair manner through Whistleblowing System (WBS). The process of reporting violations through the WBS is part of BPKH's attempts to prevent violations and negative publicity against BPKH.

In 2022, the Supervisory Board provided feedbacks and input on the effectiveness of the BPKH Whistleblowing System. In its implementation, BPKH received 3 (three) reports which had been followed up by the WBS Management Team of BPKH. As for the results, these three reports showed no indication of violation. The Supervisory Board views that WBS is able to create a clean, ethical and integrity work environment and is part of efforts to maintain a culture of care at workplace. It thus requires active participation from employees at all levels and stakeholders to report violations that occur in BPKH's environment.

The Supervisory Board continues to periodically conduct monitoring and supervision to ensure proper implementation of the WBS system. In practice, the Supervisory Board is assisted by the Audit Committee and Internal Audit in order to evaluate and follow

evaluasi dan tindak lanjut atas laporan yang diterima. WBS BPKH dikelola secara mandiri oleh BPKH yang terdiri dari Unit Penanganan Pengaduan dan Unit Penyelesaian Pengaduan serta Tim Pemeriksa. Dewan Pengawas berpendapat bahwa secara umum penerapan dan atas tindak lanjut WBS selama tahun 2022 di BPKH berjalan dengan baik. Hal ini tercermin dari Kerjasama BPKH dengan Komisi Pemberantasan Korupsi dengan mengimplementasikan hasil sosialisasi anti korupsi sebagai bentuk komitmen bersama dalam memberantas tindak pidana korupsi. Dewan Pengawas senantiasa memberikan arahan kepada Badan Pelaksana untuk terus melakukan sosialisasi penerapan WBS dalam rangka mewujudkan lingkungan kerja yang bersih, profesional dan berintegritas.

up on reports received. BPKH's WBS is managed independently by BPKH which consists of Complaint Handling Unit and Complaint Resolution Unit as well as Verification Team. The Supervisory Board views that the overall implementation and follow-up of the WBS during 2022 at BPKH run well. This was reflected on the cooperation between BPKH and the Corruption Eradication Commission with the implementation of the anti-corruption dissemination result as a form of joint commitment in eradicating corruption. The Supervisory Board always gives directions to the Executive Board to continue disseminating WBS implementation in order to create a clean, professional and integrity work environment.

PENERAPAN MANAJEMEN RISIKO

Tahun 2022 dipenuhi dengan tantangan pemulihan ekonomi global yang diikuti dengan peningkatan kompleksitas risiko terutama pada kegiatan BPKH. Dewan Pengawas menyadari bahwa penerapan manajemen risiko yang efektif menjadi salah satu faktor krusial yang perlu dijaga agar terciptanya pertumbuhan BPKH yang sehat dan berkesinambungan. BPKH telah mengaplikasikan GRC manajemen risiko dan kepatuhan sesuai ISO 31000, ISO 37000, dan ISO 19600 bagi tata kelola yang lebih baik sesuai panduan Komite Nasional Kebijakan Governansi (KNKG) dan standar tata kelola internasional. Dewan Pengawas berpendapat bahwa penerapan sistem manajemen risiko BPKH telah diterapkan dengan baik dan dilakukan secara proaktif dengan tetap menjaga tingkat profil risiko selama tahun 2022.

RISK MANAGEMENT IMPLEMENTATION

2022 was brimmed with global economic recovery challenges followed by an increase in the complexity of risks, particularly in BPKH activities. The Supervisory Board realizes that the implementation of effective risk management is one of the crucial factors that needs to be maintained in order to pursue healthy and sustainable BPKH growth. BPKH has applied GRC on risk management and compliance according to ISO 31000, ISO 37000 and ISO 19600 for better governance according to the guidelines of the National Committee on Governance Policy (KNKG) and international governance standards. The Supervisory Board is of the view that BPKH has implemented risk management system properly and proactively while maintaining the level of risk profile during 2022.

Dewan Pengawas juga menilai selama tahun 2022 Badan Pelaksana telah melakukan upaya peningkatan pengelolaan risiko, antara lain sebagai berikut:

1. Penerapan *Governance, Risk and Compliance* (GRC) di BPKH, dengan *ouput* penetapan *Framework* GRC, Model GRC dan *Timeline* Penerapan GRC dan finalisasi pedoman GRC BPKH;

The Supervisory Board also assesses that during 2022 the Executive Board took risk management improvement efforts as follows:

1. Implementation of Governance, Risk and Compliance (GRC) at BPKH, with the output of establishing the GRC Framework, GRC Model and GRC Implementation Timeline and finalization of GRC guidelines of BPKH;

2. Penerapan *Business Continuity Management* (BCM) BPKH berupa pembaharuan *Business Impact Analysis* (BIA), *Threat & Risk Assessment* (RA), penyusunan *Business Continuity Strategy* (BCS), *Disaster Recovery Center* (DRC), pembaharuan *Business Continuity Plan* (BCP), penyusunan *Emergency Response Plan* (ERP), *Disaster Recovery Plan* (DRP), penyusunan *Post Incident Plan* (PIP) dan melakukan pemutakhiran prosedur BCM dan telah dibentuk *Crisis Management Team* melalui SK Kepala BPKH No 352/BPKH.00/09/2022;
3. Secara *continue* menerapkan *Risk Register* dan *Risk Control System* untuk seluruh bidang, termasuk penetapan 10 (sepuluh) profil risiko atas setiap kegiatan investasi, penempatan dan pengelolaan keuangan haji;
4. Penyusunan dan penerapan pedoman Batas Maksimum Penempatan dan Investasi (BMPI), termasuk pedoman tata kelola portofolio investasi langsung dan investasi lainnya berbasis pembiayaan;
5. Pengaturan kriteria penerimaan risiko RAC untuk BPS-BPIH;
6. Pengukuran efektifivitas penerapan manajemen risiko di BPKH melalui pengukuran *risk maturity* secara mandiri;
7. Penerapan Sistem Manajemen Mutu ISO 9001:2015 untuk memitigasi risiko dan memanfaatkan peluang dalam meningkatkan layanan keuangan haji dengan peningkatan *survelliance* dari lima lingkup menjadi 8 lingkup;
8. Penerapan Sistem Manajemen Anti Penyuapan ISO 37001:2015 untuk memitigasi risiko penyuapan dalam rangka penerapan tata kelola perusahaan yang baik;
9. Pembuatan *Internal Credit Risk Rating* (ILMI), dimana pada tahun 2022 sudah dilakukan penyusunan SOP dan *backtesting* inplementasi ILMI;
10. Penyusunan peraturan yaitu Amandemen atas PKBP No.7 Tahun 2019 tentang Pedoman Manajemen Risiko dan Penyusunan Pedoman Penggunaan Aplikasi RAC BPS BPIH (Aplikasi HASANAH);
11. Pembuatan laporan performa BPS BPIH sesuai RAC yang dijadikan acuan Bank peserta lelang oleh Bidang Penempatan.

2. Implementation of Business Continuity Management (BCM) of BPKH in the form of renewal of Business Impact Analysis (BIA), Threat & Risk Assessment (RA), preparation of Business Continuity Strategy (BCS), Disaster Recovery Center (DRC), renewal of Business Continuity Plan (BCP), preparation of an Emergency Response Plan (ERP), Disaster Recovery Plan (DRP), preparation of a Post Incident Plan (PIP) and updating of BCM procedures and a Crisis Management Team had been formed by virtue of a Decision Letter of the Head of BPKH No 352/BPKH.00/09/2022;
3. Continuous implementation of Risk Register and Risk Control System across all fields, including the determination of 10 (ten) risk profiles for each investment, placement and management of hajj fund activities;
4. Formulation and implementation of guidelines of Maximum Placement and Investment Limit (BMPI), including guidelines of portfolio management of direct investment and other financing-based investments;
5. Determination of RAC risk acceptance criteria for BPS-BPIH;
6. Measurement of the effectiveness of risk management implementation at BPKH through independent measurement of risk maturity;
7. Implementation of ISO 9001:2015 on Quality Management System to mitigate risks and capitalize on opportunities in improving Hajj financial services by increasing surveillance from five scopes to 8 scopes;
8. Implementation of ISO 37001:2015 on Anti-Bribery Management System to mitigate risk of bribery for the purpose of good corporate governance implementation;
9. Preparation of the Internal Credit Risk Rating (ILMI), where in 2022 SOPs and back testing of ILMI implementation had been carried out;
10. Formulation of regulations namely Amendments to PKBP No.7 of 2019 on Risk Management Guidelines and Preparation of Use of the RAC BPS BPIH Application (HASANAH Application) Guidelines;
11. Preparation of BPS BPIH performance reports in accordance with the referred RAC by Banks participating in the auction by the Placement Field.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN PENGAWAS

Dalam rangka meningkatkan peran aktif Dewan Pengawas pada saat menjalankan tugas dan tanggung jawabnya, Dewan Pengawas telah membentuk 3 (tiga) komite, yaitu:

1. **Komite Audit**
   Komite Audit bertugas untuk memantau serta mengevaluasi perencanaan dan pelaksanaan audit serta memantau tindak lanjut hasil audit guna mendapatkan kecukupan pengendalian internal, termasuk kecukupan proses pelaporan keuangan.

2. **Komite Investasi dan Penempatan**
   Komite Investasi dan Penempatan dibentuk oleh Dewan Pengawas untuk membantu menjalankan tugas dan fungsi pengawasan dalam hal pemberian pertimbangan/pendapat kepada Badan Pelaksana agar memenuhi prinsip dan asas pengelolaan keuangan haji dalam investasi yang meliputi: prinsip syariah, prinsip kehati-hatian dan keamanan, likuiditas dan manfaat.

3. **Komite Manajemen Risiko dan Syariah**
   Komite Manajemen Risiko dan Syariah dibentuk Dewan Pengawas untuk dapat membantu pelaksanaan tugas dan tanggung jawab pengawasan terkait penerapan manajemen risiko dan prinsip syariah yang difatwakan oleh Dewan Syariah Nasional (DSN), sehingga kegiatan BPKH sesuai dengan ketentuan dan prinsip syariah.

Dewan Pengawas menilai bahwa selama tahun 2022 Komite di bawah Dewan Pengawas telah melaksanakan tugas dan tanggung jawabnya dengan efektif serta memberikan apresiasi atas pencapaian program maupun rencana kerja. Dewan Pengawas berharap kinerja Komite dapat lebih ditingkatkan lagi sehingga mampu memberikan kontribusi yang lebih, dalam membantu Dewan Pengawas melaksanakan tugas dan tanggung jawabnya.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE SUPERVISORY BOARD

In order to enhance active role of the Supervisory Board when carrying out its duties and responsibilities, the Supervisory Board has established 3 (three) committees, namely:

1. **Audit Committee**
   The Audit Committee is responsible for monitoring and evaluating audit planning and implementation as well as monitoring the follow-up of audit finding in order to obtain adequacy of internal control, including the adequacy of the financial reporting process.

2. **Investment and Placement Committee**
   The Investment and Placement Committee is formed by the Supervisory Board to assist in carrying out its supervisory duties and functions in terms of providing consideration/opinion to the Executive Board to ensure that hajj fund management principles in investment are met. The principles are sharia principles, prudence principles and security, liquidity and benefits.

3. **Risk Management and Sharia Committee**
   The Risk Management and Sharia Committee is formed by the Supervisory Board to be able to assist in the implementation of supervisory duties and responsibilities related to the implementation of risk management and sharia principles as mandated by the National Sharia Council (DSN) so that BPKH activities comply with sharia provisions and principles.

The Supervisory Board assesses that during 2022 the Committees under the Supervisory Board had carried out their duties and responsibilities effectively, and thus the Board gave appreciation for the achievements of work programs and plans. The Supervisory Board hopes that the Committee's performance can be further improved so as to able to provide more contribution in assisting the Supervisory Board in performing its duties and responsibilities.

PERUBAHAN KOMPOSISI DEWAN PENGAWAS

Pada tahun 2022 terdapat 1 (satu) kali perubahan komposisi Dewan Pengawas. Alasan perubahan komposisi Dewan Pengawas karena telah berakhirnya masa jabatan.

CHANGES IN THE SUPERVISORY BOARD COMPOSITION

In 2022, the composition of the Supervisory Board changed once because of expiry of term of office of the Supervisory Board.

1 Januari 2022-17 Oktober 2022
January 1, 2022-October 17, 2022

Ketua Dewan Pengawas Chairman of Supervisory Board	:	Dr. Yuslam Fauzi, S.E., M.B.A.
Anggota Dewan Pengawas Member of Supervisory Board	:	Khasan Faozi, S.E., Ak., M.Si.
Anggota Dewan Pengawas Member of Supervisory Board	:	Moh. Hatta, Ak., M.B.A.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. K.H. Marsudi Syuhud
Anggota Dewan Pengawas Member of Supervisory Board	:	Ir. Suhaji Lestiadi, M.E.
Anggota Dewan Pengawas Member of Supervisory Board	:	Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.
Anggota Dewan Pengawas Member of Supervisory Board	:	Prof. Dr. Abd. Hamid Paddu, M.A.

17 Oktober 2022-31 Desember 2022
October 17,2022-December 31, 2022

Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of Supervisory Board	:	Firmansyah N. Nazaroedin Ak., M.Sc., CA
Anggota Dewan Pengawas Member of Supervisory Board	:	Heru Muara Sidik, Ak, CMA, CA, MM, QIA.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. Deni Suardini, SE, AKT, M.M, CFRA, CA, QIA
Anggota Dewan Pengawas Member of Supervisory Board	:	H. Ishfah Abidal Aziz, SHI., M.H.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. H. Rojikin, S.H., M.Si., QIA.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. Mulyadi, SE, Akt, MM, MSi, CPMA, SAS, CA.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.

APRESIASI

Pada kesempatan ini, Dewan Pengawas mengucapkan terima kasih atas kepercayaan yang telah diberikan oleh Dewan Perwakilan Rakyat, Kementerian Agama dan Kementerian Keuangan serta pemangku kepentingan lainnya. Dewan Pengawas menyampaikan apresiasi setinggi-tingginya kepada Badan Pelaksa yang telah mampu menjalankan kepengurusan BPKH dengan baik di tahun 2022. Dewan Pengawas juga menyampaikan apresiasi dan terima kasih kepada seluruh pegawai atas dukungan dan kontribusi yang diberikan secara optimal. Dewan Pengawas sangat berharap, bahwa seluruh jajaran BPKH dapat terus merumuskan strategi jangka pendek maupun jangka panjang yang tepat dan mampu membawa BPKH menuju pertumbuhan yang lebih baik. Atas nama Dewan Pengawas, tidak lupa kami ucapkan terima kasih yang setinggi-tingginya kepada seluruh mitra kerja BPKH dengan harapan dapat meningkatkan dan menjalin kerjasama yang lebih baik di tahun-tahun berikutnya.

Semoga Allah Subhanahu Wa Ta'ala senantiasa memberikan kemudahan dan keberkahan bagi kita semua dalam mewujudkan harapan yang dicita-citakan. Amin.

APPRECIATION

On this occasion, the Supervisory Board would like to express our gratitude for the trust given by the House of Representatives, the Ministry of Religious Affairs, and the Ministry of Finance as well as other stakeholders. The Supervisory Board wishes to express our highest appreciation to the Executive Board who managed to carry out BPKH management well in 2022. The Supervisory Board also appreciates and thanks all employees for their optimal support and contribution. The Supervisory Board truly hopes that all BPKH employees can continue to formulate appropriate short-term and long-term strategies and be able to bring BPKH towards better growth. On behalf of the Supervisory Board, we do not forget to extend our highest gratitude to all BPKH partners so that we can improve and foster better cooperation in the following years.

May Allah Subhanahu Wa Ta'ala always provide convenience and blessings for all of us in realizing our pursued aspirations. Amen.

Laporan Badan Pelaksana
Executive Board Report

Assalamu'alaikum Warahmatullahi Wabarakatuh

Para Pemangku Kepentingan yang Terhormat,

Dear Valued Stakeholders,

Puji dan syukur marilah kita panjatkan kehadirat Tuhan Yang Maha Esa atas limpahan nikmat dan karunia-Nya kepada kita semua sehingga BPKH dapat melalui tahun 2022 yang penuh tantangan dengan memberikan pelayanan yang lebih baik bagi calon jamaah haji.

Badan Pelaksana, beserta seluruh jajaran manajemen dan insan BPKH serta dukungan Dewan Pengawas, telah melakukan upaya terbaik melalui program kerja dan penerapan strategi yang sesuai dengan kondisi, agar dapat merealisasikan kinerja yang sesuai dengan harapan.

All praise and thanks are due to the Almighty God for His manifold blessings and overflowing grace bestowed upon us all so that BPKH was able to pass the challenging year of 2022 by delivering better services to prospective pilgrims.

The Executive Board, along with the management at all levels and employees of BPKH, and with the support of the Supervisory Board, have exerted our best efforts through work programs and implementation of strategies suited to the conditions to realize performance that meets the expectations.

KONDISI EKONOMI DAN INDUSTRI KEUANGAN SYARIAH TAHUN 2022

Tahun 2022 seharusnya menjadi momentum untuk bangkit dari dampak pandemi COVID-19. Optimisme akan hal tersebut dibangun dengan berlandaskan pada pencapaian pertumbuhan ekonomi global tahun 2021 yang telah menunjukkan pertumbuhan yang cukup baik.

ECONOMIC CONDITIONS AND SHARIA FINANCIAL INDUSTRY IN 2022

2022 should have been a momentum to rise from the COVID-19 pandemic impacts. This optimism to rise came from global economic performance in 2021 that showed a fairly good growth. However, the situation changed again when the COVID-19 Omicron variant

Laporan Badan Pelaksana
Executive Board Report



Perolehan nilai manfaat pada tahun 2022 apabila dibandingkan dengan target sebesar Rp9,07 triliun, tercapai sebesar 111,77% apabila dibandingkan dengan target RKAT.

Compared to the target of Rp9.07 trillion, the return in 2022 was achieved at 111.77% out of the RKAT target.

FADLUL IMANSYAH S.E., M.M., CIFP, AAK
Kepala Badan Pelaksana BPKH
Head of Executive Board of BPKH

Namun, kondisi kembali berubah ketika timbulnya varian Omicron pada COVID-19 yang kembali mengguncang dunia, diikuti dengan konflik geopolitik di beberapa kawasan yang puncaknya ditandai dengan invasi yang dilakukan Rusia terhadap Ukraina.

emerged and stroked the world, followed by geopolitical conflicts in several regions which culminated in Russia's invasion of Ukraine.

Perang Rusia – Ukraina memberikan dampak yang sangat besar terhadap perekonomian global. Salah satu dampak utama dari perang tersebut adalah menurunnya pasokan komoditas energi, khususnya minyak bumi dan gas, sehingga harga komoditas energi secara umum mengalami lonjakan yang cukup signifikan. Dampak dari kelangkaan komoditas energi tersebut menjadi sangat besar karena terjadi disaat sebagian besar negara di dunia tengah gencar meningkatkan produksi setelah sebelumnya terkendala oleh pandemi COVID-19.

The Russia-Ukraine war had a profound impact on global economy. One of the major impacts of the war was the declining supply of energy commodities, particularly oil and gas, which caused a quite significant upsurge of energy commodity prices in general. This energy commodity shortages gave a huge impact, since it happened at a time when most countries around the world were boosting production after previously being disrupted by the COVID-19 outbreak.

Dana Moneter Internasional (*International Monetary Fund*/IMF) dalam laporan *World Economic Outlook* edisi April 2023 mencatat pertumbuhan ekonomi dunia pada tahun 2022 hanya sebesar 3,4% atau menurun signifikan dari pertumbuhan tahun 2021 yang tercatat sebesar 6,0% (*year on year*). Dengan demikian, dunia kembali menginjak fase pertumbuhan ekonomi terlemah di luar krisis keuangan global dan fase akut pandemi COVID-19.

The International Monetary Fund (IMF) in the April 2023 edition of the World Economic Outlook report recorded that global economic growth in 2022 was only 3.4% or decreased significantly compared to growth in 2021 at 6.0% (year on year). Against this backdrop, the world was again entering its weakest economic growth phase outside of the global financial crisis and the acute phase of the COVID-19 pandemic.

Merespon kondisi tersebut, Bank Sentral Amerika Serikat (*The Fed*) mengambil kebijakan untuk meningkatkan suku bunga acuannya sebesar 0,5% untuk bulan Desember 2022 sehingga suku bunga acuan antara 4.25% hingga 4.5%. Peningkatan suku bunga kebijakan The Fed di tengah ketidakpastian kondisi global mengakibatkan apresiasi US Dolar terhadap berbagai mata uang, tidak terkecuali rupiah. Kurs tengah mata uang US Dolar terhadap rupiah pada tahun 2022 sebesar Rp15.731 per US Dolar, mengalami pelemahan sekitar 10,25% dibanding kurs tengah tahun 2021 sebesar Rp14.269 per US Dolar.

In response to this condition, the United States Central Bank (The Fed) adopted a policy to raise its benchmark interest rates by 0.5% in December 2022, thus recording benchmark interest rates at between 4.25%-4.5%. The Fed's policy interest rate hike amidst global economic uncertainties caused appreciation of the US Dollar against various currencies, including rupiah. The US Dollar mid exchange rate against the rupiah in 2022 was Ip15,731 per US Dollar, a decrease of around 10.25% compared to the mid rate in 2021 at Rp14,269 per US Dollar

KONDISI INDUSTRI KEUANGAN SYARIAH TAHUN 2022

Sektor Jasa Keuangan Syariah Indonesia terdiri atas 3 (tiga) subsektor yaitu Perbankan Syariah, Industri Keuangan Syariah, dan Industri Keuangan Non Bank

SHARIA FINANCIAL INDUSTRY CONDITION IN 2022

The Indonesian Islamic Financial Services Sector consists of 3 (three) sub-sectors, namely Sharia Banking, Sharia Financial Industry, and Sharia Non-Bank Financial

(IKNB) Syariah (terdiri atas Asuransi, perusahaan Pembiayaan, Lembaga Non-Bank Syariah Lainnya), dan Pasar Modal Syariah (Sukuk Negara, Sukuk Korporasi, dan Reksadana Syairah).

Otoritas Jasa Keuangan (OJK) dalam Laporan Perkembangan Keuangan Syariah Indonesia (LPKSI) Tahun 2022 menyebutkan bahwa total aset keuangan syariah Indonesia (tidak termasuk Saham Syariah) mencapai Rp2.375,84 triliun atau US$151,03 miliar (Kurs Tengah BI per 30 Desember 2022 = Rp15.731/US$). Total aset tersebut meningkat sebesar 15,87% (yoy) dari tahun sebelumnya sebesar Rp2.050,44 triliun.

Lebih lanjut dijelaskan bahwa Pasar Modal Syariah yang memiliki porsi terbesar aset keuangan syariah (60,08%) mengalami pertumbuhan tertinggi dibandingkan sektor lainnya dengan laju 15,51% (yoy). Perbankan syariah memiliki pangsa pasar sebesar 33,77% dari keuangan syariah atau tumbuh sebesar 15,63% (yoy). Sementara itu, IKNB Syariah memiliki porsi sebesar 6,15% dari total aset keangan syariah, tumbuh sebesar 20,88% (yoy).

Seiring dengan perbaikan perekonomian Indonesia, sektor unggulan ekonomi syariah domestik juga terus tumbuh membaik mencapai 5,5% (yoy) pada triwulan III 2022, lebih tinggi dibandingkan pertumbuhan triwulan sebelumnya yang tercatat sebesar 4,73% (yoy). Peningkatan ini terutama didorong oleh kinerja sektor pertanian dan pariwisata ramah muslim (PRM) sejalan dengan semakin longgarnya pembatasan kegiatan masyarakat di tengah kasus COVID-19 yang mereda. Dengan perkembangan tersebut, pertumbuhan ekonomi syariah seiring dengan ekonomi nasional 2022 diprakirakan bias ke atas dalam kisaran proyeksi Bank Indonesia pada 4,5-5,3%, yang selanjutnya pada 2023 diprakirakan tetap kuat meskipun sedikit melambat ke titik tengah kisaran 4,5-5,3%. Pertumbuhan ini didorong kinerja sektor unggulan ekonomi syariah, khususnya sektor pertanian dan PRM dengan telah dicabutnya pemberlakuan PPKM, serta dengan dukungan pembiayaan syariah. Namun, sejumlah risiko akan kemungkinan gejolak dunia dengan segala dampak rambatan negatifnya.

Industry (IKNB) (consisting of Insurance, Financing companies, Other Sharia Non-Bank Institutions), and Sharia Capital Markets (Government Sukuk, Corporate Sukuk, and Sharia Mutual Funds).

The Financial Services Authority (OJK) in the Indonesian Sharia Financial Development Report (LPKSI) 2022 stated that Indonesia's total sharia financial assets (excluding Sharia Shares) reached Rp2,375.84 trillion or US$151.03 billion (BI Mid Rate as of December 30, 2022 = Rp15,731/US$). The total assets increased by 15.87% (yoy) from the previous year of Rp2,050.44 trillion.

It was further explained that the Sharia Capital Market, which has the largest portion of sharia financial assets (60.08%), experienced the highest growth compared to the other sectors with a rate of 15.51% (yoy). Sharia banking had a market share of 33.77% of sharia finance or grew by 15.63% (yoy). Meanwhile, Sharia IKNB contributed 6.15% of total sharia financial assets, growing by 20.88% (yoy).

In line with Indonesia's economic recovery, the leading sector of the domestic sharia economy also continued to grow to improve, reaching 5.5% (yoy) in the third quarter of 2022, higher than the previous quarter's growth which was recorded at 4.73% (yoy). This increase was mainly driven by the performance of the agriculture and Muslim-friendly tourism and (PRM) sectors in line with the loosening of restrictions on community activities amid the declining cases of COVID-19. With these developments, the growth of sharia economy in line with the national economy in 2022 was predicted to have an upward bias within the range of Bank Indonesia's forecast of 4.5-5.3%, which is further predicted to remain strong in 2023 although slightly slowing to the midpoint of the 4.5-5.3%. This growth was driven by the performance of the leading sectors of the sharia economy, especially the agricultural and PRM sectors, with the revocation of the implementation of PPKM, as well as with the sharia financing support. However, there were a number of risks that might occur resulting from the global turbulence along with its negative spillover effects.

STRATEGI DAN KEBIJAKAN STRATEGIS

Strategi dan kebijakan strategis BPKH tahun 2022 sangat dipengaruhi oleh dinamika perekonomian yang berkembang sepanjang tahun 2022. RKAT 2022 disusun dengan optimisme momentum pemulihan ekonomi akan terus berlanjut. Namun kondisi seketika berubah setelah terjadinya perang Rusia–Ukraina. BPKH termasuk yang terkena dampak cukup besar dari kejadian tersebut, dimana terjadi harga tiket pesawat dari kenaikan harga minyak mentah. Menghadapi kondisi tersebut, BPKH melakukan *review* terhadap RKAT 2022 dengan melakukan sejumlah penyesuaian. Strategi utama yang dijalankan BPKH dalam menyikapi kondisi tahun 2022 adalah dengan melakukan optimalisasi penambahan Rp59 juta per jemaah yang diambil dari nilai manfaat hasil pengelolaan setoran awal Jemaah dan penguatan internal melalui program inovasi digital dan pengembangan sumber daya manusia. BPKH meyakini strategi ini dapat mengantarkan BPKH untuk selalu siap menghadapi berbagai tantangan.

STRATEGY AND STRATEGIC POLICY

Strategy and strategic policies of BPKH in 2022 were largely affected by economic dynamics over the course of 2022. Annual Work Plan and Budget (RKAT) 2022 was prepared with optimism that economic recovery momentum would continue. However, the situations unexpectedly changed after the occurrence of Russia–Ukraine war, which brought quite a considerable impact, including on BPKH, where airline ticket prices soared as a result of crude oil price hike. Facing these conditions, BPKH reviewed its RKAT 2022 by making a number of adjustments. The main strategy implemented by BPKH in responding to the conditions in 2022 was to conduct optimization of the increase of fund totaling Rp59 million per pilgrim, which was collected from the return of managed initial deposits, and to perform internal consolidation through digital innovation programs and human resource development. BPKH believed that this strategy was able to guide BPKH to always be ready in tackling various challenges.

PERAN BADAN PELAKSANA DALAM PERUMUSAN STRATEGI DAN IMPLEMENTASI KEBIJAKAN

Badan Pelaksana memiliki peranan penting dalam menentukan strategi yang akan dijalankan oleh BPKH serta mewujudkan visi dan misi BPKH kedepannya. Badan Pelaksana berperan dalam merumuskan tujuan jangka panjang dan jangka pendek, membuat kerangka rencana dan kebijakan, mengatur sumber daya organisasi, serta merumuskan strategi khusus untuk mencapai target yang ditetapkan.

Selain itu, Badan Pelaksana juga melaksanakan agenda rapat bersama unit terkait untuk melakukan *monitoring* implementasi strategi BPKH. Kegiatan tersebut dilakukan secara berkala itu untuk mengevaluasi pencapaian target dan kendala yang dihadapi serta strategi lanjutan dalam mengatasi kendala tersebut.

ROLE OF THE EXECUTIVE BOARD IN STRATEGY FORMULATION AND POLICY IMPLEMENTATION

The Executive Board has a key role in determining the strategy to be applied by BPKH and realizing the vision and mission of BPKH in the future. The Executive Board is tasked with setting both long-term and short-term targets, formulating plans and policies, managing organizational resources, and devising special strategies to achieve the predetermined targets.

Furthermore, the Executive Board also holds meetings with related unit to monitor the implementation of the BPKH strategy. These activities are carried out periodically to evaluate target achievement and obstacles encountered as well as follow-up strategies to overcome these obstacles.

KINERJA BPKH TAHUN 2022

Secara keseluruhan, pencapaian atas kinerja BPKH tahun 2022 sangat baik, dan telah melebihi target yang dicanangkan. Kinerja tersebut antara lain dapat tercermin

BPKH PERFORMANCE IN 2022

In general, the achievement of BPKH's performance in 2022 was excellent and exceeded the target set. This performance, among others, was reflected on the return

dari nilai manfaat per 31 Desember 2022 adalah sebesar Rp10,13 triliun, nilai manfaat tersebut menurun sebesar 3,25% atau sebesar Rp0,37 triliun jika dibandingkan periode yang sama pada tahun sebelumnya. Apabila dibandingkan dengan target Renstra dan target RKAT pada tahun 2022, pencapaian realisasi target nilai manfaat tahun 2022 adalah sebesar 111,77%.

booked as of December 31, 2022 at Rp10.13 trillion, which decreased by 3.25% or Rp0.37 trillion compared to that of the same period last year. In comparison with both the Strategic Plan and RKAT targets of 2022, the achievement of the return target of 2022 was realized at 111.77%.

Jumlah aset neto tahun 2022 sebesar Rp21,54 triliun meningkat 21,63% atau Rp3,83 triliun jika dibandingkan dengan tahun sebelumnya sebesar Rp17,71 triliun. Apabila dibandingkan dengan target Renstra dan target RKAT pada tahun 2022.

Total net assets in 2022 reached Rp21.54 trillion, an increase of 21.63% or Rp3.83 trillion compared to the previous year of Rp17.71 trillion. This is in comparison with both the Strategic Plan and RKAT targets of 2022.

Rasio likuiditas tetap terjaga di atas 2 kali likuiditas wajib, yaitu pada tahun 2022 mencapai 2,22 kali. Alokasi dana haji sebesar 29,39 % pada portofolio penempatan dana di BPS-BPIH atau sebesar Rp48,95 triliun dan sebesar 70,61% pada portofolio investasi atau sebesar Rp117,59 triliun di tahun 2022.

The liquidity ratio was maintained at above 2 times the required liquidity, which reached 2.22 times in 2022. Hajj funds of 29.39% or amounting to Rp48.95 trillion were allocated in placement portfolio at Receiving Bank for Hajj Pilgrimage Deposit (BPS-BPIH), and of 70.61% or equal to Rp117.59 trillion was allocated in in the investment portfolio in 2022.

Tingkat rentabilitas keuangan haji dapat diukur dengan melihat kinerja tingkat pengembalian (% imbal hasil) atau nilai manfaat (dalam rupiah) dari portofolio seluruh dana kelolaan keuangan haji. Pada akhir tahun 2022, BPKH berhasil memperoleh nilai manfaat sebesar Rp10,13 triliun atau imbal hasil sebesar 6,31 % dari total keseluruhan dana kelolaan haji sebesar Rp166,54 triliun pada posisi akhir Desember 2022. Nilai manfaat sebesar Rp10,13 triliun tersebut terdiri dari nilai manfaat investasi sebesar Rp8,58 triliun dan nilai manfaat penempatan sebesar Rp1,55 triliun. Perolehan nilai manfaat pada tahun 2022 apabila dibandingkan dengan target sebesar Rp9,07 triliun, tercapai sebesar 111,77% apabila dibandingkan dengan target RKAT.

Rentability ratio of hajj fund can be measured by looking at the performance of return (% yield) or return (in rupiah) from the entire portfolio of managed hajj funds. At the end of 2022, BPKH managed to obtain return of Rp10.13 trillion or a yield of 6.31% from the total managed hajj funds of Rp166.54 trillion at the end of December 2022. The return of Rp10.13 trillion consisted of Rp8.58 trillion of return from investment and Rp1.55 trillion of return from the placement. Compared to the target of Rp9.07 trillion, the return in 2022 was achieved at 111.77% out of the RKAT target.

PERBANDINGAN HASIL KINERJA DENGAN TARGET

Evaluasi terhadap pencapaian target kinerja operasional merupakan salah satu bentuk upaya Badan untuk menentukan strategi di masa yang akan datang terkait dengan pengelolaan nilai manfaat dan investasi, sehingga pencapaian target yang akan datang dapat lebih maksimal.

COMPARISON BETWEEN PERFORMANCE RESULTS AND TARGETS

Evaluation of the achievement of operational performance targets is a form of the Agency's efforts to determine future strategies on the management of return and investment so that the Agency can achieve the target more optimally.

Uraian Description	RKAT 2022	Realisasi Realization 2022	Realisasi Realization 2021	Pencapaian Achievement
Total Dana Haji yang Dikelola (Rp triliun) Total Managed Hajj Fund (Rp trillion)	156,23	166,547	158,79	106,60
Penempatan di BPS-BPIH (Rp triliun) Placement in Receiving Bank for Hajj Pilgrimage Deposit (Rp trillion)	38,72	48,95	45,64	126,41
Investasi Surat Berharga (Rp triliun) Securities Investment (Rp trillion)	103,67	112,965	110,91	108,97
Investasi Langsung dan Lainnya (Rp miliar) Direct and Other Investments (Rp billion)	8,56	4,45	2,08	51,93
Nilai Manfaat (Rp triliun) Return (Rp trillion)	9,07	10,13	10,5 0	111,77
Penyaluran Virtual Account (Rp miliar) Return Allocated to Virtual Account (Rp billion)	2,06	2,06	2,50	100%
Kemaslahatan (Rp juta) BPKH Trust Fund – Philanthropic Program (Rp million)	230	130,32	180,39	56,66
Beban Operasional (Rp miliar) Operating Expenses (Rp billion)	398,36	236,90	210,57	59,47
Rasio Likuiditas (x) Liquidity Ratio (x)	2	2,22	2,97	111

Pada akhir tahun 2022, realisasi nilai investasi surat berharga tercatat sebesar Rp140,85 triliun, meningkat 26,99% dibandingkan dengan tahun 2021 sebesar Rp110,91triliun. Peningkatan nilai investasi surat berharga tersebut sebagai dampak peningkatan investasi Entitas Anak.

At the end of 2022, securities investments were realized at Rp140.85 trillion, an increase of 26.99% compared to 2021 of Rp110.91 trillion. The increase in securities investments was attributable to the increase in investment of Subsidiary.

Necara keuangan Badan Pengelola Keuangan Ibadah Haji (BPKH) pada periode efektif 1 Januari 2022 disajikan dengan menggunakan metode tidak dikelompokkan menurut lancar dan tidak lancar (*unclassified basis*), akibatnya pos-pos tertentu telah diubah di neraca dan catatan atas laporan keuangan terkait.

The financial balance of the Hajj Fund Management Agency (BPKH) for the effective period of January 1, 2022 is presented using the unclassified basis method. As a result, certain items have been changed in the balance sheet and notes to the related financial statements.

KENDALA DAN TANTANGAN

Pada tahun 2022, BPKH menghadapi kendala sebagai dampak dari dinamika ekonomi di global maupun domestik. Proses pemulihan ekonomi global pasca pandemi COVID-19 memiliki tantangan tersendiri imbas dari perang antara Rusia dan Ukraina.

OBSTACLES AND CHALLENGES

In 2022, BPKH faced obstacles arising from economic dynamics at a global and national level. The COVID-19 global economic recovery process posed its own challenges brought by the Russia-Ukraine war.

Lonjakan inflasi akibat tekanan kondisi geopolitik global itu membuat terjadinya perubahan pada kebijakan moneter di beberapa negara. Di Indonesia misalnya, sebagai respons terhadap situasi yang berkembang, Bank Indonesia menetapkan kebijakan menaikkan suku bunga acuan untuk pertama kalinya di Agustus 2022, yaitu sebesar 25 bps, sehingga menjadi 3,75%. Keputusan ini dianggap sebagai langkah *preemptive* serta *forward looking* untuk memitigasi risiko peningkatan inflasi dan ekspansi inflasi. Kenaikan suku bunga acuan ini terus berlanjut hingga Desember 2022 menjadi 5,50%.

The surge in inflation on the back of global geopolitical pressure spurred changes in monetary policy of several countries. In Indonesia, for example, as a response to the developing situation, Bank Indonesia determined a policy of raising benchmark interest rate for the first time in August 2022, which was by 25 bps, bringing it to 3.75%. This decision was considered as a preemptive and forward-looking measure to mitigate the risk of rising inflation and inflation expansion. The benchmark interest rate hike still continued until December 2022 to 5.50%.

Kondisi ini meningkatkan risiko di BPKH, terutama terhadap pilihan alternatif investasi cukup terbatas, *risk appetite* dan *risk tolerance* BPKH masih konservatif atau terlalu takut menanggung risiko, maka akan sulit mengoptimalkan nilai manfaat yang bisa diperoleh jangka panjang. Kedua, terdapat klausul tanggung renteng untuk Anggota Badan Pelaksana dan Dewan Pengawas BPKH jika terjadi kerugian pada investasi yang dipilih. Perlu dilakukan perubahan regulasi untuk mendukung kinerja investasi BPKH. Pasalnya, jika nilai manfaat dikelola dengan profesional, cukup agresif dengan risiko yang bisa dikelola, maka nilai manfaat yang diperoleh dapat lebih optimal. Apalagi, dana instrumen investasi syariah secara umum tidak terdapat banyak pilihan. Akibatnya, BPKH yang memiliki profil kewajiban jangka panjang masih sangat terbatas dalam opsi investasinya.

This condition escalated risks at BPKH, particularly regarding alternative investment options which were quite limited. BPKH's risk appetite and risk tolerance are still conservative, meaning BPKH is too afraid to take risks. Thus, it will be difficult to optimize return that BPKH may acquire in the long term. Second, Members of the Executive Board and the Supervisory Board of BPKH are jointly and severally liable for any loss arising out of the investment option picked. Regulatory changes needed to be made to support BPKH's investment performance. As a matter of fact, if return is managed professionally, quite aggressively with risks that can be managed, then the return acquired can be more optimal. All the more, there are not many sharia investment instrument fund options available. As a result, BPKH still has a very limited investment options despite its long-term liability profile.

PROSPEK BPKH

Pada tahun 2023, indikator makroekonomi diprediksi cukup menantang dengan adanya potensi resesi global yang memicu kenaikan suku bunga. Potensi adanya resesi tersebut, antara lain disampaikan oleh Dana Moneter Internasional (*International Monetary Fund*/IMF) serta Nota Keuangan Anggaran Pendapatan dan Belanja Negara Tahun Anggaran 2023. Potensi krisis tersebut merupakan tantangan bagi BPKH untuk tetap tumbuh positif dan mampu memberikan usaha terbaiknya dalam pengelolaan keuangan haji.

BPKH PROSPECTS

In 2023, macroeconomic indicators are projected to be quite challenging with the impending global recession which can trigger an increase in interest rates. This looming recession was reported by the International Monetary Fund (IMF) and the Financial Notes of the State Budget2023. Such potential crisis is a challenge for BPKH to continue to grow positively and be able to exert its best efforts in managing hajj fund.

Berkaca pada kondisi tahun 2021 dan 2022, di tahun 2023 BPKH akan menajamkan fungsi manajemen risiko. Selain melakukan perkuatan pada organisasi manajemen risiko, BPKH juga akan menempatkan manajemen risiko sebagai yang terdepan dalam investasi. Hal ini dimaksudkan agar BPKH dapat melakukan mitigasi dini terhadap setiap potensi risiko yang dihadapi BPKH. Menghadapi kondisi ke depan, BPKH memanfaatkan teknologi yang tepat guna, efektif, dan ramah lingkungan sehingga dapat meminimalisir dampak sosial yang mungkin ditimbulkan. Hal tersebut dilakukan untuk meningkatkan pertumbuhan BPKH.

Reflecting on conditions in 2021 and 2022, in 2023 BPKH will sharpen risk management function. Besides strengthening the risk management organization, BPKH will also prioritize risk management in investment. This is done to support BPKH in performing early mitigation of any potential risks faced. Responding to the situations ahead, BPKH is utilizing an appropriate, effective and environmentally friendly technology so as to minimize social impacts that may arise in hopes of ultimately improving BPKH growth.

PENERAPAN TATA KELOLA

BPKH berkomitmen untuk meningkatkan kualitas penerapan GCG, BPKH secara berkala melakukan *review* terhadap struktur, organ dan mekanisme tata kelola yang diterapkan BPKH. BPKH menerapkan ISO 9001:2015 untuk sertifikasi manajemen mutu, ISO 37001:2016 untuk sertifikasi Sistem Manajemen Anti Penyuapan (SMAP) dilengkapi *Whistle Blowing System* (WBS) hingga pelaporan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) secara kontinyu. Kesadaran atas *Governance, Risk and Compliance* (GRC), profil risiko dan mitigasi atas pasal 53 UU No. 34/2014 tentang tanggung renteng kerugian, maka hampir sebagian besar surat berharga ditempatkan pada aset berkualitas dengan tingkat bebas risiko (*risk-free*) yaitu SBSN yang aman, likuid, dan dijamin oleh negara sesuai UU No.19 Tahun 2008 Tentang Surat Berharga Syariah Negara.

GOVERNANCE IMPLEMENTATION

BPKH is committed to improving the quality of GCG implementation. BPKH periodically reviews the governance structure, organs, and mechanism implemented by BPKH. BPKH adopts ISO 9001:2015 for quality management certification, ISO 37001:2016 for Anti-Bribery Management System (SMAP) certification equipped with a Whistleblowing System (WBS), and Report of State Officials Wealth (LHKPN). Aware of Governance, Risk and Compliance (GRC), risk profile and mitigation of article 53 of Law no. 34/2014 on joint and several liability for loss, BPKH places most securities in risk-free quality assets, namely Government Islamic Securities which are safe, liquid, and guaranteed by the state in accordance with Law No. 19 of 2008 on Government Islamic Securities.

BPKH menggelar sosialiasi antikorupsi dan benturan kepentingan dengan implementasi *Whistle Blowing System* dalam rangka memitigasi praktik tindak Korupsi, Kolusi, Nepotisme (KKN) di lingkungan kerja. Dalam kegiatan ini, BPKH melibatkan keterlibatan sejumlah *stakeholder* baik internal maupun eksternal, dari mitra kemaslahatan hingga Bank Penerima Setoran (BPS) BPIH. Selain itu, BPKH juga melaksanakan Kegiatan *Benchmarking* GRC dengan tema "Membangun Aliansi Strategis antara Internal Audit, Kepatuhan dan Manjemen Risiko dalam GRC terintegrasi di era VUCA" bertempat di Aston Sentul Lake.

BPKH held dissemination on anti-corruption and conflict of interest with the implementation of the Whistleblowing System in order to mitigate the practice of acts of Corruption, Collusion, Nepotism (KKN) in the work environment. In this activity, BPKH engages a number of internal and external stakeholders, from BPKH Trust Fund – Philanthropic Program partners to Receiving Bank for Hajj Pilgrimage Deposit (BPS) BPIH. In addition, BPKH also carried out GRC Benchmarking Activities with the theme "Building Strategic Alliances between Internal Audit, Compliance and Risk Management in integrated GRC in the VUCA era" in Aston Sentul Lake.

PROGRAM KEMASLAHATAN

BPKH terus berupaya untuk mewujudkan Tujuan Pembangunan Berkelanjutan (TPB)/*Sustainable Development Goals* (SDGs), yakni pembangunan yang menjaga peningkatan kesejahteraan ekonomi masyarakat secara berkesinambungan, pembangunan yang menjaga keberlanjutan kehidupan sosial masyarakat, pembangunan yang menjaga kualitas lingkungan hidup serta pembangunan yang menjamin keadilan dan terlaksananya tata kelola yang mampu menjaga peningkatan kualitas hidup dari satu generasi ke generasi berikutnya. BPKH memiliki komitmen untuk turut berperan serta dalam pembangunan berkelanjutan melalui program kemaslahatan sebagaimana diatur PP No 5 tahun 2018 Tentang pelaksanaan Undang-Undang No 34 tahun 2014 mengenai pengelolaan keuangan haji, PBPKH No 7 tahun 2018 dan PBPKH No 2 tahun 2019 Tentang Prioritas Kegiatan Kemaslahatan salah satunya dalam bidang Sosial dan Keagamaan. Terdapat 6 plus 1 asnaf atau ruang lingkup kegiatan Kemaslahatan yaitu Pelayanan Ibadah Haji, Pendidikan dan Dakwah, Kesehatan, Sosial Keagamaan, Pemberdayaan Ekonomi Ummat, dan Sarana-prasarana Ibadah serta Tanggap bencana.

Dalam pelaksanaan Program Kemaslahatan Tahun 2022, BPKH telah mengalokasikan anggaran kegiatan kemaslahatan sebesar Rp230 miliar dengan realisasi sebesar Rp130,32 miliar. Dari jumlah tersebut, penyerapan terbesar adalah pada bidang Pendidikan & Dakwah, yaitu Rp43,84 miliar atau 33,64%, Sarana Prasarana Peribadatan, yaitu Rp31,32 miliar atau 24,03% dan bidang Sosial Keagamanaan yaitu mencapai Rp31,08 miliar atau sebesar 23,85%. Pelayanan Haji Rp2,33 miliar, Kesehatan Rp15,66 miliar dan Pemberdayaan ekonomi umat Rp6,08 miliar Bantuan disalurkan secara langsung dan tidak langsung (bekerja sama dengan mitra kemaslahatan) sesuai asas prinsip syariah, kehati-hatian, manfaat, nirlaba, transparan dan akuntabel.

BPKH TRUST FUND – PHILANTHROPIC PROGRAM

BPKH continuously strives to realize Sustainable Development Goals (SDGs), namely the development that maintains a continued increase in the economic welfare of the society, development that maintains the sustainability of social life of the community, development that maintains environmental quality, and development that guarantees justice and the implementation of governance that is able to maintain an increase in the quality of life from one generation to the next. BPKH is committed to participating in sustainable development through BPKH Trust Fund – Philanthropic Program as stipulated in Government Regulation No. 5 of 2018 on the implementation of Law No. 34 of 2014 on the management of hajj fund, PBPKH No. 7 of 2018 and PBPKH No. 2 of 2019 on Priority of BPKH Trust Fund – Philanthropic Program, one of them in the Social and Religious field. There are 6 plus 1 asnaf (people entitled to receive zakat) or the scope of BPKH Trust Fund – Philanthropic Program activities, namely Hajj Services, Education and Da'wah, Health, Social Religious Activity, Community Economic Empowerment, and Praying Facilities as well as Disaster Response.

In implementing BPKH Trust Fund – Philanthropic Program 2022, BPKH had allocated a budget of Rp230 billion with a realization of Rp130.32 billion. Of this amount, the largest absorption was in the Education & Da'wah field, namely Rp43.84 billion or 33.64%, the Praying Facilities field at Rp31.32 billion or 24.03%, and the Socio-Religious Matters field at Rp31.08 billion or 23.85%. Hajj Services were recorded at Rp2.33 billion, Health at Rp15.66 billion, and People's Economy Empowerment at Rp6.08 billion. The aid was distributed directly and indirectly (in cooperation with BPKH Trust Fund – Philanthropic Program partners) according to sharia principles, prudence, benefit, non-profit, transparency, and accountability.

PERUBAHAN KOMPOSISI BADAN PELAKSANA

Pada tahun 2022 terdapat 1 (satu) kali perubahan komposisi Badan Pelaksana berdasarkan Keputusan Presiden RI Nomor 101/P Tahun 2022. Alasan perubahan komposisi Badan Pelaksana karena telah berakhirnya masa jabatan.

CHANGES IN THE COMPOSITION OF THE EXECUTIVE BOARD

In 2022, the composition of the Executive Board changed once in accordance with the Presidential Decree Number 101/P of 2022. Such change was due to expiry of term of office.

1 Januari 2022-17 Oktober 2022
January 1, 2022-October 17, 2022

Kepala Badan Pelaksana Head of Executive Board	:	Dr. Anggito Abimayu, M.Sc.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Ir. Acep Riana Jayaprawira, M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Beny Witjaksono, S.P., M.M.
Anggota Badan Pelaksana Executive Board Member	:	A. Iskandar Zulkarnain, S.E., M.M.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Rahmat Hidayat, S.E., M.T.
Anggota Badan Pelaksana Executive Board Member	:	Ir. Ajar Susanto Broto, M.M.

17 Oktober 2022-31 Desember 2022
October 17, 2022-December 31, 2022

Kepala Badan Pelaksana Head of Executive Board	:	Fadlul Imansyah S.E., M.M., CIFP, AAK
Anggota Badan Pelaksana Executive Board Member	:	Dr. Ir. Acep Riana Jayaprawira, M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Prof. Dr. M. Arief Mufraini, Lc., M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Harry Alexander, S.H., M.H., LL.M.
Anggota Badan Pelaksana Executive Board Member	:	Amri Yusuf, S.E., Ak., CA., M.M.
Anggota Badan Pelaksana Executive Board Member	:	Dr.(C) Sulistyowati M.E., WMI.CFP
Anggota Badan Pelaksana Executive Board Member	:	Dr. Indra Gunawan S.E., S.IP., M.Sc., CIArb, CSA., CIP., CPM

PENUTUP DAN APRESIASI

Tahun 2022 yang penuh tantangan telah berhasil dilalui BPKH dengan cukup baik. Atas nama Badan Pelaksana, kami memberikan apresiasi setinggi-tingginya kepada insan BPKH yang telah bekerja dengan penuh dedikasi tinggi. Kami juga menyampaikan terima kasih kepada Dewan Pengawas yang telah memberikan arahan dan nasihat yang sangat berharga dan senantiasa membimbing langkah kami dalam menjalankan amanat pengelolaan keuangan haji. Ucapan terima kasih juga kami ucapkan kepada Dewan Perwakilan Rakyat Republik Indonesia, Kementerian Agama Republik Indonesia, serta Kementerian Keuangan Republik Indonesia sebagai mitra strategis dalam pengelolaan keuangan haji.

Dengan penuh optimisme, mari kita terus berkarya dan berinovasi untuk meningkatkan kemampuan, sehingga BPKH senantiasa berdiri kokoh dan terus berkembang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat.

CLOSING AND APPRECIATION

BPKH has passed the tough year 2022 pretty well. On behalf of the Executive Board, we wish to give our highest appreciation to BPKH employees who have worked with full dedication. We also thank the Supervisory Board who has provided invaluable directions and advice and who have always guided our steps in carrying out the mandate of hajj fund management. We also extend our thanks to so the House of Representatives of the Republic of Indonesia, the Ministry of Religious Affairs of the Republic of Indonesia, and the Ministry of Finance of the Republic of Indonesia as strategic partners in hajj fund management.

Let us continue working and innovating with full optimism to improve our capabilities so that BPKH can always stand firm and continue to develop to deliver optimal value for the pilgrims and prosperity for the people.



Profil Perusahaan

Company Profile


BUS
STOP

Identitas Lembaga
Institution Identity

Nama Lembaga Name of Institution	**Badan Pengelola Keuangan Haji** Hajj Fund Management Agency
Nama Singkat Initial	BPKH
Tanggal Pendirian Date of Establishment	12 Desember 2017 December 12, 2017
Dasar Hukum Pembentukan Lembaga Legal Basis of Institutional Establishment	• Undang-Undang Republik Indonesia Nomor 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji. • Peraturan Presiden Republik Indonesia Nomor 110 Tahun 2017 Tentang Badan Pengelola Keuangan Haji. • Peraturan Pemerintah Nomor 5 Tahun 2018 Tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji. • Law of the Republic of Indonesia Number 34 of 2014 on Hajj Fund Management. • Presidential Regulation of the Republic of Indonesia Number 110 of 2017 on Hajj Fund Management Agency. • Government Regulation Number 5 of 2018 on Implementation of Law Number 34 of 2014 on Hajj Fund Management.
Maksud dan Tujuan Purposes and Objectives	Melakukan Pengelolaan Keuangan Haji Performing Hajj Fund Management
Jumlah Pegawai Number of Employees	196 Orang 196 People
Alamat Address	Muamalat Tower, Jl. Prof. Dr. Satrio Kav. 18, Jakarta 12940, Indonesia. Telp / Phone : 021-83793001 (*Hunting*): +62 821 9090 6002 Fax. / Facs : 021 83793019 *E-mail* : info@bpkh.go.id *Website* : www.bpkh.go.id

Sekilas BPKH
BPKH at a Glance

Pengelolaan dana haji di Indonesia telah mengalami perkembangan hingga akhirnya dikelola oleh BPKH. Pada awalnya dana haji yang terkumpul dikelola secara langsung oleh Kementerian Agama berdasarkan UU No. 17 Tahun 1999. Namun, hal tersebut menimbulkan tantangan berupa cakupan tanggung jawab yang terlalu luas dan kemampuan pengelolaan yang belum mumpuni. Dengan adanya berbagai tantangan tersebut pihak pengelola Dana Abadi Umat (DAU) diubah dari Kementerian Agama menjadi BP DAU. Perkembangan terakhir, pengelolaan dana haji dikelola berdasarkan UU No. 34 tahun 2014 yang memberikan wewenang yang lebih luas dalam investasi oleh BPKH melalui produk perbankan, surat berharga, emas, investasi langsung, dan investasi lainnya.

Hajj fund management in Indonesia experienced some developments until it was finally managed by BPKH. Initially, the generated hajj fund was directly managed by the Ministry of Religious Affairs in accordance with Law No. 17 of 1999. However, this created challenges, namely overly broad scope of responsibilities and lack of management skills. Given these obstacles, the party managing Ummatic Trust Fund (DAU) was changed, from the Ministry of Religious Affairs to BP DAU (DAU Management Agency). Recently, hajj fund management is implemented in accordance with Law No. 34 of 2014, which allows BPKH to have more extensive authorities in investment through banking products, securities, gold, direct investment, and other investments.

BPKH memiliki struktur organisasi yang terdiri dari Dewan Pengawas dan Badan Pelaksana. Kedua posisi ini bekerja sama dalam pengelolaan dana haji

Organizational structure of BPKH consists of Supervisory Board and Executive Board. Both of these organs cooperate in managing hajj fund as in

BPKH berupaya untuk memberikan kontribusi positif kepada seluruh pemangku kepentingan dengan menjalankan pengembangan dan pengelolaan keuangan haji.

BPKH strives to provide positive contribution to all stakeholders by implementing hajj fund development and management.

sebagaimana Komisaris dan Direksi dalam sebuah perusahaan. Namun, berbeda dengan Komisaris pada umumnya, Dewan Pengawas BPKH memiliki wewenang untuk memberikan persetujuan terkait penempatan dan investasi BPKH. Pengelolaan dana haji diwajibkan untuk menyediakan cadangan dana yang setara dengan dua kali biaya penyelenggaraan ibadah haji, artinya dana yang diinvestasikan dalam tahun berjalan akan ter-*cover* dengan dana cadangan tersebut sehingga penyelenggaraan dana haji akan tetap terlaksana apabila dalam kondisi kritis dana yang diinvestasikan mengalami kerugian.

Commissioners and Directors in a company. However, unlike any Commissioners in general, BPKH Supervisory Board is authorized to give approval on BPKH placement and investments. Hajj fund management is required to provide reserve funds that equal to twice the hajj pilgrimage operational cost, meaning that the funds invested in the current year will be covered by the reserve funds so that the operation of hajj fund can still run even if during critical situations the invested funds experience loss.

BPKH adalah lembaga yang melakukan pengelolaan Keuangan Haji. Keuangan Haji adalah semua hak dan kewajiban pemerintah yang dapat dinilai dengan uang terkait dengan penyelenggaraan ibadah haji serta semua kekayaan dalam bentuk uang atau barang yang dapat dinilai dengan uang sebagai akibat pelaksanaan hak dan kewajiban tersebut, baik yang bersumber dari jemaah haji maupun sumber lain yang sah dan tidak mengikat. Pengelolaan Keuangan Haji berasaskan pada prinsip syariah, prinsip kehati-hatian, manfaat, nirlaba, transparan dan akuntabel. Pengelolaan Keuangan Haji bertujuan meningkatkan kualitas penyelenggaraan ibadah haji, rasionalitas dan efisiensi penggunaan Biaya Penyelenggaraan Ibadah Haji (BPIH) dan manfaat bagi kemaslahatan umat Islam.

BPKH is an agency managing Hajj Fund. Hajj Fund shall mean all rights and obligations of the government which can be valued by money in connection with the hajj pilgrimage operations and all assets in the form of money and goods which can be valued by money as a result of the implementation of such rights and obligations, either from pilgrims or other legal and non-binding sources. Hajj Fund is managed based on sharia and prudence principles, benefit, non-profit, transparency, and accountability. Hajj Fund management aims at improving the quality of hajj pilgrimage operations, rationality and efficiency of use of Hajj Pilgrimage Operational Cost (BPIH) as well as benefit for the welfare of Muslims.

Menurut Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Badan Pengelola Keuangan Haji merupakan badan hukum publik yang bersifat mandiri dan bertanggung jawab kepada Presiden melalui Menteri. BPKH mempunyai tugas dan fungsi dalam mengelola Keuangan Haji mulai dari perencanaan, pelaksanaan, pengendalian dan pengawasan, serta pelaporan dan pertanggungjawaban pelaksanaan penerimaan, pengembangan, dan pengeluaran Keuangan Haji. BPKH dibentuk dengan tujuan:

1. Meningkatkan kualitas penyelenggaraan ibadah haji.
2. Meningkatkan rasionalitas dan efisiensi penggunaan biaya penyelenggaraan ibadah haji (BPIH).
3. Meningkatkan manfaat bagi kemaslahatan umat Islam dalam rangka mencapai tujuannya.

Pursuant to Law No. 34 of 2014 on Hajj Fund Management, Hajj Fund Management Agency is a public legal institution that is independent and responsible to the President through the Minister. BPKH has duties and functions in managing Hajj Fund, from the planning, implementation, control and supervision, as well as reporting and accountability of implementation of receipt, development, and expenditure of Hajj Fund. BPKH is established with the following purposes:

1. Improving the quality of hajj pilgrimage operations.
2. Improving the rationality and efficiency of use of hajj pilgrimage operational Cost (BPIH).
3. Improving benefit for the welfare of Muslims in reaching their objectives.

BPKH merumuskan *grand strategy* dan langkah strategis ke dalam 4 (empat) tahap yaitu:

1. Tahap menyiapkan fondasi kelembagaan.
2. Tahap membangun kepercayaan dan kredibilitas kelembagaan BPKH.
3. Tahap mengembangkan peran strategis dan tanggung jawab BPKH untuk kemaslahatan umat.
4. Tahap mengembangkan pengelolaan dan pelayanan haji terpadu.

BPKH formulates grand strategy and strategic measures in 4 (four) stages, namely:

1. Stage of preparing institutional foundation.
2. Stage of building trust and credibility of BPKH institution.
3. Stage of developing strategic role and responsibility of BPKH for the welfare of the people.
4. Stage of developing an integrated hajj management and services.

Perubahan Nama
Change of Name

Sesuai dengan uraian riwayat singkat, BPKH tidak pernah melakukan perubahan nama sejak pertama kali berdiri hingga saat ini.

As explained in the description of BPKH brief history above, BPKH has never changed its name from its first establishment up to today.



Tugas, Fungsi, Wewenang, Hak, dan Kewajiban BPKH
Duties, Functions, Authorities, Rights, and Obligations of BPKH

Sebagaimana diatur dalam Undang-Undang Republik Indonesia Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Tugas, Fungsi, Wewenang, Hak, dan Kewajiban BPKH adalah sebagai berikut:

As regulated in Law of the Republic of Indonesia No. 34 of 2014 on Hajj Fund Management, Duties, Functions, Authorities, Rights, and Obligations of BPKH are described below:

Tugas BPKH

BPKH bertugas mengelola Keuangan Haji yang meliputi penerimaan, pengembangan, pengeluaran, dan pertanggungjawaban Keuangan Haji.

BPKH Duties

BPKH is tasked with managing Hajj Fund, which includes receipt, development, expenditure, and accountability of Hajj Fund.

Fungsi BPKH

1. Perencanaan penerimaan, pengembangan, dan pengeluaran Keuangan Haji.
2. Pelaksanaan penerimaan, pengembangan, dan pengeluaran Keuangan Haji.
3. Pengendalian dan pengawasan penerimaan, pengembangan, serta pengeluaran Keuangan Haji.
4. Pelaporan dan pertanggungjawaban pelaksanaan penerimaan, pengembangan, dan pengeluaran Keuangan Haji.

Kewenangan BPKH

1. Menempatkan dan menginvestasikan Keuangan Haji sesuai dengan prinsip syariah, kehati-hatian, keamanan, dan nilai manfaat.
2. Melakukan kerja sama dengan lembaga lain dalam rangka pengelolaan Keuangan Haji.

Hak BPKH

BPKH berhak memperoleh dana operasional untuk penyelenggaraan program pengelolaan Keuangan Haji yang bersumber dari nilai manfaat Keuangan Haji.

Kewajiban BPKH

1. Mengelola Keuangan Haji secara transparan dan akuntabel untuk sebesar-besarnya kepentingan jemaah haji dan kemaslahatan umat Islam.
2. Memberikan informasi melalui media mengenai kinerja, kondisi keuangan, serta kekayaan, dan hasil pengembangannya secara berkala setiap 6 (enam) bulan.
3. Memberikan informasi kepada jemaah haji mengenai nilai manfaat BPIH dan/atau BPIH Khusus melalui rekening *virtual* setiap jemaah haji.
4. Melakukan pembukuan sesuai dengan standar akuntansi yang berlaku.
5. Melaporkan pelaksanaan pengelolaan Keuangan Haji, secara berkala setiap 6 (enam) bulan kepada Menteri dan DPR.
6. Membayar nilai manfaat setoran BPIH dan/atau BPIH Khusus secara berkala ke rekening *virtual* setiap jemaah haji.
7. Mengembalikan selisih saldo setoran BPIH dan/atau BPIH Khusus dari penetapan BPIH dan/atau BPIH Khusus tahun berjalan kepada jemaah haji.

BPKH Functions

1. Planning of receipt, development, and expenditure of Hajj Fund.
2. Implementation of receipt, development, and expenditure of Hajj Fund.
3. Control and monitoring of receipt, development, and expenditure of Hajj Fund.
4. Reporting and accountability of implementation of receipt, development, and expenditure of Hajj Fund.

BPKH Authorities

1. Conducting placement and investment of Hajj Fund according to sharia principles, prudence, security, and return.
2. Fostering cooperation with other institutions on Hajj Fund management.

BPKH Rights

BPKH has the right to acquire operational funds to implement Hajj Fund management program originating from Hajj Fund return.

BPKH Obligations

1. Managing Hajj Fund transparently and accountably for the largest extent of interests of pilgrims and welfare of Muslims.
2. Providing information through the media on its performance, financial condition, and assets, as well as its development results periodically every 6 (six) months.
3. Providing information to pilgrims on BPIH and/or Special BPIH return through virtual account of every pilgrim.
4. Performing bookkeeping according to the prevailing accounting standard.
5. Reporting the implementation of Hajj Fund management periodically every 6 (six) months to the Minister and House of Representatives.
6. Paying return of BPIH and/or Special BPIH deposit periodically to virtual account of every pilgrim.
7. Returning difference of deposit balance of BPIH and/or Special BPIH from the stipulation of BPIH and/or Special BPIH of current year to pilgrims.

Kegiatan BPKH
BPKH Activities

Sebagaimana diatur dalam Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Pengelolaan Keuangan Haji meliputi perencanaan, pelaksanaan, pertanggungjawaban, pelaporan, dan pengawasan atas Keuangan Haji.

As regulated in the Government Regulation No. 5 of 2018 on the Implementation of Law No. 34 of 2014 on Hajj Fund Management. Hajj Fund management includes planning, implementation, accountability, reporting, and supervision of Hajj Fund.

Perencanaan
a. Perumusan kebijakan.
b. Penyiapan rencana strategis.
c. Penyiapan rencana kerja dan anggaran tahunan.

Planning
a. Policy formulation.
b. Strategic plan preparation.
c. Annual work plan and budget preparation.

Pelaksanaan
a. Penerimaan.
b. Pengeluaran.
c. Kekayaan.

Implementation
a. Receipt.
b. Expenditure.
c. Asset.

Pengawasan
a. Pemantauan dan evaluasi pelaksanaan pengelolaan Keuangan Haji.
b. Pemberian persetujuan rumusan kebijakan, rancangan rencana strategis, rancangan rencana kerja, dan anggaran tahunan pengelolaan Keuangan Haji.
c. Pemberian penilaian dan pertimbangan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji dan pengelolaan BPKH yang disusun oleh Badan Pelaksana.

Supervision
a. Supervision and evaluation of Hajj Fund management implementation.
b. Granting of approval of policy formulation, strategic plan draft, work plan draft, and annual budget of Hajj Fund management.
c. Provision of assessment and consideration of Hajj Fund Management Accountability Report and BPKH management prepared by the Executive Board.

Pertanggungjawaban dan Pelaporan
a. Menyusun laporan kinerja dan laporan keuangan secara bulanan, triwulan, semester, dan tahunan.
b. Menyusun laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji.

Accountability and Reporting
a. Preparing performance and financial reports on a monthly, quarterly, semester, and annual basis.
b. Preparing Hajj Fund Management Accountability Report.

Sasaran Strategis
a. Peningkatan kualitas penyelenggaraan haji.
b. Efisiensi dan rasionalisasi pelayanan haji.
c. Peningkatan hubungan dengan *stakeholders*.

Strategic Targets
a. Quality improvement of hajj operations.
b. Efficiency and rationalization of hajj services.
c. Improvement of relationship with stakeholders.

Logo BPKH
BPKH Logo



1. Huruf

Huruf BPKH didesain dengan dasar *font* yang tebal melambangkan lembaga yang tegas, kuat, dan dinamis.

2. Warna

- Warna biru menggambarkan BPKH sebagai lembaga profesional yang dapat dipercaya (*trustworthy*) yang sesuai dengan asas BPKH yang mengedepankan prinsip syariah, kehati-hatian, transparan, akuntabel, dan keamanan.
- Warna emas memiliki arti bernilai tinggi, yang selalu dikaitkan dengan hal-hal yang sifatnya bernilai yang sesuai dengan tujuan BPKH yang memberikan nilai manfaat optimal dan memberikan kemaslahatan untuk meningkatkan kesejahteraan umat.

1. Letters

BPKH letters are designed with a thick base font that symbolizes a firm, strong and dynamic institution.

2. Colors

- Blue color symbolizes BPKH as a trustworthy professional agency in accordance with BPKH values which put forward sharia, prudence, transparency, accountability, and security principles.
- Gold color has the meaning of high value, which is always associated with valuable matters that is in line with BPKH objectives which provide optimum benefit value and welfare to increase ummah prosperity.



Warna Utama Primary Color	**Warna Pendukung** Supporting Color	**Warna Pendukung** Supporting Color	**Warna Pendukung** Supporting Color	**Warna Pendukung** Supporting Color
Pantone: 2965 C CMYK: 100/85/40/35 RGB: 0/48/86	Pantone: P 20-15 C CMYK: 0/0/0/82 RGB: 219/139/45	Pantone: 179-13 C CMYK: 0/0/0/82 RGB: 255/198/62	Pantone: P 179-13 C CMYK: 0/0/0/90 RGB: 67/67/69	Pantone: 179-9 C CMYK: 0/0/0/60 RGB: 128/130/133

3. Percaya

Logo ini terinspirasi dari bentuk yang berasal dari jabat tangan yang melambangkan kepercayaan. Kepercayaan dalam menangani pengelolaan dana ibadah haji di Indonesia. Jabat tangan yang erat melambangkan keyakinan dan kerja sama dalam membentuk lembaga keuangan yang terpercaya dan amanah.

3. Trust

This logo is inspired by a form derived from hand shake, symbolizing trust. Trust in handling the management of hajj pilgrimage fund in Indonesia. Tight hand shake symbolizes confidence and cooperation in establishing a trusted and trustworthy agency.

4. Growth

Elemen *growth* atau tumbuh, terdapat di dalam keseluruhan logo. Hal ini melambangkan pertumbuhan bisnis pada lembaga ini untuk terus berkembang dan menjadi lembaga Keuangan Haji yang terus bertumbuh dalam nilai dan terus memberikan kemaslahatan untuk meningkatkan kesejahteraan umat.

4. Growth

Growth element lays across the logo. This symbolizes business growth in this agency to continuously develop and become Hajj Fund agency that continues to grow in value and continuously provide welfare to increase the prosperity of ummah.

5. Ka'bah

Ikon siluet garis yang tergambarkan pada logo ka'bah merepresentasikan sebuah lembaga Keuangan Haji. Bentuk ini diambil karena mengedepankan konsep minimalis dalam logo untuk menggambarkan satu tujuan menuju tanah suci.

5. Ka'bah

Line shilloutte icon depicted on the Kaaba logo represents a Hajj Fund agency. This shape is used since it puts forward minimalist concept in logo to convey one purpose towards the holy land.

6. Tawaf

Bentuk bulat tersebut melambangkan tawaf, sebagai salah satu rangkaian ibadah haji, yang dilakukan manusia dan juga rangkaian alam semesta (bumi mengelilingi matahari), sehingga mampu mewakili salah satu bentuk logo untuk BPKH yang akan terus menerus menjadi lembaga yang melayani.

6. Tawaf

The circular shape symbolizes tawaf as one of the series of hajj pilgrimage performed by people, and also a series of events in the universe (the moon evolves around the earth), hence it is able to represent one of logo shapes for BPKH which will continuously become a serving institution.

Visi dan Misi BPKH
BPKH Vision and Mission

VISI

Vision

Menjadi lembaga pengelola keuangan terpercaya yang memberikan nilai manfaat optimal bagi jemaah haji dan kemaslahatan umat.
To become the trusted financial management agency that provides optimum benefit value for hajj pilgrims and welfare of ummah.

MISI

Mission

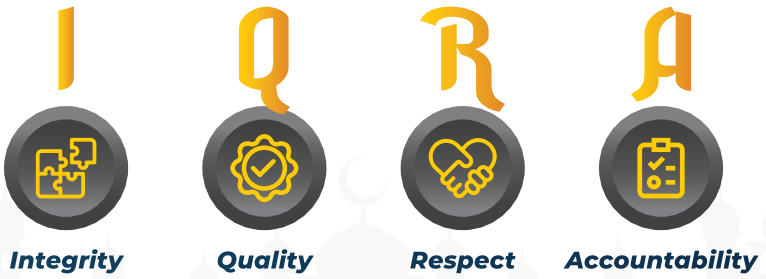
1. Membangun kepercayaan melalui pengelolaan sistem keuangan yang transparan dan modern.
2. Meningkatkan efisiensi dan rasionalitas BPIH melalui kerjasama strategis.
3. Melakukan investasi pada imbal hasil yang optimal dengan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian dan profesionalitas.
4. Menciptakan tata kelola dan sistem kerja yang komprehensif dan akuntabel dengan mengembangkan SDM yang berintergritas dan professional.
5. Memberikan kemaslahatan untuk meningkatkan kesejahteraan umat

1. To build trust through transparent and modern financial system management.
2. To increase efficiency and rationality of BPIH through strategic cooperation.
3. To invest in optimum return of profits with sharia principles and by considering security, prudence, and professionality aspects.
4. To create a comprehensive and accountable governance and working system by developing Human Resources that possess integrity and professionalism.
5. To provide welfare to increase the prosperity of ummah.

Budaya BPKH
BPKH Culture

Sebagai lembaga yang menjunjung tinggi transparansi dan akuntabilitas BPKH melakukan Internalisasi *Core Value* yakni:

As an agency that upholds transparency and accountability, BPKH conducts Internalization of Core Value which is



Bidang Usaha dan Layanan
Line of Business and Services

Sesuai Peraturan Pemerintah Republik Indonesia Nomor 5 Tahun 2018, bidang usaha dan layanan yang diberikan BPKH untuk mewujudkan sasaran strategisnya adalah sebagai berikut:

In accordance with Government Regulation of the Republic of Indonesia Number 5 of 2018, line of business and services provided by BPKH to achieve its strategic targets are as follows:

INVESTASI

Sesuai dengan Pasal 26 Peraturan Pemerintah Republik Indonesia Nomor 5 Tahun 2018 investasi Keuangan Haji dapat dilakukan dalam bentuk:

1. Surat berharga.
2. Emas.
3. Investasi langsung dan investasi lainnya.

INVESTMENT

Pursuant to Article 26 of Government Regulation of the Republic of Indonesia Number 5 of 2018, Hajj Fund Investment may be performed in the forms of the following:

1. Securities.
2. Gold.
3. Direct investment and other investments.

Semua jenis investasi dilakukan sesuai prinsip syariah dengan mempertimbangkan aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas. Selain memenuhi aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas, investasi Keuangan Haji wajib dilakukan dengan mengoptimalkan pengelolaan risiko.

1. Investasi Keuangan Haji dalam bentuk surat berharga sebagaimana dimaksud dalam Pasal 26 meliputi: Surat Berharga Syariah Negara yang diterbitkan oleh Pemerintah Pusat.
2. Surat Berharga Syariah yang diterbitkan oleh Bank Indonesia.
3. Efek Syariah yang diatur dan diawasi oleh Otoritas Jasa Keuangan.

Efek Syariah yang diatur dan diawasi oleh Otoritas Jasa Keuangan meliputi:

1. Saham Syariah yang dicatatkan di bursa efek.
2. Sukuk.
3. Reksa Dana Syariah.
4. Efek Beragun Aset Syariah.
5. Dana Investasi Real Estat Syariah.
6. Efek Syariah lainnya.

Investasi Keuangan Haji dalam bentuk emas sebagaimana dimaksud dalam Pasal 26 hanya dapat dilakukan dalam bentuk emas batangan bersertifikat yang diproduksi dan/atau dijual di dalam negeri dan/atau dalam bentuk rekening emas yang dikelola oleh lembaga keuangan syariah yang diatur dan diawasi oleh Otoritas Jasa Keuangan. Investasi langsung sebagaimana dimaksud dalam Pasal 26 dilakukan dengan cara:

1. Memiliki usaha sendiri.
2. Penyertaan modal.
3. Kerja sama investasi.
4. Investasi langsung lainnya.

Investasi langsung dapat dilakukan dalam bentuk kerja sama antara BPKH dengan badan usaha dan/atau lembaga di dalam negeri dan/atau di luar negeri sesuai dengan ketentuan peraturan perundang-undangan.

All types of investments are performed in accordance with sharia principles by considering security, prudence, return, and liquidity aspects. Aside from complying with security, prudence, return, and liquidity aspects, Hajj Fund investment must be conducted by optimizing risk management.

1. Hajj Fund Investment in the form of securities as mentioned in Article 26 includes: Government Islamic Securities issued by Central Government.
2. Government Islamic Securities issued by Bank Indonesia.
3. Sharia securities regulated and supervised by Financial Services Authority.

Sharia securities regulated and supervised by Financial Services Authority include:

1. Sharia Shares listed in stock exchange.
2. Sukuk.
3. Sharia Mutual Funds.
4. Sharia Asset-Backed Securities.
5. Sharia Real Estate Investment Fund.
6. Other Sharia Securities.

Hajj Fund Investment in the form of gold as mentioned in Article 26 can only be performed in the form of certified bar gold produced and/or sold domestically and/or in the form of gold account managed by sharia financial institution that is regulated and supervised by Financial Services Authority. Direct investment as mentioned in Article 26 is performed by way of the following:

1. Owning a business.
2. Capital participation.
3. Investment cooperation.
4. Other direct investments.

Direct investment can be made in the form of cooperation between BPKH and business entity and/or domestic and/or foreign institution in accordance with the provisions of laws and regulations.

INVESTASI LAINNYA DITETAPKAN OLEH BPKH

Untuk mencapai target portofolio sebesar 50% dari total dana haji dan juga mengoptimalkan nilai manfaat fokus pada Dana Haji yang tidak dapat diperjualbelikan. BPKH juga secara bertahap melakukan penempatan investasi pada beberapa instrumen di antaranya, investasi pada instrumen Sukuk Negara seri *Project Based* Sukuk (PBS), investasi pada Sukuk Negara SBSN USD, transaksi *Reverse Repo* Syariah dengan Bank Muamalat Indonesia, investasi pada Sukuk Korporasi, dan investasi pada Reksa Dana Pasar Uang Syariah.

OTHER INVESTMENTS STIPULATED BY BPKH

To achieve a portfolio target of 50% from the total hajj fund and to optimize return that is focused on Hajj Fund that cannot be traded, BPKH also gradually places investment in several instruments, among others, investment in the Government Sukuk of Project Based Sukuk (PBS) series, investment in Government Sukuk of Government Islamic Securities (SBSN) in USD, Sharia Reverse Repo transaction with Bank Muamalat Indonesia, investment in Corporate Sukuk, and investment in Sharia Money Market Fund.

PENEMPATAN

Pengeluaran untuk penempatan Keuangan Haji dapat dilakukan dalam bentuk produk perbankan syariah.

PLACEMENT

Expenditure for Hajj Fund placement can be made throu gh sharia banking products.

KEMASLAHATAN

Pengeluaran kegiatan untuk kemaslahatan umat Islam pendanaannya berasal dari nilai manfaat DAU. Kegiatan Kemaslahatan BPKH dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan. Besaran nilai manfaat DAU ditetapkan berdasarkan proporsi DAU terhadap Keuangan Haji. Nilai manfaat DAU yang dapat digunakan untuk kemaslahatan umat Islam paling banyak sama dengan total nilai manfaat DAU dari tahun sebelumnya.

BPKH TRUST FUND -PHILANTHROPIC PROGRAMS

The fund for the expenditure of philanthropic programs for Muslims ummah comes from DAU return. BPKH Trust Fund -Philanthropic Programs are carried out according to laws and regulations. The amount of the DAU return is determined based on the proportion of DAU to Hajj Fund. The amount of DAU return that may be used for the welfare of Muslims shall at most equal to the total value of DAU return of the previous year.

Daftar Masa Tunggu Haji Reguler Indonesia 2022

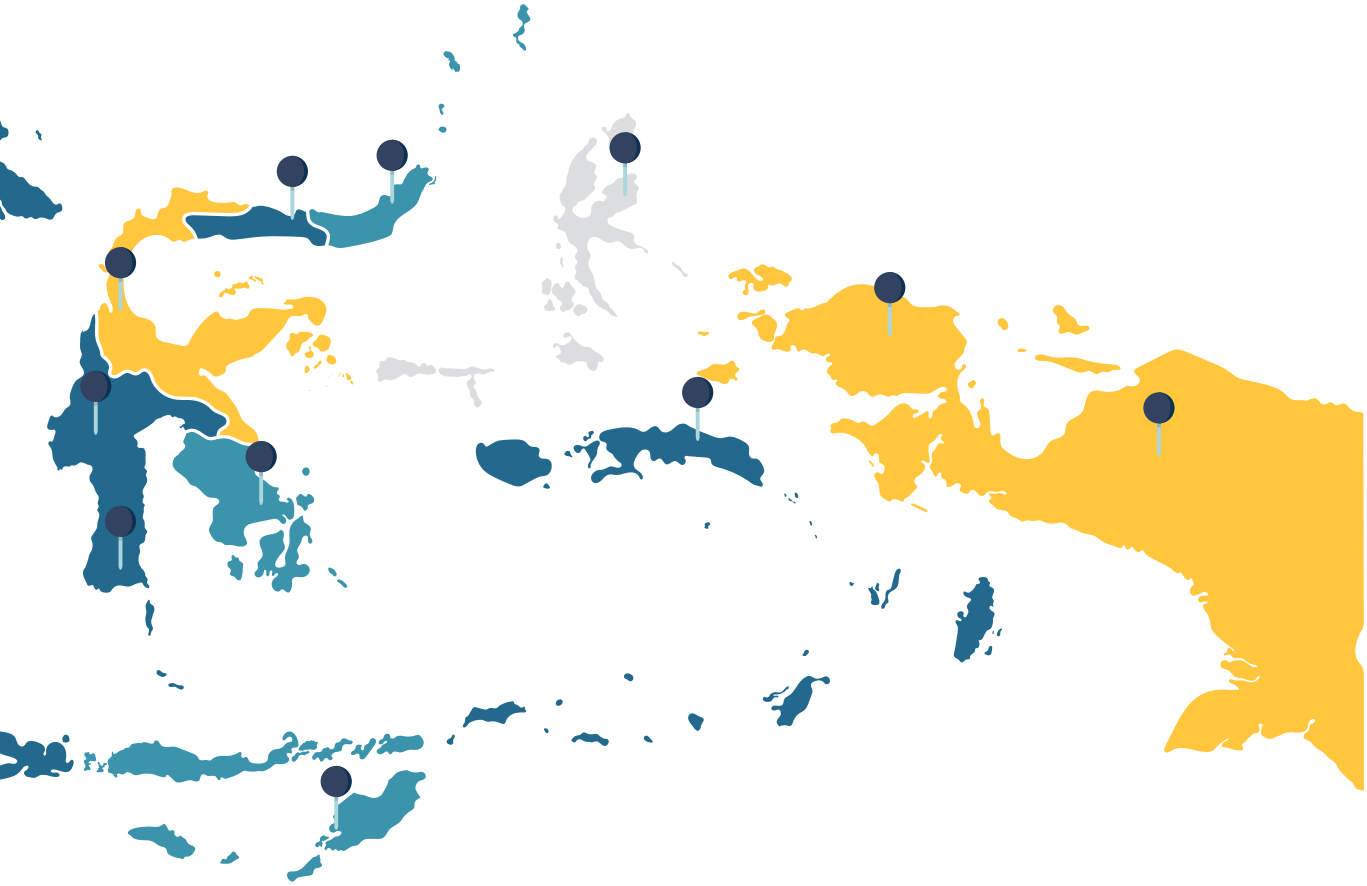
Indonesia Regular Hajj Pilgrims Waiting List 2022



Area Area	Masa Tunggu Waiting Period		Area Area	Masa Tunggu Waiting Period		Area Area	Masa Tunggu Waiting Period	
Aceh Aceh	34	tahun year	Sumatera Selatan South Sumatera	23	tahun year	Jawa Timur East Java	34	tahun year
Sumatera Utara North Sumatera	21	tahun year	Lampung Lampung	23	tahun year	Bali Bali	28	tahun year
Sumatera Barat West Sumatera	24	tahun year	DKI Jakarta DKI Jakarta	28	tahun year	Nusa Tenggara Barat West Nusa Tenggara	36	tahun year
Riau Riau	26	tahun year	Jawa Tengah Central Java	32	tahun year	Nusa Tenggara Timur East Nusa Tenggara	23	tahun year
Jambi Jambi	32	tahun year	D.I. Yogyakarta D.I. Yogyakarta	33	tahun year	Kalimantan Tengah Central Kalimantan	27	tahun year

Daftar Masa Tunggu Haji Reguler Indonesia 2022

Indonesia Regular Hajj Pilgrims Waiting List 2022



Area Area	Masa Tunggu Waiting Period		Area Area	Masa Tunggu Waiting Period		Area Area	Masa Tunggu Waiting Period	
Kalimantan Selatan South Kalimantan	38	tahun year	Bangka Belitung Bangka Belitung	28	tahun year	Kab. Bengkulu Utara North Bengkulu Regency	21	tahun year
Sulawesi Utara North Sulawesi	17	tahun year	Banten Banten	27	tahun year	Kab. Bengkulu Selatan South Bengkulu Regency	23	tahun year
Sulawesi Tengah Central Sulawesi	23	tahun year	Gorontalo Gorontalo	17	tahun year	Kab. Rejang Lebong Rejang Lebong Regency	23	tahun year
Sulawesi Tenggara Southeast Sulawesi	27	tahun year	Kepulauan Riau Riau Islands	23	tahun year	Kab. Mukomuko Mukomuko Regency	23	tahun year
Papua Papua	25	tahun year	Kota Bengkulu Bengulu City	34	tahun year			

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Area Area	Masa Tunggu Waiting Period
Kab. Seluma Seluma Regency	18 tahun year
Kab. Kaur Kaur Regency	15 tahun year
Kab. Kepahiang Kepahiang Regency	23 tahun year
Kab. Lebong Lebong Regency	18 tahun year
Kab. Bengkulu Tengah Central Bengkulu Regency	21 tahun year
Kota Bandung Bandung City	24 tahun year
Kota Bogor Bogor City	23 tahun year
Kota Sukabumi Sukabumi City	20 tahun year
Kota Cirebon Cirebon City	24 tahun year
Kab. Bogor Bogor Regency	24 tahun year
Kab. Sukabumi Sukabumi Regency	17 tahun year
Kab. Cianjur Cianjur Regency	18 tahun year
Kab. Bekasi Bekasi Regency	29 tahun year
Kab. Karawang Karawang Regency	22 tahun year
Kab. Subang Subang Regency	18 tahun year
Kab. Purwakarta Purwakarta Regency	23 tahun year
Kab. Bandung Bandung Regency	22 tahun year
Kab. Sumedang Sumedang Regency	18 tahun year
Kab. Garut Garut Regency	19 tahun year
Kab. Tasikmalaya Tasikmalaya Regency	18 tahun year
Kab. Ciamis Ciamis Regency	19 tahun year
Kab. Cirebon Cirebon Regency	24 tahun year
Kab. Kuningan Kuningan Regency	19 tahun year
Kab. Indramayu Indramayu Regency	22 tahun year
Kab. Majalengka Majalengka Regency	20 tahun year
Kota Bekasi Bekasi City	25 tahun year
Kota Depok Depok City	28 tahun year

Area Area	Masa Tunggu Waiting Period
Kota Tasikmalaya Tasikmalay City	24 tahun year
Kota Cimahi Cimahi City	25 tahun year
Kota Banjar Banjar City	18 tahun year
Kab. Bandung Barat West Bandung Regency	21 tahun year
Kab. Pangandaran Pangandaran Regency	20 tahun year
Kota Pontianak Pontianak City	24 tahun year
Kab. Sambas Sambas Regency	22 tahun year
Kab. Sanggau Sanggau Regency	21 tahun year
Kab. Sintang Sintang Regency	19 tahun year
Kab. Mempawah Mempawah Regency	19 tahun year
Kab. Kapuas Hulu Kapuas Hulu Regency	24 tahun year
Kab. Ketapang Ketapang Regency	22 tahun year
Kab. Landak Landak Regency	14 tahun year
Kab. Bengkayang Bengkayang Regency	18 tahun year
Kota Singkawang Singkawang City	26 tahun year
Kab. Melawi Melawi Regency	17 tahun year
Kab. Sekadau Sekadau Regency	18 tahun year
Kab. Kayong Utara North Kayong Regency	16 tahun year
Kab. Kubu Raya Kubu Raya Regency	23 tahun year
Kota Balikpapan Balikpapan City	34 tahun year
Kota Samarinda Samarinda City	35 tahun year
Kab. Kutai Kartanegara Kutai Kartanegara Regency	31 tahun year
Kab. Tanah Pasir Tanah Pasir Regency	33 tahun year
Kab. Berau Berau Regency	34 tahun year
Kab. Kutai Barat West Kutai Regency	22 tahun year
Kab. Kutai Timur East Kutai Regency	35 tahun year
Kota Bontang Bontang City	43 tahun year

Area Area	Masa Tunggu Waiting Period
Kab. Penajam Paser Utara North Penajam Paser Regency	33 tahun year
Kab. Mahakam Ulu Mahakam Ulu Regency	15 tahun year
Kota Makassar Makassar City	41 tahun year
Kota Pare-Pare Pare-Pare City	43 tahun year
Kab. Pinrang Pinrang Regency	44 tahun year
Kab. Gowa Gowa Regency	38 tahun year
Kab. Wajo Wajo Regency	41 tahun year
Kab. Bone Bone Regency	38 tahun year
Kab. Tana Toraja Tana Toraja Regency	25 tahun year
Kab. Maros Maros Regency	38 tahun year
Kab. Luwu Luwu Regency	23 tahun year
Kab. Sinjai Sinjai Regency	27 tahun year
Kab. Bulukumba Bulukumba Regency	35 tahun year
Kab. Bantaeng Bantaeng Regency	47 tahun year
Kab. Jeneponto Jeneponto Regency	40 tahun year
Kab. Selayar Selayar Regency	27 tahun year
Kab. Takalar Takalar Regency	35 tahun year
Kab. Barru Barru Regency	29 tahun year
Kab. Sidrap Sidrap Regency	46 tahun year
Kab. Pangkep Pangkep Regency	34 tahun year
Kab. Sopeng Sopeng Regency	38 tahun year
Kab. Enrekang Enrekang Regency	24 tahun year
Kab. Luwu Utara North Luwu Regency	26 tahun year
Kab. Palopo Palopo Regency	26 tahun year
Kab. Luwu Timur East Luwu Regency	32 tahun year
Kab. Tana Toraja Utara North Tana Toraja Regency	29 tahun year

Area Area	Masa Tunggu Waiting Period
Kota Ambon Ambon City	15 tahun year
Kab. Maluku Tengah Central Maluku Regency	18 tahun year
Kab. Maluku Tenggara Southeast Maluku Regency	14 tahun year
Kab. Seram Bagian Barat East Seram Regency	14 tahun year
Kab. Seram Bagian Timur East Seram Regency	14 tahun year
Kab. Kepulauan Aru Aru Islands Regency	18 tahun year
Kab. Maluku Tenggara Barat West Southeast Maluku Regency	13 tahun year
Kab. Buru Buru Regency	17 tahun year
Kota Tual Tual City	16 tahun year
Kab. Buru Selatan South Buru Regency	14 tahun year
Kab. Maluku Barat Daya Southwest Maluku Regency	11 tahun year
Kab. Halmahera Barat West Halmahera Regency	21 tahun year
Kab. Halmahera Tengah Central Halmahera Regency	20 tahun year
Kota Ternate Ternate City	25 tahun year

Area Area	Masa Tunggu Waiting Period
Kab. Halmahera Utara North Halmahera Regency	21 tahun year
Kota Tidore Kepulauan Tidore Islands City	23 tahun year
Kab. Halmahera Timur East Halmahera Regency	17 tahun year
Kab. Kepulauan Sula Sula Islands Regency	14 tahun year
Kab. Mamuju Mamuju Regency	30 tahun year
Kab. Halmahera Selatan South Halmahera Regency	17 tahun year
Kab. Pulau Marotai Marotai Island Regency	24 tahun year
Kab. Pulau Taliabu Taliabu Island Regency	22 tahun year
Kab. Pasangkayu Pasangkayu Regency	29 tahun year
Kab. Polewali Mandar Polewali Mandar Regency	26 tahun year
Kab. Majene Majene Regency	19 tahun year
Kab. Mamasa Mamasa Regency	22 tahun year
Kab. Mamuju Tengah Central Mamuju Regency	39 tahun year
Kab. Manokwari Manokwari Regency	17 tahun year
Kab. Wondama Wondama Regency	12 tahun year

Area Area	Masa Tunggu Waiting Period
Kab. Teluk Bintuni Teluk Bintuni Regency	18 tahun year
Kab. Fak-Fak Fak-Fak Regency	17 tahun year
Kab. Kaimana Kaimana Regency	19 tahun year
Kab. Sorong Sorong Regency	17 tahun year
Kab. Sorong Selatan South Serang Regency	20 tahun year
Kab. Raja Ampat Raja Ampat Regency	20 tahun year
Kota Sorong Sorong City	20 tahun year
Kab. Tambrauw Tambrauw Regency	15 tahun year
Kab. Maybrat Maybrat Regency	12 tahun year
Kab. Bulungan Bulungan Regency	25 tahun year
Kota Tarakan Tarakan City	35 tahun year
Kab. Nunukan Nunukan Regency	40 tahun year
Kab. Malinau Malinau Regency	17 tahun year
Tana Tidung Tana Tidung	26 tahun year

Sumber: Kementerian Agama
Sources: Ministry of Religious Affairs

Keanggotaan dalam Asosiasi
Association Membership

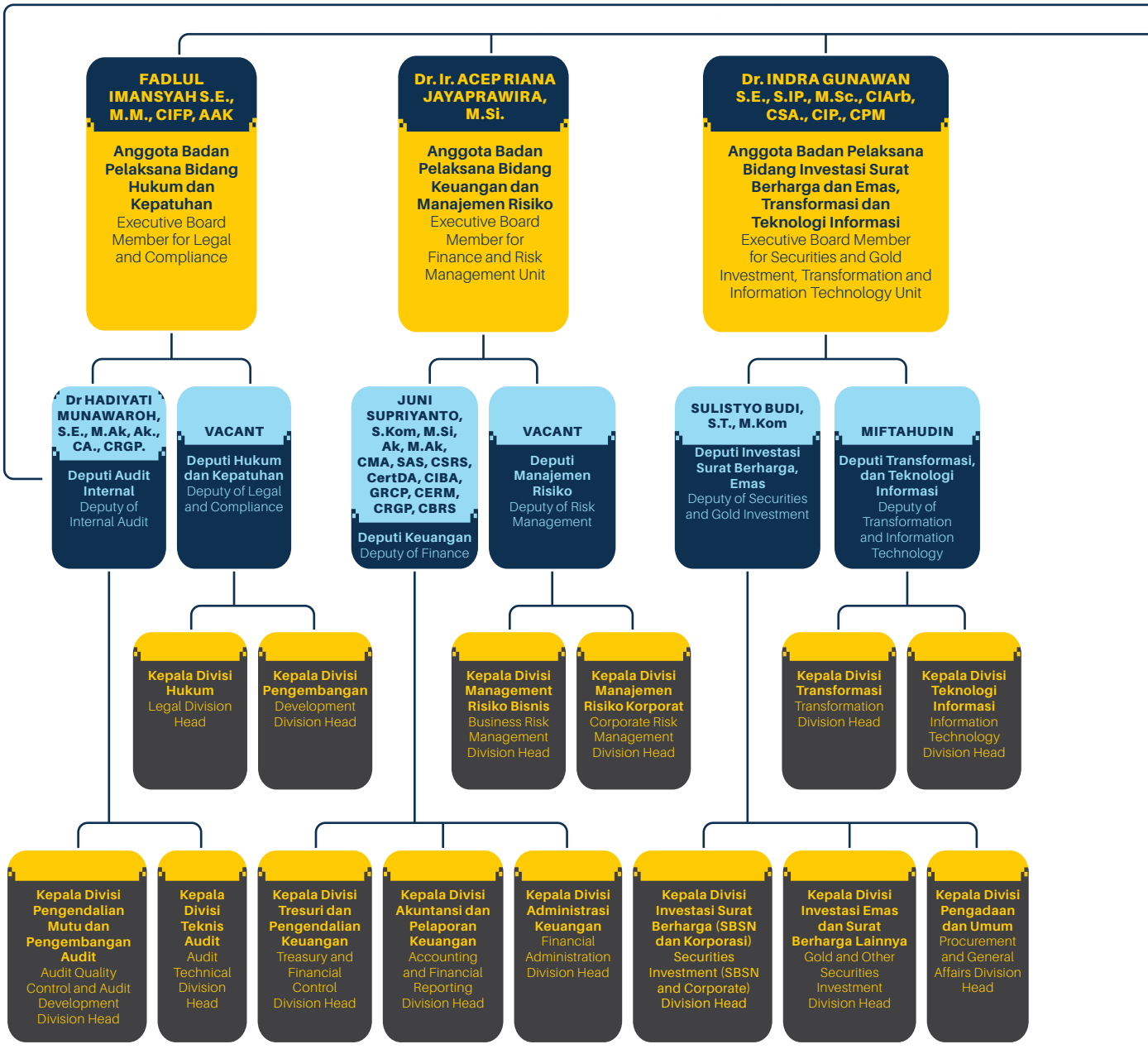
Pada tahun 2022, BPKH tidak tergabung dalam asosiasi manapun, sehingga tidak terdapat informasi terkait keanggotaan asosiasi Perusahaan/Badan.

In 2022, BPKH did not join any associations. Thus, there is no information on association membership of the Company/Agency.

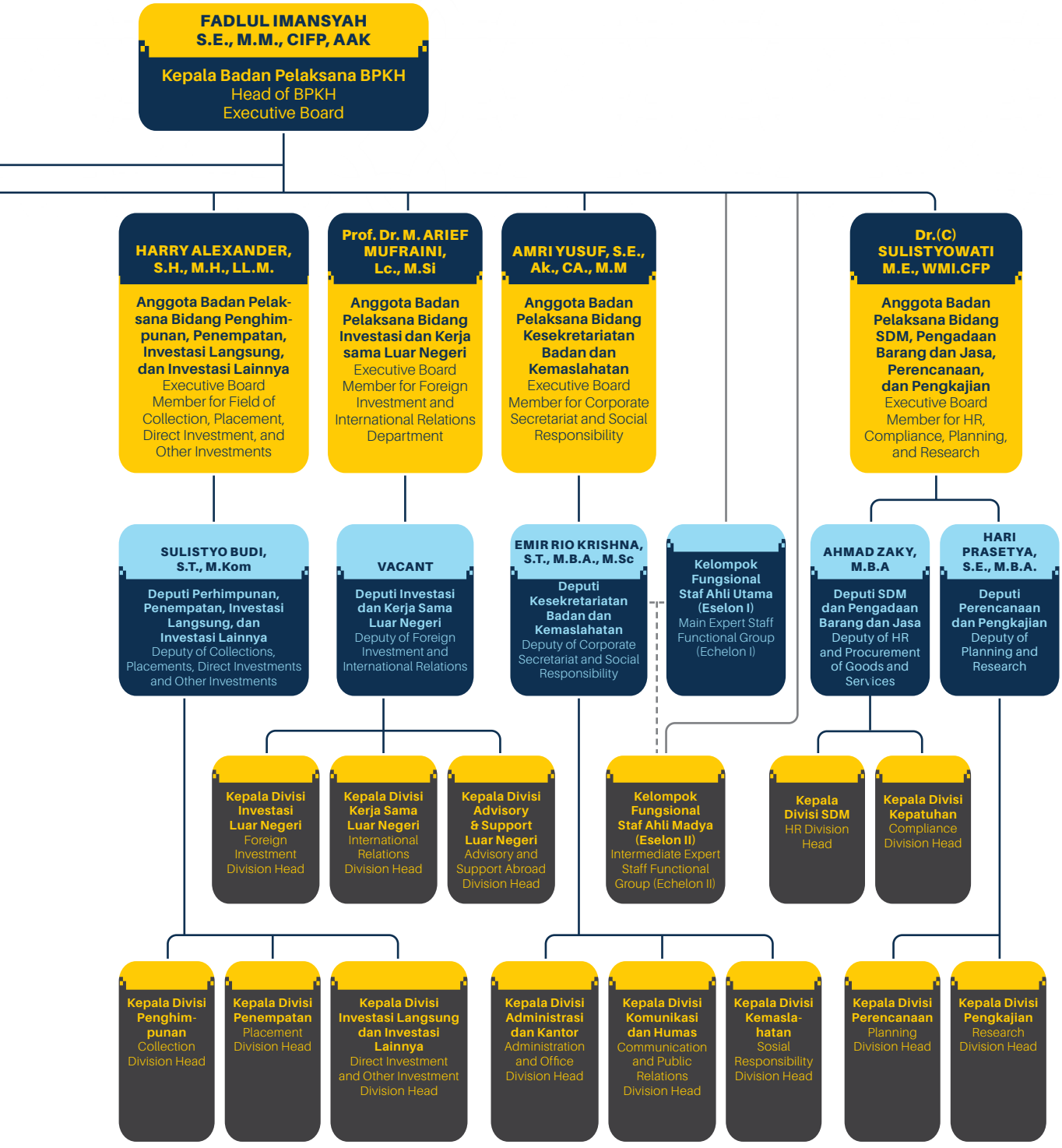
Struktur Organisasi
Organizational Structure

Struktur organisasi dan tata kerja BPKH berdasarkan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 10 Tahun 2021 tentang Perubahan atas Peraturan Kepala Badan Pelaksana BPKH Nomor 26 Tahun 2020, tentang Struktur Organisasi dan Tata kerja BPKH.

BPKH organizational structure and working procedure are based on Regulation of Head of Executive Board of Hajj Fund Management Agency No. 10 of 2021 on Amendment to Regulation of Head of Executive Board of BPKH No. 26 of 2020 on BPKH Organizational Structure and Working Procedures.



Struktur Organisasi
Organizational Structure



Profil Badan Pelaksana
Profile of Executive Board

Periode 17 Oktober 2022 – 17 Oktober 2027
Period October 17, 2022 – October 17, 2027



Fadlul Imansyah S.E., M.M., CIFP, AAK
Kepala Badan Pelaksana
Head of Executive Board

Usia Age	47 Tahun 47 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• Sarjana Ekonomi Universitas Indonesia (1995-2000) • Master's degree, Financial Management Universitas Indonesia (2001–2003) • Doctor of Philosophy - PhD, Public Health University of Indonesia (2018 – 2021) • Bachelor's degree in Economics, University of Indonesia (1995-2000) • Master's degree, Financial Management, University of Indonesia (2001–2003) • Doctor of Philosophy - PhD, Public Health, University of Indonesia (2018 – 2021)
Riwayat Pekerjaan Work Experience	• Dosen Fakultas Ekonomi di Universitas Indonesia (1998-sekarang) • Chief Investment Officer di Avrist Asset Management (Juli 2022-Oktober 2022) • Direktur di Principal Asset Management Indonesia (November 2019 -Juli 2022) • Head of Fixed Income di Principal Asset Management Indonesia (Juli 2019 - Oktober 2019) • Lecturer in the Faculty of Economics at University of Indonesia (1998-present) • Chief Investment Officer at Avrist Asset Management (July 2022-October 2022) • Director at Principal Asset Management Indonesia (November 2019 -July 2022) • Head of Fixed Income at Principal Asset Management Indonesia (July 2019 October 2019)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 dan 117/P Tahun 2022 tanggal 28 November 2022 Presidential Decree of RI No. 101/P of 2022 and 117/P of 2022 dated November 28, 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Dr. Ir. Acep Riana Jayaprawira, M.Si.

Anggota Badan Pelaksana
Executive Board Member

Usia
Age
60 Tahun
60 Years Old

Kewarganegaraan
Citizenship
Indonesia

Domisili
Domicile
Jakarta

Riwayat Pendidikan
Educational Background

- S1 Teknik Industri Institut Teknologi Bandung (1986)
- S2 Administrasi Kebijakan Bisnis Universitas Indonesia (2002)
- S3 Teknologi Industri Pertanian Bogor (2010)

- Bachelor's degree in Industrial Engineering, Bandung Institute of Technology (1986)
- Master's degree in Business Policy Administration, University of Indonesia (2002)
- Doctoral degree in Technology, Bogor Agricultural University (2010)

Riwayat Pekerjaan
Work Experience

- Direktur Risiko dan Kepatuhan, PT Bank BNI Syariah (2012-2016)
- Komisaris Independen PT Bank BNI Syariah (2010-2012)
- Komisaris Independen PT Persada Ventura Syariah (2008-2010)
- Presiden Direktur, PT Score Consulting Indonesia (2007)
- Direktur Perencanaan dan Pengembangan, Teknologi Informasi dan Risiko, PT Jamsostek Persero (2005-2007)
- Direktur Keuangan, PT Permodalan Nasional Madani VC (2000-2005)
- Kepala Divisi Kredit Program; Direktur Administrasi dan Treasury, PT Permodalan Nasional Madani Persero (1999)
- Kepala Kantor Pusat Operasional Jakarta, Kepala Divisi Supervisi Pembiayaan, PT Bank Muamalat Indonesia (1994)

- Risk and Compliance Director, PT Bank BNI Syariah (2012-2016)
- Independent Commissioner of PT Bank BNI Syariah (2010-2012)
- Independent Commissioner of PT Persada Ventura Syariah (2008-2010)
- President Director, PT Score Consulting Indonesia (2007)
- Director of Planning and Development, Information Technology and Risk, PT Jamsostek Persero (2005-2007)
- Finance Director, PT Permodalan Nasional Madani VC (2000-2005)
- Head of Program Credit Division; Director of Administration and Treasury, PT Permodalan Nasional Madani Persero (1999)
- Head of Jakarta Operational Head Office, Head of Financing Supervision Division,, PT Bank Muamalat Indonesia (1994)

Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.

Dr. Indra Gunawan S.E., S.IP., M.Sc., CIArb, CSA., CIP., CPM

Anggota Badan Pelaksana
Executive Board Member



Usia Age	45 Tahun 45 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Depok

Riwayat Pendidikan Educational Background	• S1 Hubungan Internasional, Universitas Pasundan (2000) • S1 Ekonomi Studi Pembangunan, Universitas Padjadjaran (2001) • S2 Law & Economics, Utrecht University (2003) • S3 Doktor Manajemen Bisnis (DMB) Universitas IPB (2020)
	• Bachelor's degree in International Relations, Pasundan University (2000) • Bachelor's degree in Development Economics Study, Padjadjaran University (2001) • Master's degree in Law & Economics, Utrecht University (2003) • Doctoral Degree in Business Management (DMB), IPB University (2020)

Riwayat Pekerjaan Work Experience	• Deputi Investasi BPKH (2018-2022) • Kepala Pengelola Investasi, PT Insight Investments Management (2014-2018) • Kepala Group Investasi, Tenaga Ahli/Spesialis, PT CIMB Sunlife (2011-2014) • Kepala Pengelola Investasi, PT AJ Tugu Mandiri (2011) • BPKH Investment Deputy (2018-2022) • Head of Investment Management, PT Insight Investments Management (2014-2018) • Head of Investment Group, Expert/Specialist, PT CIMB Sunlife (2011-2014) • Head of Investment Management, PT AJ Tugu Mandiri (2011)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.

Harry Alexander, S.H., M.H., LL.M.

Anggota Badan Pelaksana
Executive Board Member



Usia Age	43 Tahun 43 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Bogor

Riwayat Pendidikan Educational Background	• S1 Sarjana Hukum, Fakultas Hukum Universitas Indonesia (2001) • S2 Magister Hukum, Fakultas Hukum Universitas Indonesia (2006) • S2 Master of Law, Northwestern School of Law of Lewis & Clark College, Portland, OR, USA (2008) • Bachelor's degree in Law, Faculty of Law, University of Indonesia (2001) • Master's degree in Law, Faculty of Law, University of Indonesia (2006) • Master's degree in Law, Northwestern School of Law of Lewis & Clark College, Portland, OR, USA (2008)
Riwayat Pekerjaan Work Experience	• Deputi Hukum dan Kepatuhan (2019 – 2022) • Kepala Divisi Manajemen Risiko, Sekretariat Komite Stabilitas Sistem Keuangan (KSSK) di Kementerian Keuangan -Penugasan LPS (2019) • Kepala Divisi Peraturan dan Divisi Pengembangan Kebijakan, Lembaga Penjamin Simpanan (LPS) (2014-2019) • Advisor on Regulatory dan Public Private Transactions, International Finance Corporation -World Bank Group (2010-2014) • Deputy of Legal and Compliance (2019 – 2022) • Head of Risk Management Division, Secretariat of the Financial System Stability Committee (KSSK) at the Ministry of Finance -LPS Assignment (2019) • Head of Regulation Division and Policy Development Division, Indonesia Deposit Insurance Corporation (LPS) (2014-2019) • Advisor on Regulatory and Public Private Transactions, International Finance Corporation -World Bank Group (2010-2014)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Prof. Dr. M. Arief Mufraini, Lc., M.Si.

Anggota Badan Pelaksana
Executive Board Member

Usia Age	46 Tahun 46 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan Educational Background	• Sarjana double degree Syariah dan Hukum Universitas Al Azhar Kairo (2000) • Master Ekonomi dan Keuangan Islam di Universitas Indonesia (2003) • PhD Manajemen; Perbankan dan Keuangan di Universitas Padjajaran dan Kentucky University-Lexington, Amerika Serikat (Sandwich Program, 2012)
	• Bachelor's double degree in Islamic Jurisprudence and Law from Al Azhar University, Cairo (2000) • Master's degree in Economics and Islamic Finance from University of Indonesia (2003) • PhD in Management; Banking and Finance from Padjajaran University and Kentucky University-Lexington, United States (Sandwich Program, 2012)
Riwayat Pekerjaan Work Experience	• Guru Besar Bidang Ilmu Ekonomi Islam, Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta (2022) • Dekan Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta (2015-2019) • Kepala Sub Direktorat Pengelolaan Dana Haji Kementerian Agama Republik Indonesia (2013-2015) • Kepala Program Studi ekonomi Islam, Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta (2012-2013)
	• Professor in Islamic Economics, Faculty of Economics and Business, UIN Syarif Hidayatullah Jakarta (2022) • Dean of the Faculty of Economics and Business, UIN Syarif Hidayatullah, Jakarta (2015-2019) • Head of Sub-Directorate of Hajj Fund Management, Ministry of Religious Affairs of the Republic of Indonesia (2013-2015) • Head of Islamic Economics Study Program, Faculty of Economics and Business, UIN Syarif Hidayatullah Jakarta (2012-2013)

Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Amri Yusuf, S.E., Ak., CA., M.M

Anggota Badan Pelaksana
Executive Board Member

Usia Age	56 Tahun 56 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta Selatan South Jakarta

Riwayat Pendidikan Educational Background	• S1 - Sekolah Tinggi Ilmu Ekonomi di Medan - Akuntansi (1992) • S2 - Sekolah Tinggi Ilmu Ekonomi di Jakarta - Manajemen Keuangan (2000) • S2 - Universitas Indonesia - Pendidikan Profesi Akuntansi (2007) • Bachelor's degree - Sekolah Tinggi Ilmu Ekonomi in Medan - Accounting (1992) • Master's degree - Sekolah Tinggi Ilmu Ekonomi in Jakarta - Financial Management (2000) • Master's degree - University of Indonesia - Accounting Professional Education (2007)

Riwayat Pekerjaan Work Experience	• Direktur Utama PT Jasa Armada Indonesia Tbk (2020-2022) • Direktur Utama PT Pelabuhan Indonesia Investama (2019–2020) • Direktur Utama PT Pendidikan Maritim dan Logistik Indonesia (2017–2019) • Direktur Sumber Daya Manusia dan Umum BPJS Ketenagakerjaan (2014–2016) • President Director of PT Jasa Armada Indonesia Tbk (2020-2022) • President Director of PT Pelabuhan Indonesia Investama (2019–2020) • President Director of PT Pendidikan Maritim dan Logistik Indonesia (2017–2019) • Director of Human Resources and General Affairs of BPJS Employment (2014–2016)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.

Dr.(C) Sulistyowati M.E., WMI.CFP

Anggota Badan Pelaksana
Executive Board Member



Usia Age	57 Tahun 57 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta Selatan South Jakarta

Riwayat Pendidikan Educational Background	• S1 Fakultas Ekonomi – Manajemen, Universitas Gadjah Mada • S2 Fakultas Ekonomi & Bisnis, Jurusan Ekonomi Islam (Islamic Economic & Finance), Universitas Trisakti • S3 Fakultas Ekonomi & Bisnis, Jurusan Ekonomi Islam (Islamic Economic & Finance), Universitas Trisakti • Bachelor's degree from Faculty of Economics – Management, Gadjah Mada University • Master's degree from Faculty of Economics & Business, Department of Islamic Economics (Islamic Economics & Finance), Trisakti University • Doctoral degree from Faculty of Economics & Business, Department of Islamic Economics (Islamic Economics & Finance), Trisakti University
Riwayat Pekerjaan Work Experience	• Bank Muamalat Indonesia 1. Direktur Utama DPLK Syariah Muamalat (2017-2022) 2. Corporate Funding Division Head (2014-2017) 3. NBFI and Hajj Division Head (2012-2014) 4. Funding Policy and Service Division Head (2009-2012) 5. Business Manager Funding - Kantor Pusat Operasional (2008-2009) 6. Pimpinan Cabang Cipulir ; Cabang Depok dan beberapa Kantor KAS (2004-2007) 7. Koordinator Funding Kantor Pusat (2000-2003) 8. Account Manager di Cabang Fatmawati, Cipulir, Kantor Pusat (1994-2000) • Bank Duta Account Manager (1990-1992) • BNI Cabang UGM Staff (1986-1989) • Bank Muamalat Indonesia 1. President Director of DPLK Syariah Muamalat (2017-2022) 2. Corporate Funding Division Head (2014-2017) 3. NBFI and Hajj Division Head (2012-2014) 4. Funding Policy and Service Division Head (2009-2012) 5. Business Manager Funding – Operational Head Office (2008-2009) 6. Manager of Cipulir Branch ; Depok Branch, and several cash offices (2004-2007) 7. Funding Coordinator of Head Office (2000-2003) 8. Account Manager at Fatmawati Branch, Cipulir, Head Office (1994-2000) • Bank Duta Account Manager (1990-1992) • UGM Branch of BNI Staff (1986-1989)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.

Profil Badan Pelaksana
Profile of Executive Board

Periode 7 Juni 2017-17 Oktober 2022
Period June 7, 2017-October 17, 2022



Dr. Anggito Abimayu, M.Sc
Kepala Badan Pelaksana
Head of Executive Board

Usia
Age
59 Tahun
59 Years Old

Kewarganegaraan
Citizenship
Indonesia

Domisili
Domicile
Jakarta

Riwayat Pendidikan
Educational Background

- Sarjana Ekonomi Fakultas Ekonomi Universitas Gadjah Mada (1985)
- Master of Science, University of Pennsylvania Philadelphia, Amerika Serikat (1990)
- Ph.D, University of Pennsylvania Philadelphia, Amerika Serikat (1993)

- Bachelor's degree in Economics, Faculty of Economics, Gadjah Mada University (1985)
- Master of Science, University of Pennsylvania Philadelphia, USA (1990)
- Ph.D, University of Pennsylvania Philadelphia, USA (1993)

Riwayat Pekerjaan
Work Experience

- Dosen Fakultas Ekonomi dan Bisnis/Departemen Ekonomi dan Bisnis, Universitas Gadjah Mada (1987-sekarang)
- Komisaris BRI Syariah (2015 - 2017)
- Chief Economist BRI (2014 - 2017)
- Direktur Jenderal Penyelenggaraan Haji dan Umrah Kementerian Agama (2012 - 2014)
- Kepala Badan Kebijakan Fiskal/Staf Ahli Menteri Keuangan (2000 - 2010)
- Komisaris di PT Telkom Indonesia (2004-2008)
- Komisaris Lippo Bank (2001-2003)
- Komisaris Bank Internasional Indonesia (2000-2001)

- Lecturer at the Faculty of Economics and Business/Department of Economics and Business, Gadjah Mada University (1987-present)
- Commissioner of BRI Syariah (2015 - 2017)
- Chief Economist of BRI (2014 - 2017)
- Director General of Hajj and Umrah Pilgrimage Operation, Ministry of Religious Affairs (2012 - 2014)
- Head of Fiscal Policy Agency/Assistant of the Minister of Finance (2000 - 2010)
- Commissioner of PT Telkom Indonesia (2004-2008)
- Commissioner of Lippo Bank (2001-2003)
- Commissioner of Bank Internasional Indonesia (2000-2001)

Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 dan 127/P Tahun 2018 tanggal 6 Agustus 2018 Presidential Decree of RI No. 74/P of 2017 and 127/P of 2018 dated August 6, 2018
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.

Dr. Ir. Acep Riana Jayaprawira, M.Si.

Anggota Badan Pelaksana
Executive Board Member



Profil beliau dapat dilihat di Bab Profil BPKH periode 17 Oktober 2022 – 17 Oktober 2027.

His profile can be seen in Profile Chapter of BPKH period October 17, 2022 – Oktober 17, 2027.



Dr. Beny Witjaksono, S.P., M.M.

Anggota Badan Pelaksana
Executive Board Member

Usia Age	58 Tahun 58 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 Sarjana Pertanian, Fakultas Pertanian - Universitas Jember (1987) • S2 Magister Management, IPWI Jakarta, konsentrasi di Marketing (1995) • S3 Islamic Economic Finance - Universitas Trisakti, Jakarta (2016) • Bachelor's degree in Agriculture, Faculty of Agriculture – Jember University (1987) • Master's degree in Management, IPWI Jakarta, majoring in Marketing (1995) • Doctoral degree in Islamic Economic Finance - Trisakti University, Jakarta (2016)
Riwayat Pekerjaan Work Experience	• Ketua LSP Keuangan Syariah (2015-2017) • Direktur Eksekutif Asbisindo (2015-2017) • Direktur Utama Bank Mega Syariah (2007-2015) • Direktur PT Bank Mega Tbk. (1997-2007) • Chairman of LSP Islamic Finance (2015-2017) • Executive Director of Asbisindo (2015-2017) • President Director of Bank Mega Syariah (2007-2015) • Director of PT Bank Mega Tbk. (1997-2007)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



A. Iskandar Zulkarnain, S.E., M.M

Anggota Badan Pelaksana
Executive Board Member

Usia Age	59 Tahun 59 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 Ekonomi, Universitas Sebelas Maret • S2 Magister Manajemen, Universitas Sebelas Maret • Bachelor's degree in Economics, Sebelas Maret University • Master's Degree in Management, Sebelas Maret University
Riwayat Pekerjaan Work Experience	• Direktur Utama di PT Bali Investasi Global (2013-2017) • Dewan Eksekutif di PKES (Pusat Komunikasi Ekonomi Syariah) (2012-2017) • Direktur Keuangan di PT Balai Pustaka (Persero) (2007-2013) • President Director of PT Bali Investasi Global (2013-2017) • Executive Board of PKES (Communication Center of Sharia Economics) (2012-2017) • Finance Director of PT Balai Pustaka (Persero) (2007-2013)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.

Anggota Badan Pelaksana
Executive Board Member

Usia Age	46 Tahun 46 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• LLB (Law and Shari'ah), International Islamic University, Malaysia (1998) • Master of Comparative Laws, International Islamic University, Malaysia (1999) • PhD in Law, University of Strathclyde, United Kingdom (2007)
	• LLB (Law and Shari'ah), International Islamic University, Malaysia (1998) • Master of Comparative Laws, International Islamic University, Malaysia (1999) • PhD in Law, University of Strathclyde, United Kingdom (2007)
Riwayat Pekerjaan Work Experience	• APIF Supervisory Committee, IsDB (2020) • Anggota Pleno, DSN MUI (2020) • Islamic Finance Advisory Board Member, Astana International Financial Centre (2018-2020) • IMF Expert in Islamic Financial and Capital Markets (2016-2020) • Group Director, CIMB Group, Islamic Legal and Capital Markets & Shariah Governance (2014-2015) • Chairman, Legal and Internal Audit, Bahrain Association of Bankers (2010-2013) • Director/Head, Capinnova Investment Bank/Kuwait Finance House (Bahrain) (2007-2013)
	• APIF Supervisory Committee, IsDB (2020) • Plenary Board Member, DSN MUI (National Shariah Board of the Indonesian Council of Religious Scholars) (2020) • Islamic Finance Advisory Board Member, Astana International Financial Centre (2018-2020) • IMF Expert in Islamic Financial and Capital Markets (2016-2020) • Group Director, CIMB Group, Islamic Legal and Capital Markets & Shariah Governance (2014-2015) • Chairman, Legal and Internal Audit, Bahrain Association of Bankers (2010-2013) • Director/Head, Capinnova Investment Bank/Kuwait Finance House (Bahrain) (2007-2013)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017

Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Dr. Rahmat Hidayat, S.E., M.T

Anggota Badan Pelaksana
Executive Board Member

Usia Age	58 Tahun 58 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 Ekonomi, Universitas Jember (1990) • S2 Institut Teknologi Bandung (ITB), (2002) • S3 Ekonomi Islam, Universitas Kebangsaan Malaysia (2010) • Bachelor's degree in Economics, Jember University (1990) • Master's degree from Bandung Institute of Technology (ITB), (2002) • Doctoral Degree in Islamic Economics, The National University of Malaysia (2010)
Riwayat Pekerjaan Work Experience	• Bekerja di Kementerian Pekerjaan Umum dan Perumahan Rakyat (2006-2017) • Bekerja di Bappenas (1994-2006) • Worked at the Ministry of Public Works and Public Housing (2006-2017) • Worked at the Ministry of National Development Planning/National Development Planning Agency (1994-2006)

Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Ir. Ajar Susanto Broto, M.M.

Anggota Badan Pelaksana
Executive Board Member

Usia Age	50 Tahun 50 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 Teknik Sipil, Fakultas Teknik Universitas Diponegoro, Semarang (1996) • S2 Magister Management, IPWI Jakarta, konsentrasi di Marketing (2009) • Bachelor's Degree in Civil Engineering, Faculty of Engineering, Diponegoro University, Semarang (1996) • Master's degree in in Management, IPWI Jakarta, majoring in Marketing (2009)

Riwayat Pekerjaan Work Experience	• Corporate Planning & Strategy Group Head Bank BRI Syariah (2012-2017) • Risk Management & Compliance Group Head (Senior Vice President) Bank BRI Syariah (2009-2012) • Risk Management Division Head (Vice President) Bank Bukopin (2007-2009) • Market Risk Department Head (Assistant Vice President) Bank Bukopin (2001-2007) • Corporate Planning & Strategy Group Head of Bank BRI Syariah (2012-2017) • Risk Management & Compliance Group Head (Senior Vice President) of Bank BRI Syariah (2009-2012) • Risk Management Division Head (Vice President) of Bank Bukopin (2007-2009) • Market Risk Department Head (Assistant Vice President) of Bank Bukopin (2001-2007)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.

PERUBAHAN KOMPOSISI BADAN PELAKSANA

Pada tahun 2022 terdapat 1 (satu) kali perubahan komposisi Badan Pelaksana. Alasan perubahan komposisi Badan Pelaksana karena telah berakhirnya

CHANGES IN COMPOSITION OF EXECUTIVE BOARD

In 2022, the composition of the Executive Board changed once due to expiry of term of office.

1 Januari 2022-17 Oktober 2022
January 1, 2022-October 17, 2022

Kepala Badan Pelaksana Head of Executive Board	:	Dr. Anggito Abimayu, M.Sc.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Ir. Acep Riana Jayaprawira, M.Si.

Anggota Badan Pelaksana Executive Board Member	:	Dr. Beny Witjaksono, S.P., M.M.
Anggota Badan Pelaksana Executive Board Member	:	A. Iskandar Zulkarnain, S.E., M.M.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Rahmat Hidayat, S.E., M.T.
Anggota Badan Pelaksana Executive Board Member	:	Ir. Ajar Susanto Broto, M.M.

17 Oktober 2022 – 31 Desember 2022
October 17, 2022-December 31, 2022

Kepala Badan Pelaksana Head of Executive Board	:	Fadlul Imansyah S.E., M.M., CIFP, AAK
Anggota Badan Pelaksana Executive Board Member	:	Dr. Ir. Acep Riana Jayaprawira, M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Indra Gunawan S.E., S.IP., M.Sc., CIArb, CSA., CIP., CPM
Anggota Badan Pelaksana Executive Board Member	:	Harry Alexander, S.H., M.H., LL.M.
Anggota Badan Pelaksana Executive Board Member	:	Prof. Dr. M. Arief Mufraini, Lc., M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Amri Yusuf, S.E., Ak., CA., M.M.
Anggota Badan Pelaksana Executive Board Member	:	Dr.(C) Sulistyowati M.E., WMI.CFP

Profil Dewan Pengawas
Profile of Supervisory Board

17 Oktober 2022 - 17 Oktober 2027
Period October 17, 2022 - October 17, 2027



H. Firmansyah N. Nazaroedin, Ak. MSc., CA, Asean CPA.
Ketua Dewan Pengawas merangkap Anggota
Chairman concurrently Member of Supervisory Board

Usia / Age: 58 Tahun / 58 Years Old

Kewarganegaraan / Citizenship: Indonesia

Domisili / Domicile: Jakarta

Riwayat Pendidikan / Educational Background	• Akuntan, Sekolah Tinggi Akuntansi Negara (1991) • Master of Science in Information Management, School of Engineering and Applied Science dari The George Washington University (1994)
	• Accountant, Sekolah Tinggi Akuntansi Negara (1991) • Master of Science in Information Management, School of Engineering and Applied Science from The George Washington University (1994)
Riwayat Pekerjaan / Work Experience	• Kepala Kantor Wilayah Direktorat Jenderal Perbendaharaan Provinsi Sulawesi Tengah (2011-2012) • Inspektur VI Inspektorat Jenderal (2012-2015) • Direktur Akuntansi dan Pelaporan Keuangan (2015-2019) • Kepala Pusat Pembinaan Profesi Keuangan (2019-2022) • Ketua Komite Profesi Akuntan Publik (2019-2022) • Sekretaris Komite Kerja Komite Standar Akuntansi Pemerintah (2016-sekarang) • Anggota Consultative Advisory Board International Public Sector Accounting Standards (2016-sekarang) • Anggota Dewan Pengawas Perum BULOG (2016-2021) • Komisaris Utama PT Tuban Petrochemical industries (2021-2022)
	• Head of Regional Office of the Directorate General of Treasury of Central Sulawesi Province (2011-2012) • Inspector VI of Inspectorate General (2012-2015) • Director of Accounting and Financial Reporting (2015-2019) • Head of Finance Professions Supervisory Center (2019-2022) • Chairman of the Public Accountant Profession Committee (2019-2022) • Secretary of the Working Committee of the Government Accounting Standards Committee (2016-Present) • Member of the Consultative Advisory Board of the International Public Sector Accounting Standards (2016-Present) • Member of the Supervisory Board of Perum BULOG (2016-2021) • President Commissioner of PT Tuban Petrochemical industries (2021-2022)

Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Pemerintah Government
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Heru Muara Sidik, Ak, CMA, CA, MM, QIA.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	59 Tahun 59 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta Selatan South Jakarta

Riwayat Pendidikan Educational Background	• D3 Akuntansi, Sekolah Tinggi Akuntansi Negara (1983–1986) • D4 Akuntansi, Sekolah Tinggi Akuntansi Negara (1989–1992) • Master's Degree, Financial Management, Telkom University (2014-2016)
	• Associate degree in Accounting, Sekolah Tinggi Akuntansi Negara (1983–1986) • Bachelor's degree in Accounting, Sekolah Tinggi Akuntansi Negara (1989–1992) • Master's Degree, Financial Management, Telkom University (2014-2016)

Riwayat Pekerjaan Work Experience	• Advisory Board Member, Forum Komunikasi Satuan Pengawasan Internal (Juli 2019–sekarang) • Executive Director, The Center of Internal Audit Resources (Juni 2022 - Oktober 2022) • Ketua Komite Pengujian dan Kelulusan Dewan Sertifikasi QIA, Dewan Sertifikasi Qualified Internal Audit (November 2021 -Oktober 2022) • Advisory Board Member, Internal Audit Communication Forum (July 2019–present) • Executive Director, The Center of Internal Audit Resources (June 2022 - October 2022) • Chairman of the Testing and Passing Committee of the Certification Board of QIA, Certification Board of Qualified Internal Audit (November 2021-October 2022)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Dr. Deni Suardini, SE, AKT, M.M, CFRA, CA, QIA

Anggota Dewan Pengawas
Supervisory Board Member

Usia
Age
57 Tahun
57 Years Old

Kewarganegaraan
Citizenship
Indonesia

Domisili
Domicile
Bandung

Riwayat Pendidikan
Educational Background

- D3 Akuntansi, Sekolah Tinggi Akuntansi Negara Jakarta (1988)
- S1 Akuntansi, Sekolah Tinggi Ilmu Ekonomi YAI Jakarta (1994)
- S2 Manajemen, Sekolah Tinggi Ilmu Ekonomi IPWI Jakarta (1999)
- S3 Ilmu Pemerintahan, Universitas Padjadjaran Bandung (2019)

- Associate Degree in Accounting, Sekolah Tinggi Akuntansi Negara Jakarta (1988)
- Bachelor's Degree in Accounting, Sekolah Tinggi Ilmu Ekonomi YAI Jakarta (1994)
- Master's degree in Management, Sekolah Tinggi Ilmu Ekonomi IPWI Jakarta (1999)
- Doctoral degree in Government Studies, Padjajaran University, Bandung (2019)

Riwayat Pekerjaan
Work Experience

- Asisten Pengawas Keuangan dan Pembangunan Madya, Deputi Bidang Pengawasan BUMN/BUMD BPKP (1990 – 1993)
- Ajun Pengawas Keuangan dan Pembangunan Muda, Deputi Bidang Pengawasan BUMN/BUMD BPKP (1993 – 1995)
- Ajun Pengawas Keuangan dan Pembangunan Madya, Deputi Bidang Pengawasan BUMN/BUMD BPKP (1995 – 1996)
- Auditor Trampil Pratama, Deputi Bidang Pengawasan BUMN/BUMD BPKP (1996 – 1999)
- Auditor Trampil Muda, Deputi Bidang Pengawasan BUMN/BUMD BPKP (1999 – 1999)
- Pj. Kepala Seksi Evaluasi Tata Kerja Bidang Perencanaan, Analisa dan Evaluasi Perwakilan BPKP Provinsi Riau (1999 – 2001)
- Auditor Ahli Muda Perwakilan BPKP Provinsi Riau (2001 – 2002)
- Kepala Bidang Akuntabilitas Pemerintah Daerah Perwakilan BPKP Provinsi Kalimantan Barat (2002 – 2005)
- Kepala Bidang Akuntan Negara Perwakilan BPKP Provinsi Sumatera Selatan (2005 – 2009)
- Kepala Bidang Akuntan Negara Perwakilan BPKP Provinsi DKI Jakarta (2009 – 2011)
- Kepala Perwakilan BPKP Provinsi Lampung (2011 – 2013)
- Direktur Pengawasan Lembaga Pemerintah Bidang Kesejahteraan Rakyat, Deputi Bidang Pengawasan I.P Bidang POLSOSKAM BPKP (2013 – 2014)
- Kepala Perwakilan BPKP Provinsi Sulawesi Selatan (2014 – 2016)
- Kepala Perwakilan BPKP Provinsi Jawa Barat (2016 – 2017)
- Direktur Pengawasan Badan Usaha Jasa Perhubungan, Parawisata, Kawasan Industri dan Jasa Lainnya, Deputi Bidang Akuntan Negara BPKP (2017 – 2019)
- Direktur Pengawasan Badan Usaha Konektivitas, Parawisata, Kawasan Industri dan Perumahan, Deputi Bidang Akuntan Negara BPKP (2019 – 2020)

	• Inspektur Jenderal Kementerian Agama Republik Indonesia (2020 – 2021) • Tenaga Ahli Menteri Agama Republik Indonesia Bidang Pengawasan dan Pengendalian Aparatur Sipil Negara (2021 – 2022)
	• Mid-Level Assistant of Finance and Development Supervisor, Deputy of Supervision of SOE/Regional-Owned Enterprise of BPKP (1990 – 1993) • Junior Adjunct Supervisor of Finance and Development, Deputy of Supervision of SOE/Regional-Owned Enterprise of BPKP (1993 – 1995) • Mid-Level Adjunct Supervisor of Finance and Development, Deputy of Supervision of SOE/Regional-Owned Enterprise of BPKP (1995 – 1996) • First-Class Auditor, Deputy of Supervision of SOE/Regional-Owned Enterprise of BPKP (1996 – 1999) • Junior Auditor, Deputy of Supervision of SOE/Regional-Owned Enterprise of BPKP (1999 – 1999) • Acting Section Head of Working System Evaluation for Planning, Analysis and Evaluation of BPKP Riau Province Representative (1999 – 2001) • Junior Expert Auditor of BPKP Riau Province Representative (2001 – 2002) • Division Head of Regional Government Accountability of BPKP West Kalimantan Province Representative (2002 – 2005) • Division Head of State Accountant of BPKP South Sumatra Province Representative (2005 – 2009) • Division Head of State Accountant of BPKP DKI Jakarta Province Representative (2009 – 2011) • Head of BPKP Lampung Province Representative (2011 – 2013) • Director of Supervision of Government Institutions for People's Welfare, Deputy of Supervision of Government Institution (I.P) of Politics, Social, and Security (POLSOSKAM) of BPKP (2013 – 2014) • Head of BPKP South Sulawesi Province Representative (2014 – 2016) • Head of BPKP West Java Province Representative (2016 – 2017) • Director of Supervision of Companies engaged in Transportation, Tourism, Industrial Estates and Other Services, Deputy of BPKP State Accountants (2017 – 2019) • Director of Supervision of Companies engaged in Connectivity, Tourism, Industrial Estates and Housing, Deputy of BPKP State Accountants (2019 – 2020) • Inspector General of the Ministry of Religious Affairs of the Republic of Indonesia (2020 – 2021) • Assistant of the Minister of Religious Affairs of the Republic of Indonesia in Supervision and Control of State Civil Apparatus (2021 – 2022)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



H. Ishfah Abidal Aziz, SHI., M.H.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	46 Tahun 46 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Depok

Riwayat Pendidikan Educational Background	Jurusan Jinayah Siyasah (JS), Fakultas Syari'ah, IAIN Sunan Kalijaga Yogyakarta (1996) Jinayah Siyasah (JS) Studies, Faculty of Sharia, IAIN Sunan Kalijaga Yogyakarta (1996)
Riwayat Pekerjaan Work Experience	• Komisaris PT. Krakatau Daya Listrik (2019-2021) • Staf Khusus Menteri Agama Republik Indonesia (2020-Sekarang) • Anggota Dewan Pengawas BPKH (2022-Sekarang) • Commissioner of PT. Krakatau Daya Listrik (2019-2021) • Special Staff of the Minister of Religious Affairs of the Republic of Indonesia (2020-Present) • Supervisory Board Member of BPKH (2022-Present)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Pemerintah Government
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Dr. H. Rojikin, S.H., M.Si., QIA.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	58 Tahun 58 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Ciputat Timur East Ciputat

Riwayat Pendidikan Educational Background	• S1, Hukum Perdata, UGM Yogyakarta (1992) • S2, Pengkajian Ketahanan Nasional (PKN), UI (1999) • S3, Pengkajian Islam, UIN Syarif Hidayatullah (2015) • Bachelor's Degree, Civil Law, UGM Yogyakarta (1992) • Master's Degree, National Resilience Assessment (PKN), UI (1999) • Doctoral Degree, Islamic Studies, UIN Syarif Hidayatullah (2015)
Riwayat Pekerjaan Work Experience	• Kepala Biro Perencanaan dan Keuangan, UIN Syahid Jakarta (2020 – 2022) • Inspektur Investigasi, Inspektorat Jendral Kementrian Agama (2016 – 2020) • Inspektur Wilayah IV, Inspektorat Jendral Kementrian Agama (2015 – 2016) • Auditor Madya, Inspektorat Jendral Kementrian Agama (2008 – 2015) • Auditor Muda, Insperktorat Jendral Kementrian Agama (2001 – 2008) • Auditor Pertama, Insperktorat Jendral Kementrian Agama (2000 – 2001) • Head of Planning and Finance Bureau, UIN Syahid Jakarta (2020 – 2022) • Investigation Inspector, Inspector General of the Ministry of Religious Affairs (2016 – 2020) • Region IV Inspector, Inspector General of the Ministry of Religious Affairs (2015 – 2016 • Mid-Level Auditor, Inspector General of the Ministry of Religious Affairs (2008 – 2015) • Junior Auditor, Inspector General of the Ministry of Religious Affairs (2001 – 2008) • Senior Auditor, Inspector General of the Ministry of Religious Affairs (2000 – 2001)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public

Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Dr. Mulyadi, SE, MM, MSi, Akt, CA, CPMA, SAS.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	50 Tahun 50 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Cilegon

Riwayat Pendidikan Educational Background	• Sarjana Ekonomi (SE), Universitas Sebelas Maret (UNS) Surakarta (1996) • Magister Manajemen (MM), Universitas Trisakti Jakarta (2005) • Magister Sain (MSi), Universitas Trisakti Jakarta (2007) • Doktor Ilmu Ekonomi (Dr), Universitas Trisakti Jakarta (2017) • Bachelor's degree in Economics (SE), Sebelas Maret University (UNS) Surakarta (1996) • Master's degree in Management (MM), Trisakti University Jakarta (2005) • Master's degree in Science (MSi), Trisakti University, Jakarta (2007) • Doctoral degree in Economics (Dr), Trisakti University Jakarta (2017)
Riwayat Pekerjaan Work Experience	• General Manager PT Krakatau Bandar Samudera (PT Krakatau Steel, (Persero) Tbk) – BUMN (2010-2016) • Komisaris PT Marga Sarana Jabar (PT Jasa Marga, (Persero) Tbk) – BUMN (2016-2018) • Direktur Utama PT Jasa Sarana – Holding Company BUMD Provinsi (2016-2018) • Kadiv PT HK Realtindo (PT Hutama Karya (Persero)) – BUMN (2021-2022) • Dosen Fakultas Ekonomi dan Bisnis – Universitas Bhayangkara Jakarta Raya (2019-sekarang) • General Manager of PT Krakatau Bandar Samudera (PT Krakatau Steel, (Persero) Tbk) – SOE (2010-2016) • Commissioner of PT Marga Sarana Jabar (PT Jasa Marga, (Persero) Tbk) – SOE (2016-2018)

	• President Director of PT Jasa Sarana – Holding Company of Provincial Regional-Owned Enterprise (2016-2018) • Division Head of PT HK Realtindo (PT Hutama Karya (Persero)) – SOE (2021-2022) • Lecturer at the Faculty of Economics and Business – Universitas Bhayangkara Jakarta Raya (2019-present)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.

Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.

Anggota Dewan Pengawas
Supervisory Board Member



Usia Age	52 Tahun 52 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan Educational Background	2011 – 2016 Program Doctor Bidang Ekonomi Islam, Sekolah Pascasarjana UIN Syarif Hidayatullah Jakarta 2002 – 2005 Magister Akuntansi Universitas Muhammadiyah Jakarta 2000 Certified Public Accountant dari IAPI 1995 – 1998 Diploma IV Akuntansi Sekolah Tinggi Akuntansi Negara (STAN) 1992 – 1996 S-1 Manajemen Fakultas Ekonomi UT 1989 – 1992 Diploma III Akuntansi Sekolah Tinggi Akuntansi Negara (STAN)

Riwayat Pendidikan Educational Background	2011 – 2016	Doctoral Program in Islamic Economics, Postgraduate Study in UIN Syarif Hidayatullah Jakarta
	2002 – 2005	Master's Degree in Accounting, Universitas Muhammadiyah Jakarta
	2000 2000	Certified Public Accountant from IAPI
	1995 – 1998	Bachelor's Degree in Accounting from Sekolah Tinggi Akuntansi Negara (STAN)
	1992 – 1996	Bachelor's Degree in Management from Faculty of Economics of UT
	1989 – 1992	Associate Degree in Accounting from Sekolah Tinggi Akuntansi Negara (STAN)
Riwayat Pekerjaan Work Experience	2022 – saat ini	Dewan Pengawas Badan Pengelola Keuangan Haji (BPKH)
	2020 – saat ini	Wakil Bendahara Dewan Syariah Nasional (DSN) - MUI
	2020 – saat ini	Anggota Dewan Standar Akuntansi Syariah (DSAS)
	2018 – saat ini	Komite Kebijakan Akuntansi Keuangan Bank Indonesia
	2017 – saat ini	Asesor Lembaga Sertifikasi Profesi (LSP) MUI
	2015 – saat ini	Wakil Rektor 2 Institut Ilmu al-Qur'an (IIQ) Jakarta
	2012 – 2015	Ketua Program Studi Perbankan Syariah STAINU
	2011 – 2015	*Trainer* Pusdiklat Keuangan Umum, Kementerian Keuangan RI – dalam bidang IFRS and Sharia Accounting
	2009 – 2011	*Finance and Accounting Manager* PT One System Solution
	2007 – 2014	*Trainer* Pusat Komunikasi Ekonomi Syariah (PKES) – Bidang *Sharia Accounting*
	2004 – 2015	*Freelance Consultant* untuk beberapa Kantor Akuntan Publik
	2002 – 2012	Manajer PT ArthaIndo Utama (*Consulting*)
	2022 – present	Supervisory Board of the Hajj Fund Management Agency (BPKH)
	2020 – present	Deputy Treasurer of the National Sharia Board (DSN) - MUI
	2020 – present	Member of the Sharia Accounting Standards Board (DSAS)
	2018 – present	Financial Accounting Policy Committee of Bank Indonesia
	2017 – present	Assessor of Professional Certification Institute (LSP) of MUI
	2015 – present	Vice Rector 2 of Institut Ilmu al-Qur'an (IIQ) Jakarta
	2012 – 2015	Head of Sharia Banking Study Program of STAINU
	2011 – 2015	Trainer at the General Finance Education and Training Center, Ministry of Finance of the Republic of Indonesia – in the field of IFRS and Sharia Accounting
	2009 – 2011	Finance and Accounting Manager of PT One System Solution
	2007 – 2014	Trainer at the Sharia Economic Communication Center (PKES) – Sharia Accounting Field
	2004 – 2015	Freelance Consultant for several Public Accounting Firms
	2002 – 2012	Manager of PT ArthaIndo Utama (Consulting)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	
Rangkap Jabatan Concurrent Position	Tidak Ada None	
Unsur Keanggotaan Element of Membership	Masyarakat Public	
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.	

Profil Dewan Pengawas
Profile of Supervisory Board

Periode 7 Juni 2017-17 Oktober 2022
Period June 7, 2017-October 17, 2022



Dr. Yuslam Fauzi, S.E., M.B.A
Ketua Dewan Pengawas
Chairman of Supervisory Board

Usia Age	63 Tahun 63 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 Ekonomi, Universitas Indonesia (1986) • S2 Finance & Invesment Banking, Arizona State University USA (1992) • S3 Strategic Management, Universitas Indonesia (2017) • Bachelor's degree in Economics, University of Indonesia (1986) • Master's degree in Finance & Investment Banking, Arizona State University USA (1992) • Doctoral degree in Strategic Management, University of Indonesia (2017)
Riwayat Pekerjaan Work Experience	• Konsultan Direksi LPPI (2016-2017) • Dekan untuk Syariah Finance Academy, Mandiri University (2014-2015) • CEO (Direktur Utama) PT Bank Syariah Mandiri (2005-2014) • Consultant to the Board of Directors of LPPI (2016-2017) • Dean of Sharia Finance Academy, Mandiri University (2014-2015) • CEO (President Director) of PT Bank Syariah Mandiri (2005-2014)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Khasan Faozi, S.E., Ak., M.Si.

Anggota Dewan Pengawas
Supervisory Board Member

Usia
Age
63 Tahun
63 Years Old

Kewarganegaraan
Citizenship
Indonesia

Domisili
Domicile
Jakarta

Riwayat Pendidikan Educational Background	• S1 Ekonomi Akuntansi, Universitas Diponegoro Semarang (1996) • S2 Ekonomi Akuntansi, Universitas Diponegoro Semarang (2003) • Bachelor's degree in Accounting Economics, Diponegoro University Semarang (1996) • Master's degree in Accounting Economics, Diponegoro University Semarang (2003)
Riwayat Pekerjaan Work Experience	• Sekretaris Direktorat Jenderal Penyelenggaraan Ibadah Haji dan Umroh Kementerian Agama Republik Indonesia (2012-2017) • Kepala Sub Bidang Penyelenggaraan Ibadah Haji (BPIH) Kementerian Agama Republik Indonesia (2012-2013) • Akuntan di Badan Pengawasan Keuangan dan Pembangunan (1996-2012) • Ajun Akuntan di Badan Pengawasan Keuangan dan Pembangunan (1986-1996) • Secretary of the Directorate General of Hajj and Umrah Pilgrimage Operation, Ministry of Religious Affairs of the Republic of Indonesia (2012-2017) • Head of Sub-Division of Hajj Pilgrimage Operation (BPIH) of the Ministry of Religious Affairs of the Republic of Indonesia (2012-2013) • Accountant at Finance and Development Supervisory Agency (1996-2012) • Junior Accountant at Finance and Development Supervisory Agency (1986-1996)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017

Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Pemerintah Government
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Moh. Hatta, Ak., M.B.A.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	64 Tahun 64 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang

Riwayat Pendidikan Educational Background	• Diploma III Keuangan Spesialisasi Akuntansi, Sekolah Tinggi Akuntansi Negara (1980) • Diploma IV Akuntansi, Sekolah Tinggi Akuntansi Negara (Ak.) (1987) • Master of Finance, Accounting, and Business Administration (MBA) University of New Brunswick Fredericton, Canada (1993)
	• Associate Degree in Finance with a Major in Accounting, Sekolah Tinggi Akuntansi Negara (1980) • Bachelor's degree in Accounting, Sekolah Tinggi Akuntansi Negara (Ak.) (1987) • Master's degree in Finance, Accounting, and Business Administration (MBA), University of New Brunswick Fredericton, Canada (1993)

Riwayat Pekerjaan Work Experience	• Kepala Biro Perencanaan dan Keuangan, Sekretariat Jenderal Kementerian Keuangan (2015-2017) • Kepala Pusat Layanan Pengadaan Secara Elektronik, Sekretariat Jenderal Kementerian Keuangan (2011-2015) • Tenaga Pengkaji Bidang Pengelola Kekayaan Negara (2009-2011) • Kepala Bagian Pengadaan Biro Perlengkapan Sekretariat Jenderal Kementrian Keuangan (2008-2009) • Head of Planning and Finance Bureau, Secretariat General of the Ministry of Finance (2015-2017) • Head of Center of Electronic Procurement Services, Secretariat General of the Ministry of Finance (2011-2015) • Reviewer for State Asset Management (2009-2011) • Head of Procurement Division of Equipment Bureau, Secretariat General of the Ministry of Finance (2008-2009)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Pemerintah Government
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Dr. K.H. Marsudi Syuhud

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	58 Tahun 58 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 English Department Indraprasta PGRI University, Jakarta (1995) • S2 Marketing Management Tarumanagara University (UNTAR), Jakarta (2006) • S3 Islamic Economics & Finance Trisakti University, Jakarta (2014) • Bachelor's degree from English Department, Indraprasta PGRI University, Jakarta (1995) • Master's degree in Marketing Management, Tarumanagara University (UNTAR), Jakarta (2006) • Doctoral degree in Islamic Economics & Finance, Trisakti University, Jakarta (2014)
Riwayat Pekerjaan Work Experience	• Wakil Ketua Umum Majelis Ulama Indonesia (2020 - 2025) • Ketua Pengurus Besar Nahdlatul Ulama (2015 - 2020) • Sekretaris Jenderal Pengurus Nahdlatul Ulama (PBNU) (2011-2015) • Deputy Chairman of the Indonesian Council of Religious Scholars (2020 - 2025) • Chairman of the Nahdlatul Ulama Executive Board (2015 - 2020) • Secretary General of the Nahdlatul Ulama Executive Board (PBNU) (2011-2015)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Ir. Suhaji Lestiadi, M.E.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	57 Tahun 57 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 Pertanian, Fakultas Pertanian, Institut Pertanian Bogor (IPB), Bogor (1990) • S2 Manajemen Ekonomi, Universitas Trisakti, Jakarta (2010) • Kandidat Doktor S3 - Ilmu Ekonomi Akuntansi Syariah, Universitas Trisakti, Jakarta (2017-sekarang) • Bachelor's degree in Agriculture, Faculty of Agriculture, Bogor Agricultural University (IPB), Bogor (1990) • Master's degree in Economics Management, Trisakti University, Jakarta (2010) • Doctoral Candidate - Sharia Accounting Economics Studies, Trisakti University, Jakarta (2017-present)
Riwayat Pekerjaan Work Experience	• Direktur Utama PT Tatar Sunda Sejahtera (2010-2017) • Direktur PT Bank Bumiputera Indonesia Tbk (2006-2007) • Direktur Utama PT Bank Persyarikatan Indonesia (2004-2015) • Direktur PT Bank Muamalat Indonesia (1999-2004) • President Director of PT Tatar Sunda Sejahtera (2010-2017) • Director of PT Bank Bumiputera Indonesia Tbk (2006-2007) • President Director of PT Bank Persyarikatan Indonesia (2004-2015) • Director of PT Bank Muamalat Indonesia (1999-2004)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	64 Tahun 64 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 Fakultas Ekonomi, Universitas Gadjah Mada (1985) • S2 The Department of Management, The University of Wollonggong, New South Wales, Australia (1991) • S3 The Department of Accounting and Finance, The University of Wollonggong, New South Wales, Australia (1996)
	• Bachelor's degree from Faculty of Economics, Gadjah Mada University (1985) • Master's degree from The Department of Management, The University of Wollonggong, New South Wales, Australia (1991) • Doctoral degree from The Department of Accounting and Finance, The University of Wollonggong, New South Wales, Australia (1996)
Riwayat Pekerjaan Work Experience	• Kepala Pusat Studi Pembangunan Ekonomi Islam dan Filantropi, Universitas Muhammadiyah Yogyakarta (2016-2018) • Associate Professor, Departemen Akuntansi, International Islamic University Malaysia (IIUM) (2006-2011) • Wakil Rektor Universitas Islam Indonesia (UII) (2002-2006) • Dosen Luar Biasa di Program Pascasarjana di Institut Pertanian Bogor (IPB) (2012-2018) • Dosen Luar Biasa di Program Pascasarjana di UIN Sunan Kalijaga (2015-2016) • Dosen Luar Biasa di Program Institut Agama Islam Negeri Surakarta (2013-2015) • Dosen Luar Biasa di Program Universitas Muhammadiyah Surakarta (2011-2013)
	• Head of Center of Islamic Economic Development and Philanthropy Studies, Universitas Muhammadiyah Surakarta (2016-2018) • Associate Professor, Department of Accounting, International Islamic University Malaysia (IIUM) (2006-2011) • Vice Rector of Universitas Islam Indonesia (UII) (2002-2006) • Adjunct Professor in the Postgraduate Program at Bogor Agricultural University (IPB) (2012-2018) • Adjunct Professor in the Postgraduate Program at UIN Sunan Kalijaga (2015-2016) • Adjunct Professor in the Postgraduate Program at Institut Agama Islam Negeri Surakarta (2013-2015) • Adjunct Professor in the Postgraduate Program at Universitas Muhammadiyah Surakarta (2011-2013)

Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.



Prof. Dr. Abd. Hamid Paddu, M.A.

Anggota Dewan Pengawas
Supervisory Board Member

Usia Age	63 Tahun 63 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta

Riwayat Pendidikan Educational Background	• S1 Fakultas Ekonomi Universitas Hasanuddin (1983) • S2 School of Economics University of Philippines (1992) • S3 Pascasarjana Universitas Hasanuddin (2010) • Bachelor's degree from Faculty of Economics, Hasanuddin University (1983) • Master's degree from School of Economics University of Philippines (1992) • Doctoral degree from the Postgraduate program of Hasanuddin University (2010)

Riwayat Pekerjaan Work Experience	• Tim Ahli Ekonomi Menteri Keuangan RI (2014-2017) • Tim Asistensi Menteri Keuangan Bidang Desentralisasi Fiskal, Kementerian Keuangan RI (2007-2014) • Anggota Badan Pengawas PDAM Kota Makassar (2007-2011) • Consultant (STC)/ Economist in Decentralization Support Facility (DSF) World Bank, Jakarta (2010-2011) • Economic Expert Team of the Minister of Finance of the Republic of Indonesia (2014-2017) • Assistance Team of the Minister of Finance for Fiscal Decentralization, Ministry of Finance of the Republic of Indonesia (2007-2014) • Supervisory Board Member of Makassar City PDAM (2007-2011) • Consultant (STC)/ Economist in Decentralization Support Facility (DSF), World Bank, Jakarta (2010-2011)
Dasar Hukum Pengangkatan Legal Basis of Appointment	Keputusan Presiden RI Nomor 74/P Tahun 2017 Presidential Decree of RI No. 74/P of 2017
Rangkap Jabatan Concurrent Position	Tidak Ada None
Unsur Keanggotaan Element of Membership	Masyarakat Public
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Badan Pelaksana dan anggota Dewan Pengawas lainnya. No affiliation with any member of the Executive Board and other members of the Supervisory Board.

PERUBAHAN KOMPOSISI DEWAN PENGAWAS

Pada tahun 2022 terdapat 1 (satu) kali perubahan komposisi Dewan Pengawas. Alasan perubahan komposisi Dewan Pengawas karena telah berakhirnya masa jabatan.

CHANGES IN COMPOSITION OF SUPERVISORY BOARD

In 2022, the composition of the Supervisory Board changed once due to expiry of term of office.

1 Januari 2022-17 Oktober 2022
January 1, 2022-October 17, 2022

Ketua Dewan Pengawas Chairman of Supervisory Board	:	Dr. Yuslam Fauzi, S.E., M.B.A.
Anggota Dewan Pengawas Member of Supervisory Board	:	Khasan Faozi, S.E., Ak., M.Si.
Anggota Dewan Pengawas Member of Supervisory Board	:	Moh. Hatta, Ak., M.B.A.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. K.H. Marsudi Syuhud
Anggota Dewan Pengawas Member of Supervisory Board	:	Ir. Suhaji Lestiadi, M.E.
Anggota Dewan Pengawas Member of Supervisory Board	:	Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.
Anggota Dewan Pengawas Member of Supervisory Board	:	Prof. Dr. Abd. Hamid Paddu, M.A.

17 Oktober 2022-31 Desember 2022
October 17,2022-December 31, 2022

Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of Supervisory Board	:	H. Firmansyah N. Nazaroedin, Ak. MSc., CA, Asean CPA.
Anggota Dewan Pengawas Member of Supervisory Board	:	Heru Muara Sidik, Ak, CMA, CA, MM, QIA.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCA
Anggota Dewan Pengawas Member of Supervisory Board	:	H. Ishfah Abidal Aziz, SHI., M.H.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. H. Rojikin, S.H., M.Si., QIA.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. Mulyadi, SE, MM, MSi, Akt, CA, CPMA, SAS.
Anggota Dewan Pengawas Member of Supervisory Board	:	Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.

Pejabat Senior
Senior Officers



Emir Rio Krishna, S.T., M.B.A., M.Sc.

Deputi Kesekretariatan Badan dan Kemaslahatan
Deputy of Corporate Secretariat and Welfare

Usia Age	:	47 Tahun 47 Years Old
Domisili Domicile	:	Tebet, Jakarta Selatan Tebet, South Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 001/BPKH.00/IX/2019 tentang Penetapan Jabatan Pegawai Tetap dengan Jabatan Sekretaris Badan. Decision of the Head of Executive Board of Hajj Fund Management Agency Number 001/BPKH.00/IX/2019 on Appointment for Permanent Employee Position for Secretary of the Agency Position
Riwayat Pendidikan **Educational Background**	• S1 Teknik Elektro, Universitas Trisakti (1999) • S2 Business Administration, University of Hertfordshire (2000) • S2 Information Systems, University of Leeds (2001) • Bachelor's degree in Electrical Engineering, Trisakti University (1999) • Master's degree in Business Administration, University of Hertfordshire (2000) • Master's degree in Information Systems, University of Leeds (2001)
Riwayat Pekerjaan **Work Experience**	• Direktur Operasional Kemitraan (2017-2018) • Manajer Program, Delegasi Uni Eropa untuk Indonesia dan Brunei Darussalam (2017) • Senior Program Officer, Japan ASEAN Integration Fund Management Team (2013-2017) • Operations Director, Partnership (2017-2018) • Program Manager, European Union delegation to Indonesia and Brunei Darussalam • Senior Program Officer, Japan ASEAN Integration Fund Management Team (2013-2017)



Juni Supriyanto, S.Kom, M.Si, Ak, M.Ak, CMA, SAS, CSRS, CertDA, CIBA, GRCP, CERM, CRGP, CBRS

Deputi Keuangan
Deputy of Finance

Usia Age	:	44 Tahun 44 Years Old
Domisili Domicile	:	Tebet, Jakarta Selatan Tebet, South Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 001/BPKH.00/IX/2019 tentang Penetapan Jabatan Pegawai Tetap. Decision Letter of Head of the Executive Board of Hajj Fund Management Agency No. 001/BPKH.00/IX/2019 on Appointment for Permanent Employee Position
Riwayat Pendidikan **Educational Background**	• Magister Akuntansi, Fakultas Ekonomi & Bisnis Universitas Trisakti (2021) • Magister Science, Kajian Ketahanan Nasional, Program Pasca Sarjana Universitas Indonesia (2009) • Sarjana Teknik Informatika, STMIK PERBANAS (2004) • Master's degree in Accounting, Faculty of Economics & Business, Trisakti University (2021) • Master's degree in Science, National Resilience Studies, Postgraduate Program, University of Indonesia (2009) • Bachelor's degree in Informatics Engineering, STMIK PERBANAS (2004)
Riwayat Pekerjaan **Work Experience**	• Kepala Grup Keuangan & Pelaporan, PT Bank Panin Syariah (2013-2017) • Anggota Dewan Standar Akuntansi Syariah, Ikatan Akuntan Indonesia (2015-2021) • Head of Finance & Reporting Group, PT Bank Panin Syariah (2013-2017) • Member of Sharia Accounting Standard Board, Institute of Indonesia Chartered Accountants (2015-2021)



Sulistyo Budi, S.T., M.Kom.

Deputi Penghimpunan, Penempatan, Investasi Langsung dan Investasi Lainnya
Deputy of Collections, Placements, Direct Investments and Other Investments

Usia Age	:	57 Tahun 57 Years Old
Domisili Domicile	:	Jakarta Timur East Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 83/BPKH.00/08/2020 tentang Mutasi Pejabat Deputi dan Setingkat Eselon I. Decision Letter of Head of the Executive Board of Hajj Fund Management Agency No. 83/BPKH.00/08/2020 on Job Transfer of Deputy Officers and Officers equal to Echelon I
Riwayat Pendidikan **Educational Background**	• S1 Teknik Elektro, Institut Teknologi Bandung (1990) • S2 Teknologi Informasi, Universitas Indonesia (1999) • Bachelor's Degree in Electrical Engineering, Bandung Institute of Technology (1990) • Master's degree in Information Technology, University of Indonesia (1999)
Riwayat Pekerjaan **Work Experience**	• Direktur Teknologi Informasi dan Manajemen, PT Bursa Efek Indonesia (2015-2018) • Direktur, PT Kustodian Sentral Efek Indonesia (2000-2015) • Director of Information Technology and Management, PT Bursa Efek Indonesia (2015-2018) • Director, PT Kustodian Sentral Efek Indonesia (2000-2015)



Miftahudin

Deputi Transformasi dan Teknologi Informasi
Deputy of Transformation and Information Technology

Usia Age	:	48 Tahun 48 Years Old
Domisili Domicile	:	Bogor

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor SK 112/BPKH.00/04/2021 tentang Mutasi Pejabat setingkat Deputi, Kepala Divisi, Manajer dan Asisten Manajer. Decision Letter of Head of the Executive Board of Hajj Fund Management Agency No. SK 112/BPKH.00/04/2021 on Job Transfer of Officers at Deputy, Division Head, Manager, and Assistant Manager levels
Riwayat Pendidikan **Educational Background**	S1 Institut Pertanian Bogor (1997) Bachelor's degree from Bogor Agricultural University (1997)
Riwayat Pekerjaan **Work Experience**	• HR Division/HR Plant Operation Department Head, Toyota, (2018-2019) • HR Division/Government Relations & Suppliers Support (2014-2017) • HR Division/Employee Relations Department Head (2013) • HR Division/HR Plant Operation Department Head, Toyota, (2018-2019) • HR Division/Government Relations & Suppliers Support (2014-2017) • HR Division/Employee Relations Department Head (2013)



Dr Hadiyati Munawaroh, S.E., M.Ak, Ak., CA., CRGP.

Deputi Audit Internal
Deputy of Internal Audit

Usia Age	:	47 Tahun 47 Years Old
Domisili Domicile	:	Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor SK 83/BPKH.00/08/2020 tentang Mutasi Pejabat Deputi dan Setingkat Eselon I. Decision Letter of Head of the Executive Board of Hajj Fund Management Agency No. 83/BPKH.00/08/2020 on Job Transfer of Deputy Officers and Officers equal to Echelon I
Riwayat Pendidikan **Educational Background**	• D3 Akuntansi, STAN (1996) • S1 Akuntansi, Universitas Padjadjaran (1999) • S2 Akuntansi, Universitas Indonesia (2004) • S3 Administrasi Publik, Universitas Diponegoro (2014) • Associate Degree in Accounting, STAN (1996) • Bachelor's degree in Accounting, Padjadjaran University (1999) • Master's degree in Accounting, University of Indonesia (2004) • Doctoral degree in Public Administration, Diponegoro University (2014)
Riwayat Pekerjaan **Work Experience**	• Auditor, Badan Pemeriksa Keuangan (1996-2018) • Deputi Audit Internal, Badan Pengelola Keuangan Haji (2019-sekarang) • Auditor, The Audit Board of the Republic of Indonesia (1996-2018) • Internal Audit Deputy, Hajj Fund Management Agency (2019-present)



Ahmad Zaky, M.B.A.

Deputi SDM dan Pengadaan Barang dan Jasa
Deputy of HR and Procurement of Goods and Services

Usia Age	:	46 Tahun 46 Years Old
Domisili Domicile	:	Tangerang Selatan South Tangerang

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor SK 112/BPKH.00/04/2021 tentang Mutasi Pejabat setingkat Deputi, Kepala Divisi, Manajer dan Asisten Manajer. Decision Letter of Head of the Executive Board of Hajj Fund Management Agency No. 112/BPKH.00/04/2021 on Job Transfer of Officers at Deputy, Division Head, Manager, and Assistant Manager levels
Riwayat Pendidikan **Educational Background**	• S1 Syariah, UIN Sunan Kalijaga (2001) • S2 Business Administration in Human Resources Management and International Business, Rochester Institute of Technology (2007) • Bachelor's degree in Sharia studies, UIN Sunan Kalijaga (2001) • Master's degree in Business Administration majoring in Human Resources Management and International Business, Rochester Institute of Technology (2007)
Riwayat Pekerjaan **Work Experience**	• Pendiri/Direktur, PT Tosora Konsultindo (2012-2018) • Direktur, Alphabet Publishing House (2008-2012) • Founder/Director, PT Tosora Konsultindo (2012-2018) • Director, Alphabet Publishing House (2008-2012)



Hari Prasetya, S.E., M.B.A.

Deputi Perencanaan dan Pengkajian
Deputy of Planning and Assessment

Usia Age	:	51 Tahun 51 Years Old
Domisili Domicile	:	Jakarta Timur East Jakarta

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 154/BPKH.00/04/2020 tentang Mutasi Pegawai. Decision Letter of Head of the Executive Board of Hajj Fund Management Agency No. 154/BPKH.00/04/2020 on Employee Job Transfer
Riwayat Pendidikan **Educational Background**	• S1 Akuntansi, Universitas Brawijaya (1994) • S2 Business Administration, University of Hartford, CT-USA (2002) • Bachelor's degree in Accounting, Brawijaya University (1994) • Master's degree in Business Administration, University of Hartford, CT-USA (2002)
Riwayat Pekerjaan **Work Experience**	• Direktur Group Pengendalian Operasional, Lembaga Penjamin Simpanan (2015-2018) • Direktur Group Manajemen Risiko, Lembaga Penjamin Simpanan (2013-2015) • Director of Operational Control Group, Indonesia Deposit Insurance Corporation (2015-2018) • Director of Risk Management Group, Indonesia Deposit Insurance Corporation (2013-2015)



Zulhendra, S.E.,M.M.

Deputi/Sekretaris Dewan Pengawas
Deputy/Secretary of the Supervisory Board

Usia Age	:	49 Tahun 49 Years Old
Domisili Domicile	:	Tangerang Selatan South Tangerang

Dasar Penunjukan **Basis of Appointment**	Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 641/BPKH.00/12/2021, tentang Penetapan Hasil Lelang Jabatan dan Mutasi Pegawai Decision Letter of Head of the Executive Board of Hajj Fund Management Agency No.641/BPKH.00/12/2021, on Determination of Job Bidding Results and Employee Job Transfer
Riwayat Pendidikan **Educational Background**	• S1 Akuntansi Universitas Bung Hatta (1999) • S2 Marketing Manajemen Universitas Mercubuana (2017) • Bachelor's degree in Accounting from Bung Hatta University (1999) • Master's degree in Marketing Management from Mercubuana University (2017)
Riwayat Pekerjaan **Work Experience**	• Sekretaris Dewas Pengawas BPKH (2021 s.d. sekarang) • Anggota Komite Audit (2018-2020) • Kepala Cabang Medan PT Panin Dubai Syariah Bank Tbk (2012-2018) • Senior Auditor PT Bank Bukopin Tbk (2004-2012) • Kasie Internal Audit PT Patal Putera Sejati Spinning Mills (2002-2003) • Secretary of Supervisory Board of BPKH (2021 – present) • Audit Committee Member (2018-2020) • Medan Branch Manager of PT Panin Dubai Syariah Bank Tbk (2012-2018) • Senior Auditor of PT Bank Bukopin Tbk (2004-2012) • Head of Internal Audit Section of PT Patal Putera Sejati Spinning Mills (2002-2003)

Sumber Daya Manusia
Human Resources

Jumlah Karyawan Berdasarkan Jenis Kelamin
Number of Employees by Gender

Jenis Kelamin Gender	2022		2021	
	Jumlah Total	%	Jumlah Total	%
Laki-Laki Male	140	71,43%	161	86,10%
Perempuan Female	56	28,57%	26	13,90%
Total	**196**	**100,00%**	**187**	**100,00%**

Jumlah karyawan tahun 2022 adalah 196 karyawan atau mengalami peningkatan sebesar 4,81% dibanding tahun 2021. Persentase berdasarkan komposisi Jenis Kelamin di dapat bahwa persentase paling tinggi yaitu Pria sebesar 71,43% dan persentase paling rendah yaitu perempuan 28,57%.

Total number of employees in 2022 reached 196 people or an increase of 4.81% from that of 2021. As for ratio of employees based on their Gender, data shows that the highest figure belongs to the Male group, which took up to 71.43%, while the lowest one belongs to the Female group at 28.57%.

Jumlah Karyawan Berdasarkan Level Jabatan
Number of Employees by Position Level

Level Jabatan Position Level	2022		2021	
	Jumlah Total	%	Jumlah Total	%
Deputi Deputy	8	4,08%	11	6,43%
Kepala Divisi Division Head	40	20,41%	40	20,47%
Manajer Manager	53	27,04%	56	26,90%
Asisten Manajer Assistant Manager	52	26,53%	54	28,65%
Staf Staff	18	9,18%	14	9,36%
Pengemudi/Supir Driver	25	12,76%	12	8,19%
Total	**196**	**100,00%**	**187**	**100,00%**

Jenjang jabatan di BPKH relatif pendek yang terdiri dari jabatan manajerial dan fungsional (di luar pegawai dengan perjanjian kerja). Jabatan manajerial BPKH dibedakan atas dasar kewenangan memimpin pada satuan unit organisasi di BPKH yang terdiri atas Deputi Bidang/Pejabat Setara sebanyak 8 orang dan Kepala Divisi/Pejabat Setara sebanyak 40 orang. Selain itu jabatan manajerial juga dibedakan atas dasar kepangkatan di dalam unit terkecil yang posisinya di bawah Kepala Divisi, tidak menyelia jabatan lain dan bertanggung jawab atas tugas dan tanggung jawab jabatannya sendiri yaitu terdiri atas Manajer sebanyak 53 orang dan Asisten Manajer sebanyak 52 orang.

In terms of position level, BPKH has a relatively short hierarchy, consisting of managerial and functional positions (outside employees hired by contract). BPKH managerial position is differentiated by power to supervise at a unit level in BPKH organization, consisting of Deputy of Division/Equivalent Officer which reached 8 people, and Head of Division/Equivalent Officer which reached 80 people. In addition, managerial position is also differentiated by ranks in the smallest unit that shall be below Head of Division, not supervise other positions, and be in charge of its own duties and responsibilities. This category belongs to Manager which amounted to 53 people and Assistant Manager at 52 people.

Jumlah Karyawan Berdasarkan Usia
Number of Employees by Age

Usia Age	2022		2021	
	Jumlah Total	%	Jumlah Total	%
<21 tahun / years old	0	0,00%	0	0,00%
21 – 30 tahun / years old	53	27,04%	56	29,95%
31 – 40 tahun / years old	79	40,31%	71	37,97%
41 – 50 tahun / years old	57	29,08%	54	28,88%
51 – 55 tahun / years old	7	3,57%	6	3,21%
Total	**196**	**100,00%**	**187**	**100,00%**

Persentase berdasarkan komposisi usia yaitu usia 21–30 tahun sebesar 27,04%, usia 31-40 tahun sebesar 40,31%, usia 41–50 tahun sebesar 29,08% dan persentase paling rendah yaitu usia > 51 tahun sebesar 3,57%.

In terms of percentage of employees by age, 21-30 years old group reached 27.04%, 31-40 years old group reached 40.31%, 41-50 years old group reached 29.08%, and >51 years old group had the lowest percentage of 3.57%.

Jumlah Karyawan Berdasarkan Status Ketenagakerjaan
Number of Employees by Employment Status

Status Ketenagakerjaan Employment Status	2022		2021	
	Jumlah Total	%	Jumlah Total	%
Pegawai tetap Permanent employees	153	78,06%	161	80,12%
Pegawai Kontrak Contract employees	43	21,94%	26	19,88%
Total	**196**	**100,00%**	**187**	**100,00%**

Jumlah Karyawan Berdasarkan Tingkat Pendidikan
Number of Employees by Education Level

Tingkat Pendidikan Education Level	2022		2021	
	Jumlah Total	%	Total	%
Doktor Doctoral degree	2	1,02%	4	3,51%
Pascasarjana Master's degree	48	24,49%	55	25,15%
Sarjana Bachelor's degree	120	61,22%	115	59,65%
Diploma Associate Degree	1	0,51%	1	3,51%
SMU atau sederajat High School Diploma or equivalent	25	12,76%	12	8,19%
Total	**196**	**100,00%**	**187**	**100,00%**

Persentase paling tinggi berdasarkan komposisi tingkat pendidikan adalah Sarjana sebesar 61,22%, Pascasarjana 24,49%, SMU atau sederajat 12,76%, Doktor 1,02%, serta persentase paling rendah yaitu Diploma sebanyak 0,51%.

Based on employee's education level, the group having the highest composition percentage was Bachelor's degree group of 61.22%, followed by Master's degree group at 24.49%, High School Diploma group at 12.76%, Doctoral degree group at 1.02%, and Associate Degree group at 0.51% having the lowest percentage.

Teknologi Informasi
Information Technology

Perkembangan kebutuhan operasional dan organisasi, serta inovasi teknologi informasi di era digital ini, mengharuskan BPKH untuk menata dan menyiapkan teknologi yang dibutuhkan dalam mendukung pengembangan, serta memberikan pelayanan dan solusi yang terbaik kepada calon jamaah melalui layanan berbasis teknologi informasi yang handal dan memberikan solusi dan nilai tambah bagi BPKH. Dalam era globalisasi dan digital ini, keandalan teknologi informasi merupakan salah satu unsur penting yang mendukung proses bisnis dan layanan yang prima. Teknologi merupakan kunci utama yang memungkinkan BPKH melakukan efisiensi, mengukur dan menelusuri kinerja bisnis, serta mengambil keputusan-keputusan manajemen yang tepat untuk kelangsungan usaha.

Developments in operational and organizational needs, as well as information technology innovation in this digital era, require BPKH to organize and prepare the required technology to support the development and provide the best services and solutions to prospective pilgrims through information technology-based services that are reliable and provide solutions and added value for BPKH. In this globalization and digital era, the reliability of information technology is an important element that supports excellent business processes and services. Technology is the main key that enables BPKH to perform efficiency, measure and track business performance, and make the right management decisions for business continuity.

PENGELOLAAN TEKNOLOGI INFORMASI

Mengingat pentingnya arti TI dalam operasional, BPKH telah membentuk divisi khusus yang bertanggung jawab terhadap pengelolaan dan pengembangan TI di lingkungan BPKH, yaitu Deputi Transformasi dan Teknologi Informasi yang berada di bawah pengawasan anggota Badan Pelaksana Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, Teknologi Informasi, Pengadaan Barang dan Jasa.

INFORMATION TECHNOLOGY MANAGEMENT

Given the importance of IT in operations, BPKH has established a special division responsible for the management and development of IT within BPKH, namely Deputy of Transformation and Information Technology who is under the supervision of member of the Executive Board overseeing Securities Investment, Gold Investment, Transformation, Information Technology, Procurement of Goods and Services.

KEGIATAN TI 2022

Sepanjang 2022, Bidang TDTI telah melakukan pengembangan sistem informasi, aplikasi, dan infrastruktur TIK. Total pembangunan dan pengembangan ada 16 aplikasi. Adapun daftar aplikasi yang telah dikembangkan dan dibangun sebagai berikut:

1. Aplikasi Pembatalan Haji-SILINDA (Baru);
2. Aplikasi electronic Rencana Kerja dan Anggaran Tahunan (eRKAT);
3. Aplikasi TIBCO;
4. Aplikasi SISKEHAT GEN 2;
5. Aplikasi Notifikasi (Baru);
6. Aplikasi *e-Office Mobile*;
7. Aplikasi *Forex Auction System* (FAST);
8. Aplikasi Integrasi Keuangan Haji Sistem Aplikasi Nyata (IKHSAN) *Mobile*;
9. Aplikasi Pencairan Non Operasional;
10. Aplikasi Sistem Informasi Layanan Hukum-SILAKUM (Baru);
11. Aplikasi Manajemen Risiko-SIMANIS (Baru);
12. Aplikasi *Enterprise Service Bus* (ESB) dan Interkoneksi Data;
13. Aplikasi BPKH *Virtual Account Mobile* (Baru);
14. Aplikasi Mecca (Baru);
15. Aplikasi Pengadaan Barang dan Jasa; dan
16. Aplikasi Sistem Informasi Manajemen (SIM) Audit (Baru).

Pada tahun 2022 Divisi Teknologi Informasi juga melaksanakan pemeliharaan dan pengembangan infrastruktur TIK sebagai berikut:

IT ACTIVITIES IN 2022

Throughout 2022, the TDTI Division has developed information systems, applications and ICT infrastructure. There were 16 applications in total that were created and developed. The list of such applications is detailed below:

1. Hajj-SILINDA Cancellation Application (New);
2. Electronic Application of the Annual Work Plan and Budget (eRKAT);
3. TIBCO Application;
4. SISKEHAT GEN 2 Application;
5. Notification Application (New);
6. e-Office Mobile Application;
7. Forex Auction System (FAST) Application;
8. Integrasi Keuangan Haji Sistem Aplikasi Nyata (IKHSAN) Mobile Application;
9. Non-Operational Disbursement Application;
10. Sistem Informasi Layanan Hukum-SILAKUM Application (New);
11. Risk Management-SIMANIS Application (New);
12. Enterprise Service Bus (ESB) Application and Data Interconnection;
13. BPKH Virtual Account Mobile Application (New);
14. Mecca Application (New);
15. Goods and Services Procurement Application; and
16. Audit Management Information System Application (New).

In 2022, the Information Technology Division also undertook maintenance and development of ICT infrastructure as follows:

1. Uji coba perpindahan *Data Center* (DC) – *Disaster Recovery Center* (DRC) dan *Upgrade* perangkat lunak DRC;
2. Pemeliharaan link DC – DRC;
3. Pemeliharaan Infrastruktur DC dan DRC;
4. Perpanjangan lisensi DC;
5. Sewa *leased line* dan *colocation* DC;
6. *Assessment* keamanan infrastuktur TIK.

1. Data Center (DC) – Disaster Recovery Center (DRC) migration trial and DRC software upgrade;
2. DC – DRC link maintenance;
3. DC and DRC Infrastructure Maintenance;
4. DC license extension
5. DC leased line and colocation;
6. ICT infrastructure security assessment.

TRANSFORMASI DIGITAL TI

Dalam Renstra 2020-2024, BPKH telah menetapkan target pengelolaan keuangan haji, yakni dana kelolaan dan nilai manfaat yang optimal serta alokasi nilai manfaat yang efisien. Pengelolaan keuangan haji yang optimal dan efisien diperlukan untuk dapat dialokasikan untuk dukungan bagi penyelenggaraan ibadah haji, alokasi Jemaah tunggu, kegiatan kemaslahatan dan operasional BPKH.

Target keuangan tersebut dapat dicapai apabila BPKH mulai melaksanakan digitalisasi proses bisnis di semua lini secara terencana. Dampak Covid-19 pada keuangan haji dan BPKH telah mengakselerasi proses transformasi tersebut. Proses transformasi digital di BPKH dilakukan di tiga bidang utama, yaitu:

a. Transformasi digital pada proses bisnis BPKH;
b. Penyediaan sarana teknologi informasi yang memadai; dan
c. Peningkatan kualitas SDM dalam melakukan adaptasi pada budaya transformasi.

Transformasi digital akan mengkonsolidasikan cetak biru transformasi TI sesuai dengan proses bisnis di BPKH. Proses bisnis tersebut antara lain meliputi di bidang admin, meliputi, *e-office, e-SDM*, bidang *support,* meliputi *e-Budgeting, e-Planning,* sinergi siskehat, wbs, e-pengawasan, *e-audit*, dan e-treasuri, serta di bidang bisnis BPKH, meliputi, e-investasi, e-penempatan, e-pendaftaran, dan e- kemaslahatan.

IT DIGITAL TRANSFORMATION

In the Strategic Plan 2020-2024, BPKH has set hajj fund management target, namely optimum managed funds and return as well as efficient return allocation. Optimal and efficient hajj fund management is necessary so that the fund can be allocated to support the implementation of pilgrimage, allocation of hajj pilgrims waiting list, BPKH Trust Fund – Philanthropic Program, and BPKH operations.

This financial target can be achieved if BPKH starts implementing digitization of business processes on all business lines in a planned manner. The impact of Covid-19 on hajj fund and BPKH has accelerated this transformation process. The digital transformation process at BPKH is performed in three main areas, namely:

a. Digital transformation of BPKH business processes;
b. Provision of adequate information technology facilities; and
c. Improvement of the quality of human resources in adapting to the culture of transformation.

The digital transformation will consolidate the IT transformation blueprint according business process of BPKH. This business process includes admin field that covers e-office, e-HR, support, comprising e-Budgeting, e-Planning, health synergy, WBS, e-supervision, e-audit, and e-treasury, as well as BPKH business sector that covers e-investment, e-placement, e-registration, and e-BPKH Trust Fund – Philanthropic Program.

TATA KELOLA TI

Untuk terus meningkatkan aspek Tata Kelola TI yang lebih baik, bidang TDTI memprakarsai dikeluarkannya Peraturan Kepala Badan Pelaksana (PKBP) No. 3 Tahun 2022 yang mengatur tentang Tata Kelola TIK di BPKH dan ditindaklanjuti dengan 4 kebijakan IT (*IT Policy*), yaitu: 1) Pengendalian Akses Informasi, 2) Manajemen Ketersediaan Layanan TI, 3) Pengelolaan Keuangan Operasional TIK, dan 4) Layanan IT *Helpdesk*. Dari masing-masing IT Policy tersebut juga disusun Standar Operasional Prosedur (SOP) dan standar formulir turunannya.

IT GOVERNANCE

To continuously improve better IT Governance, the TDTI division initiated the issuance of the Head of Executive Board Regulation (PKBP) No. 3 of 2022 which regulates ICT Governance at BPKH, which is followed up with 4 IT policies, namely: 1) Information Access Control, 2) IT Services Availability Management, 3) ICT Operational Financial Management, and 4) IT Helpdesk Services. From each IT Policy, Standard Operating Procedures (SOP) and its standard form derivatives are also prepared.

INVESTASI TI 2022

Pembangunan aplikasi sepanjang 2022 sebagian besar dilakukan oleh pihak ketiga, dimana investasi terbesar aplikasi ada pada pengembangan aplikasi *core* BPKH sebesar Rp6 Milyar dan investasi pada infrastruktur TIK pada perpanjangan lisensi dan pemeliharaan *Data Center* (DC) serta *Disaster Recover Center* (DRC) sebesar Rp2,1 Milyar.

IT INVESTMENTS IN 2022

Most of the application development throughout 2022 was carried out by third parties, where the largest investment in applications was in the development of BPKH core applications that took Rp6 billion and investment in ICT infrastructure in license extension and maintenance of Data Center (DC) and Disaster Recovery Centers (DRC) that reached Rp2.1 Billion.

RENCANA PENGEMBANGAN TI KE DEPAN

Pengembangan aplikasi dan infrastruktur TIK pendukung, seperti Aplikasi Manajemen Risiko, eReporting, pengembangan aplikasi eRKAT, pengembangan aplikasi SISKEHAT GEN 2, sedangkan rencana kegiatan infrastruktur TI adalah pengembangan infrastruktur aplikasi utama, sewa *colocation* dan jaringan komunikasi serta perpanjangan lisensi.

Pada aspek Tata Kelola TI, akan dilakukan Pengembangan Tata Kelola Teknologi Informasi dan Komunikasi (TIK), Implementasi ISO 27001 (Sistem Manajemen Keamanan Informasi), Penyusunan *Roadmap* Transformasi Digital, *IT Quality Assurance,* dan *User Requirement Analysis*. Selain itu pengembangan Platform Digital akan menjadi rencana pengembangan TI di tahun 2023 dan seterusnya.

FUTURE IT DEVELOPMENT PLANS

Development of applications and supporting ICT infrastructure includes Risk Management Applications, eReporting, eRKAT application development, SISKEHAT GEN 2 application development, while IT infrastructure activity plans include development of main application infrastructure, colocation and communication network lease and license extension.

In the IT Governance aspect, BPKH will conduct Information and Communication Technology (ICT) Governance Development, Implementation of ISO 27001 (Information Security Management System), Preparation of Digital Transformation Roadmap, IT Quality Assurance, and User Requirement Analysis. In addition, the development of Digital Platform will be included in the IT development plan in 2023 and beyond.

Nama Pemegang Saham dan Persentase Kepemilikan Pada Awal dan Akhir Tahun Buku

Name of Shareholders and Percentage of Ownership at the Beginning and End of Fiscal Year

BPKH merupakan lembaga Pemerintah yang bertanggung jawab kepada Presiden melalui Menteri Agama.

BPKH is a government agency responsible to the President through the Minister of Religious Affairs.

Anggota Badan Pelaksana dan Anggota Dewan Pengawas yang Memiliki Saham BPKH

Members of Executive Board and Members of Supervisory Board Owning BPKH Shares

Seluruh Anggota Badan Pelaksana dan Anggota Dewan Pengawas tidak memiliki saham di BPKH. BPKH adalah lembaga yang tidak menerbitkan saham.

All members of both the Executive Board and Supervisory Board do not own shares of BPKH. BPKH is an institution that does not issue shares.

Informasi Mengenai Pemegang Saham Utama dan Pengendali BPKH

Information on Major and Controlling Shareholders of BPKH

BPKH merupakan lembaga Pemerintah yang bertanggung jawab kepada Presiden melalui Menteri Agama.

BPKH is a government agency responsible to the President through the Minister of Religious Affairs

Nama Anak Usaha, Perusahaan Asosiasi, Perusahaan Ventura Bersama

Name of Subsidiaries, Associates, Joint Ventures

Nama Name	**Persentase Kepemilikan Saham** Percentage of Share Ownership	**Alamat** Address	**Bidang Usaha** Line of Business	**Total Aset** **(dalam ribuan)** Total Assets (in thousand)	**Status Operasi** Operating Status
Anak Usaha Subsidiaries					
PT Bank Muamalat Indonesia Tbk	82,65%	Muamalat Tower Jl. Raya Prof Dr Satrio, Kav. 18 Kelurahan Karet Kuningan, Kecamatan Setiabudi Kota Administrasi Jakarta Selatan, Provinsi DKI Jakarta Kode Pos 12940	Perbankan Syariah Sharia Banking	61.363.584.209	Beroperasi Operating
Entitas Asosiasi Associates					
PT Al Ijarah Indonesia Finance	47,86%	Menara Palma Lt. 25, Jl. HR. Rasuna Said Blok X2 Kav. 6, Kuningan, Jakarta 12950	Finance	401.616.000	Beroperasi Operating
PT Syarikat Takaful Indonesia	5,91%	Graha Takaful Indonesia Jl. Mampang Prapatan Raya No. 100 Jakarta 12790	Asuransi Insurance	6.095.237	Beroperasi Operating

Informasi tentang Pencatatan Saham

Information on Share Listing

BPKH hingga 31 Desember 2022 tidak melakukan Penawaran Umum Saham di bursa manapun sehingga tidak memiliki informasi mengenai kronologis pencatatan saham.

As of December 31, 2022, BPKH did not conduct Public Offering of Shares on any exchange. Thus, there is no information on share listing chronology.

Kronologis Penerbitan dan Pencatatan Efek Lainnya

Chronology of Issuance and Other Securities Listing

Sampai dengan tahun 2022, BPKH belum mencatatkan efek lainnya di Bursa Efek, sehingga tidak ada informasi terkait kronologis pencatatan, jenis tindakan korporasi, perubahan jumlah efek, nama bursa maupun peringkat efek lainnya.

Up until 2022, BPKH had never listed other securities at the Stock Exchange. Thus, there is no information on listing chronology, type of corporate action, changes in number of securities, name of exchange, and other securities rating.

Lembaga dan Profesi Penunjanag Pasar Modal

Capital Market Supporting Institutions and Professions

Nama Name	**Alamat** Address	**Periode Penugasan** Period of Services	**Jasa yang diberikan** Services Provided	**Biaya** Fee
Badan Pemeriksa Keuangan RI The Audit Board of RI	Jl. Jenderal Gatot Subroto Kav. 31 Jakarta Pusat 10210 Indonesia	2022	Audit atas Laporan Keuangan BPKH Tahun 2022. BPKH Financial Statements 2002 Audit	Tidak Ada Biaya No Charge
Bloomberg	23 Church Street, 12th Floor, Capital Square SINGAPORE 049481	2022	Jasa Bloomberg Terminal. Bloomberg Terminal Services.	Ada Biaya Charged
Bank Kustodi: PT Bank CIMB Niaga Tbk	Graha Niaga Lt 7 Jl. Jend Sudirman Kav 58 Jakarta Selatan 12190	2022	Jasa *safe keeping* surat berharga. Safekeeping of securities services.	Ada Biaya Charged
Bank Kustodi: PT Bank Syariah Indonesia Tbk	Gedung The Tower, Jl. Gatot Subroto No. 27 Jakarta Pusat, 12930	2022	Jasa *safe keeping* surat berharga. Safekeeping of securities services.	Ada Biaya Charged
Bank Kustodi: PT Bank Maybank Indonesia Tbk	Gedung Sentral Senayan 3, Lantai 22 Jl. Asia Afrika No.8, Gelora Bung Karno, Senayan, DKI Jakarta 10270	2022	Jasa *safe keeping* surat berharga. Safekeeping of securities services.	Ada Biaya Charged
PT Penilai Harga Efek Indonesia	Gedung Bursa Efek Indonesia, Tower 2 Lt. GF, Jl. Jend. Sudirman Kav. 52-53, RT.5/RW.3, Senayan, Kebayoran Baru, Kota Jakarta Selatan, 12190	2022	Jasa informasi: 1. Harga pasar wajar dan imbal hasil. 2. Laporan riset. 3. Indeks. 4. SoBFI. Information provisoin services: 1. Reasonable market price and return. 2. Research report. 3. Index. 4. SoBFI.	Ada Biaya Charged

Nama Name	Alamat Address	Periode Penugasan Period of Services	Jasa yang diberikan Services Provided	Biaya Fee
PT Pemeringkat Efek Indonesia	Equity Tower, 30th Floor SCBD, Lot. 9, Jl. Jend. udirman kav 52-53, RT.5/RW.3, Senayan, Kec. Kby. Baru, Kota Jakarta Selatan 12190	2022	1. Jasa informasi peringkat efek (Emiten dan Instrumen). 2. Jasa *Economic Research*. 1. Information provision services on securities rating (Issuers and Instruments). 2. *Economic Research*.	Ada Biaya Charged
PT Infovesta Utama	Gedung TOTAL, Lantai 10, Jalan Letnan Jenderal S. Parman Kav. 106A, RT.12/RW.3, Tomang, Grogol petamburan, Kota Jakarta Barat 11440	2022	Jasa informasi reksadana, obligasi, saham, indeks, riset investasi, aplikasi investasi. Information provision services on mutual funds, bonds, shares, index, investment research, investment application.	Ada Biaya Charged

Manajer Investasi Mitra BPKH

Investment Manager Partners of BPKH

Berdasarkan Keputusan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji SK No. 267/BPKH.00/12/2020, pada tahun 2020, BPKH telah menetapkan sejumlah Manajer Investasi sebagai mitra BPKH, yaitu:

Based on Decision Letter of Head of the Executive Board of Hajj Fund Management Agency No. 267/BPKH.00/12/2020, in 2020, BPKH appointed a number of Investment Managers as its partners, namely:

PT BNI ASSET MANAGEMENT

Centennial Tower, Lantai 19 / *19th Floor*
Jln. Gatot Subroto Kav 24 & 25 Jakarta 12930
Telp / *Phone.* +62-21 2996 9646 (Hotline)
Fax / *Facs.* +62-21 2996 9647
E-mail. customerservices@bni-am.co.id

PT SCHRODER INVESTMENT MANAGEMENT INDONESIA

Gedung Bursa Efek Indonesia,
Tower 1, Lantai 30 / *30th Floor*
Jl. Jend. Sudirman Kav.52-53 Jakarta 1219
Telp / *Phone.* +6221 - 2965 5100
E-mail. privacy@schroders.comt

PT BAHANA TCW INVESTMENT MANAGEMENT

Graha CIMB Niaga, Lantai 21 / *21th Floor,*
Jl. Jend. Sudirman, Kav 58, Jakarta 12190 - Indonesia
Telp / *Phone.* (021) 2505277

PT MANDIRI MANAJEMEN INVESTASI

Menara Mandiri 2 Lantai 15 / *15th Floor*
Jl. Jend. Sudirman Kav. 54-55 Jakarta 12190, Indonesia
Telp / *Phone.* (021) 526 3505
E-mail. info@mandiri-investasi.co.id

PT BATAVIA PROSPERINDO ASET MANAJEMEN

Gedung Chase Plaza Lantai 12 / *12th Floor*
Jl. Jend. Sudirman Kav. 21 Jakarta 12920
Telp / *Phone.* (62-21) 520 8390
Customer Service. (62-21) 520 8377
E-mail. customer@bpam.co.id

PT MANULIFE ASET MANAJEMEN INDONESIA

Sampoerna Strategic Square South Tower
Lantai 31 / *31th Floor*
Jl. Jend. Sudirman Kav.45-46, Jakarta 12930
Telp / *Phone.* (021) 2555 22 55
E-mail. hai@manulifeam.com

PT RHB ASSET MANAGEMENT INDONESIA	PT Trimegah Asset Management
Revenue Tower 11th Floor District 8, SCBD Lot 13 Jl. Jend. Sudirman Kav. 52-53 Jakarta 12190, Indonesia Telp / *Phone.* +6221 5093 9889 Fax / *Facs.* +6221 5093 9898	Gedung Artha Graha Lantai 19 / *19th Floor* Jl. Jend Sudirman Kav. 52-53 Jakarta 12190 Telp / Phone.. +62-21 2924 8030 Fax / *Facs.* +62-21 2924 8040 E-mail. cs_tram@trimegah.com www.trimegah-am.com

PT Indo Premier Investment Management (IPIM)	PT SAMUEL ASET MANAJEMEN
Pacific Century Place Lantai 15 / *15th Floor*, Suite 1509 SCBD Lot 10 Jl. Jend. Sudirman Kav 52-53 Jakarta Pusat 12190 - Indonesia Telp / *Phone.* +62 21 5098 1168 E-mail. investindonesia@ipc.co.id	Menara Imperium Ground Floor Jl. HR Rasuna Said Kav.1 Jakarta Indonesia 12980 Telp / *Phone.* +62-21 2854 8800 (Hotline) +62-21 2854 8824 Fax / *Facs.* +62-21 8370 3278 E-mail. marketing@sam.co.id

PNM INVESTMENT MANAGEMENT	PT BNP PARIBAS ASSET MANAGEMENT
Menara TASPEN Lantai 8 / *8th Floor* Jl. Jendral Sudirman Kav. 2 Jakarta 10220 - Indonesia Telp / *Phone.* (+62 21) 2511395 Fax / *Facs.* (+62 21) 2511385, (+62 21) 2511382 E-mail. reksadana@pnmim.com	Sequis Tower Lantai 29 / *29th Floor* Jl. Jend. Sudirman Kav. 71 SCBD Lot 11B Jakarta 12190, Indonesiaa E-mail. sales.service@bnpparibas-am.co.id

PT DANAREKSA INVESTMENT MANAGEMENT	PT PRINCIPAL ASSET MANAGEMENT (CIMB)
Plaza BP Jamsostek Lantai 11 / *11th Floor* JL. H.R. Rasuna Said Kav. 112 Blok B Jakarta Selatan, 12910 Telp / *Phone.* 1-500-688 (tekan 2 untuk DIM) Fax / *Facs.* (62-21) 25198 003 E-mail. ClientServiceDIM@danareksainvestment.co.id	Revenue Tower, District 8, Lantai 5 / *5th Floor* Jl. Jend. Sudirman No.52-53 Jakarta 12190 - Indonesia Telp / *Phone.* +(62 21) 5088 9988 E-mail. customer.services@principal.co.id

PT SYAILENDRA CAPITAL	PT EASTSPRING INVESTMENTS INDONESIA
District 8 Treasury Tower, Lantai 39 / *39th Floor* FI Unit 39A, SCBD Lot 28 Jl. Jend. Sudirman Kav. 52-53 Jakarta - Indonesia 12190 Telp / *Phone.* +6221 27939900 Fax / *Facs.* +6221 29721199 E-mail. marketing@syailendracapital.com	Prudential Tower Lantai 23 / *23th Floor* Jl. Jend. Sudirman Kav. 79, Jakarta 12910 Telp / *Phone.* +62 21 2924 5555 Fax / *Facs.* +62 21 2924 5566

Setelah PMK (Peraturan Menteri Keuangan) tentang pengecualian pajak BPKH resmi ditetapkan, BPKH telah mempersiapkan tata kelola pengalihan Instrumen Reksa Dana Terproteksi Syariah (RDTS) dan Reksadana Pasar Uang Syariah (RDPUS) secara mandiri (swakelola). Investasi BPKH bersama Manajer Investasi akan fokus mempertimbangkan alternative investment di pasar modal sebagai nilai tambah, inklusi, literasi dan penganekaragaman investasi Syariah BPKH.

After the promulgation of the Ministry of Finance Regulation on BPKH tax exemption, BPKH has prepared governance for the transfer of Sharia Capital Protected Fund Instruments (RDTS) and Sharia Money Market Fund (RDPUS) independently (self-managed). Investments of BPKH together with the Investment Manager will focus on considering investments alternative in the capital market as added value, inclusion, literacy and diversification of BPKH Sharia investments.

Website BPKH

BPKH website



Sebagai bagian dari penerapan prinsip transparansi yang sekaligus juga sebagai sarana edukasi publik, BPKH menyediakan situs resmi yang dapat diakses dengan mudah oleh masyarakat luas yang beralamat pada: https://www.bpkh.go.id. Situs tersebut menyajikan berbagai informasi terkait Badan Pengelola Keuangan Haji Indonesia dalam bahasa Indonesia dan bahasa Inggris antara lain:

As part of the implementation of transparency principles which also serves as a means of education to the public, BPKH provides an official website that can be accessed easily by the wider community at: https://www.bpkh.go.id. The website provides various information related to Indonesia Hajj Fund Management Agency presented in Indonesian and English, among others:

Website BPKH
BPKH website

Beranda
Home

Tentang Kami
About Us

- Siapa Kami
  Who Are We
- Visi Misi
  Vision and Mission
- Tugas dan Fungsi
  Duties and Functions
- Dewan Pengawas & Badan Pelaksana
  Supervisory Board & Executive Board

Publikasi
Publication

- Kabar Haji
  Hajj News
- Siaran Pers
  Press Release
- *Weekly Market Update*
- Artikel dan Riset
  Articles and Research
- Laporan Keuangan
  Financial Statements
- Sustainabilitas Keuangan Haji
  Hajj Financial Sustainability
- Regulasi
  Regulation
- Galeri
  Gallery
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Analisis dan Pembahasan Manajemen

Management Discussion and Analysis


BUS
STOP



Pada tahun 2022, BPKH membagi laporan operasional konsolidasiannya menjadi 2 (dua) bagian besar yaitu Laporan Operasional dengan Pembatasan dari Pemberi Sumber Dana dan Laporan Operasional dengan Pembatasan dari Pemberi Sumber Dana yang masing-masing memberikan surplus sebesar Rp2.68 triliun dan Rp25,31 miliar

In 2022, BPKH divides its consolidated statements of operations into 2 (two) major sections, namely Statements of Operations with Restrictions from Provider of Funding Sources and Statements of Operations with Restrictions from Provider of Funding Sources, each of which provided a surplus of Rp2.68 trillion and Rp25.31 billion.

Perekonomian Global

Global Economy

Pada tahun 2022, Idonesia menghadapi tantangan bagi upaya mempercepat pemulihan ekonominya, setelah pandemi Covid-19 yang semakin terkendali, di tengah risiko perekonomian global yang kembali meningkat. Risiko global tersebut dipicu oleh perang Rusia dan Ukraina yang kembali meningkatkan fragmentasi politik dan ekonomi dunia.

International Monetary Fund ("IMF") memproyeksikan pertumbuhan ekonomi global sekitar 3,4% pada tahun 2022 menjadi 2,8% pada tahun 2023 dan kemudian meningkat memjadi 3,0% pada tahun 2024. Kenaikan suku bunga bank sentral untuk melawan inflasi dan perang Rusia di Ukraina terus membebani aktivitas ekonomi. Penyebaran COVID-19 yang cepat di Tiongkok menghambat pertumbuhan pada tahun 2022,

In 2022, Indonesia faced challenges in its efforts to accelerate economic recovery, after the Covid-19 pandemic which is getting under control and amidst the re-intensifying global economic risks. The global risk was triggered by the war between Russia and Ukraine which once again increased the world's political and economic fragmentation.

The International Monetary Fund ("IMF") projects global economic growth from around 3.4 percent in 2022 to 2.8 percent in 2023 and then increases to 3.0 percent in 2024. The increase in central bank interest rates to fight inflation and Russia's war in Ukraine continued to weighed on economic activity. The rapid spread of COVID-19 in China disrupted growth in 2022, but recent developments have paved the way for a faster-than-expected recovery. Global

namun perkembangan baru-baru ini telah membuka jalan bagi pemulihan yang lebih cepat dari perkiraan. Inflasi global diperkirakan turun dari 8,7 persen pada 2022 menjadi 7,0 persen pada 2023 dan 4,9 persen pada 2024, masih di atas tingkat sebelum pandemi (2017–2019) sekitar 3,5 persen.

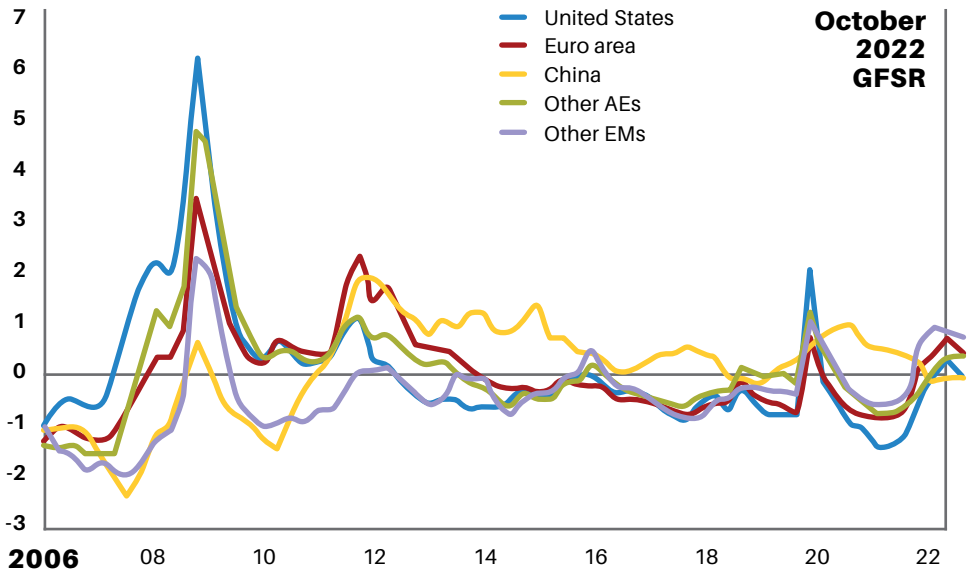
inflation is expected to fall from 8.7 percent in 2022 to 7.0 percent in 2023 and 4.9 percent in 2024, still above the pre-pandemic (2017–2019) rates of around 3.5 percent.

Berikut adalah gambaran kondisi finansial global pada beberapa wilayah di dunia

The following is an overview of global financial conditions in several regions in the world.

Global Financial Conditions: Selected Regions

(Standard deviations from mean)



Sources: Bloomberg Finance L.P.; Haver Analitics; national data sources; and IMF satff calculations.
Nore: AEs=advances economies; EMs=emerging markets. GFSR=Global Financial Stability Report.

Lebih lanjut IMF menyampaikan bahwa di sebagian besar perekonomian, di tengah krisis biaya hidup, prioritasnya tetap pada upaya mencapai disinflasi berkelanjutan. Dengan kondisi moneter yang lebih ketat dan pertumbuhan yang lebih rendah yang berpotensi memengaruhi stabilitas keuangan dan utang, diperlukan perangkat makroprudensial dan memperkuat kerangka restrukturisasi utang. Mempercepat vaksinasi COVID-19 di China akan melindungi pemulihan, dengan limpahan lintas batas yang positif. Dukungan fiskal harus lebih baik, dan ditargetkan pada mereka yang paling terkena dampak kenaikan harga pangan dan energy. Kerja sama multilateral yang lebih kuat sangat penting untuk mempertahankan keuntungan dari sistem multilateral berbasis aturan dan untuk memitigasi perubahan iklim dengan membatasi emisi dan meningkatkan investasi hijau.

The IMF further stated that in most economies, amid cost-of-living crisis, sustainable disinflation remains to be top priority. Given tighter monetary conditions and lower growth that have the potential to affect financial and debt stability, macroprudential tools are needed and debt restructuring framework shall be strengthened. Accelerating China's COVID-19 vaccination will protect recovery with positive cross-border spillover. Fiscal support shall be improved and targeted at those most affected by rising food and energy prices. Stronger multilateral cooperation is crucial to sustain the advantages of a rule-based multilateral system and to mitigate climate change by limiting emissions and increasing green investment.

Bank Indonesia di dalam Kajian Ekonomi dan Keuangan Syariah ("KEKS") Tahun 2022 menyampaikan bahwa Perkembangan ekonomi dunia juga berdampak pada negara OKI mitra dagang produk halal Indonesia, meski nilai transaksi di sektor unggulan ekonomi syariah global tetap tumbuh meningkat. Di tengah berbagai tekanan global dan dampak rambatannya ke domestik, ekonomi syariah yang diwakili oleh sektor unggulan *halal value chain*, berhasil terus tumbuh meningkat mendukung pemulihan ekonomi nasional. Pada sektor eksternal, kinerja ekspor bahan makanan halal tetap terjaga ditopang peningkatan harga komoditas pangan global. Dari sisi keuangan syariah, likuiditas perekonomian yang relatif longgar di tengah normalisasi, tetap menyediakan ruang yang cukup untuk penyaluran pembiayaan dalam memenuhi kebutuhan pertumbuhan ekonomi syariah. Keuangan sosial syariah juga terus berperan secara inklusif, khususnya dalam menjaga daya beli masyarakat di tengah kenaikan inflasi. Pada tahun 2023, ekonomi syariah nasional diperkirakan akan terus tumbuh di tengah berbagai faktor risiko dan ketidakpastian yang masih tinggi.

In the Islamic Economic and Financial Study ("KEKS") 2022, Bank Indonesia stated that global economic development also affected OKI countries as trading partners for Indonesia's halal products, despite continued growth of transaction values in leading sectors of global sharia economy. In the midst of various global economic pressures and its spillover effects on domestic economy, the sharia economy, represented by the leading halal value chain sector, managed to continue to grow to support national economic recovery. In the external sector, export performance of halal food ingredients remained stable, supported by an increase in global food commodity prices. On the sharia financial front, relatively loose liquidity amid normalization still provided sufficient room for loan disbursement for the fulfillment of sharia economic growth needs. Sharia social finance also continued to play an inclusive role, especially in maintaining purchasing power amid rising inflation. In 2023, the national sharia economy is expected to continuously grow amid various risk factors and increasing uncertainties.

Perekonomian Nasional
National Economy

Sebagaimana yang dilaporkan oleh Badan Pusat Statistik ("BPS"), Ekonomi Indonesia tahun 2022 tumbuh sebesar 5,31%, lebih tinggi dari capaian tahun 2021 dengan tingkat pertumbuhan sebesar 3,70%. Perekonomian Indonesia tahun 2022 yang dihitung berdasarkan Produk Domestik Bruto (PDB) atas dasar harga berlaku mencapai Rp19.588,4 triliun dan PDB per kapita mencapai Rp71,0 juta atau US$4.783,9.

As reported by the Statistics Indonesia ("BPS"), Indonesia's economy in 2022 grew by 5.31 percent, higher than that of in 2021 with a growth rate of 3.70 percent. Indonesia's economy in 2022 which was calculated based on Gross Domestic Product (GDP) at current prices reached Rp19,588.4 trillion and GDP per capita reached Rp71.0 million or US$ 4,783.9.

Dari sisi produksi, pertumbuhan tertinggi terjadi pada Lapangan Usaha Transportasi dan Pergudangan sebesar 16,99 persen. Sementara dari sisi pengeluaran pertumbuhan tertinggi dicapai oleh Komponen Ekspor Barang dan Jasa sebesar 14,93 persen.

In view of production, Transportation and Warehousing Business Sector recorded the highest growth of 16.99 percent. While from the expenditure side, the highest growth was achieved by Goods and Services Export Component of 14.93 percent.

Sedangkan dari sisi inflasi, BPS telah mengubah perhitungan inflasi pada tahun 2020 dari yang sebelumnya berpatokan pada tahun dasar 2012 saat ini digunakan tahun dasar 2018, karena terjadinya pergeseran konsumsi dan kebutuhan di masyarakat yang lebih beranekamacam. Perubahan tersebut dari sisi cakupan komoditas yang dipakai lebih banyak, pada tahun 2018 terdiri dari 248-473 komoditas yang dikelompokkan ke dalam 11 kelompok pengeluaran rumah tangga dan 43 subkelompok pengeluaran, yang pada tahun 2012 hanya mencakup 225-462 komoditas yang dikelompokkan menjadi tujuh kelompok pengeluaran rumah tangga. Kota yang menjadi rujukan penghitungan inflasi juga berubah dari sebelumnya 82 kota maka pada tahun 2020 mencakup 90 kota terjadi penambahan 8 kota sebagai rujukan penghitungan angka inflasi.

Whereas in terms of inflation, BPS had updated the base year for calculation of inflation for the period of 2020 onwards, from the use of base year 2012 to 2018 instead, due to shifting people's consumption and needs which are currently more diverse. In view of scope of commodity, more commodities were added for the calculation in the updated base year, i.e. for base year 2018 there were 248-473 commodities divided into 11 household expenditure group and 43 expenditure subgroup, which for base year 2012, there were only 225-462 commodities divided into seven household expenditure group. Cities as a reference of inflation calculation were also renewed, from 82 to 90 cities. Thus, for the period of 2020, there were 8 more cities added as a reference of inflation calculation.

Menurut BPS dalam Laporan Tahunan Tahun 2022 bahwa Inflasi dihitung dari Indeks Harga Konsumen (IHK) yang merupakan salah satu indikator ekonomi yang digunakan untuk mengukur tingkat perubahan

According to BPS in its Annual Report 2022, inflation is calculated from the Consumer Price Index (CPI), which is an economic indicator used to measure the level of price changes at the consumer level. Inflation is one of

harga di tingkat konsumen. Inflasi sebagai salah satu indikator makro ekonomi untuk mengukur tingkat daya beli masyarakat. Tugas pemerintah selalu berusaha dan menjaga tingkat inflasi yang terjadi dimasyarakat, karena itu ketersediaan barang, distribusi dan harga barang selalu dijaga agar kebutuhan pokok masyarakat dapat terpenuhi.

the macroeconomic indicators used to measure the rate of purchasing power. The government is responsible for taking every initiative and maintaining inflation rate in order to ensure the availability of goods and stable distribution and prices to meet basic needs of the people.

Pada tahun 2022, Indonesia yang belum bebas sepenuhnya dari wabah Covid-19 mencatatkan angka inflasi yang masin aman dan cukup terkendali. Diawali pada bulan Januari yang dipengaruhi oleh pergerakan pada seluruh komponen inflasi dengan komponen inti menjadi penyumbang andil tertinggi terhadap Indeks Harga Komsumen (IHK), mencatat angka inflasi sebesar 2,18 persen (y-o-y) dan terus meningkat hingga tertinggi terjadi pada bulan September 2022 yang mencapai 5,95% (y-o-y) dan kemudian kembali melandai pada akhir tahun 2022 menjadi 5,51% (y-o-y) yang dipengaruhi oleh peningkatan inflasi kelompok barang bergejolak (*volatile food*) terutama karena masih tingginya harga minyak goreng dan beberapa komoditas makanan dan hortikultura yang mengalami kenaikan/lonjakan harga.

In 2022, Indonesia, which had not been completely spared from the Covid-19 outbreak, recorded safe and fairly controlled inflation rate. Starting in January, the inflation was influenced by movements of all inflation components with the core component being the highest contributor to the Consumer Price Index (CPI). The inflation rate stood at 2.18 percent (y-o-y) and continued to increase until reached its peak in September 2022 at 5.95 percent (y-o-y) and plummeted at the end of 2022 to 5.51 percent (y-o-y) which was contributed by an increase in volatile food inflation, particularly due to the still-increasing price of cooking oil and upsurge of food and horticultural commodity prices.

Lebih lanjut BPS melaporkan bahwa daya beli masyarakat terus membaik, ditandai dengan semakin kuatnya pertumbuhan konsumsi rumah tangga serta kondisi ketenagakerjaan nasional.Pada Triwulan I-2022, konsumsi rumah tangga mampu tumbuh 4,34% (yoy). Jika dibandingkan dengan Triwulan IV-2021 (q to q), konsumsi rumah tangga yang merupakan kontributor terbesar PDB nasional masih mencatatkan pertumbuhan positif.

Furthermore, BPS reported that purchasing power continued to improve, indicated by an increasingly strong household consumption growth and nation-wide manpower conditions. Household consumption managed to grow by 4.34 percent (yoy) in Q1-2022. Compared to Q4-2021 (q-to-q), as the largest contributor to national GDP, household consumption continued to record positive growth.

Industri Keuangan Syariah
Sharia Finance Industry

Bank Indonesia menyampaikan di dalam KEKSI Tahun 2022 bahwa sebagai bagian respons kebijakan untuk pemulihan ekonomi dari pandemi Covid-19, Bank Indonesia selama 2020 dan 2021 melakukan injeksi likuiditas (*quantitative easing*) dalam jumlah besar ke industri perbankan secara umum untuk menjaga

In the KEKSI 2022, Bank Indonesia reported that as part of the response to the Covid-19 economic recovery policy, during 2020-2021, Bank Indonesia implemented a large-scale quantitative easing to banking industry in general in order to maintain the stability of financial system while supporting banks in disbursing loans

stabilitas sistem keuangan dan sekaligus mendorong perbankan dalam penyaluran pembiayaan kepada dunia usaha. Pada perbankan syariah, relatif longgarnya kondisi likuiditas ini menyediakan ruang yang cukup untuk pertumbuhan pembiayaan syariah yang lebih tinggi dari pertumbuhan Dana Pihak Ketiga ("DPK") syariah.

to businesses. In the case of sharia banking, it had a relatively loose liquidity which provided sufficient room to record higher sharia financing growth than the sharia Third Party Fund ("DPK") growth.

Pertumbuhan pembiayaan pada November 2022 tercatat sebesar 21,99% (yoy), ditopang oleh peningkatan di seluruh jenis pembiayaan dan seluruh sektor ekonomi. Pembiayaan modal kerja tumbuh tinggi sebesar 14,54% (yoy) sementara pembiayaan investasi dan pembiayaan konsumsi masing-masing tumbuh 34,14% (yoy) dan 24,04% (yoy). Memasuki triwulan III 2022, sebagai respon terhadap pengetatan moneter yang dilakukan beberapa negara maju, normalisasi likuiditas keuangan domestik dilakukan secara bertahap melalui kenaikan giro wajib minimum dan kenaikan suku bunga kebijakan. Di tengah normalisasi likuiditas ini, likuiditas perbankan syariah tetap terjaga, sehingga pembiayaan yang diberikan tetap tumbuh meningkat.

Financing growth in November 2022 was recorded at 21.99% (yoy), supported by an increase in all types of financing and all economic sectors. Working capital financing soared at 14.54% (yoy) while investment financing and consumption financing grew respectively at 34.14% (yoy) and 24.04% (yoy). Entering the third quarter of 2022, as a response to the monetary tightening implemented by several developed countries, the normalization of domestic financial liquidity was performed in stages by increasing both the minimum reserve requirement and policy interest rates. In the midst of this liquidity normalization, sharia banking liquidity continued to remain under control, thus increasing financing.

Seiring dengan perbaikan perekonomian Indonesia, sektor unggulan ekonomi syariah domestik juga terus tumbuh membaik mencapai 5,5% (yoy) pada triwulan III 2022, lebih tinggi dibandingkan pertumbuhan triwulan sebelumnya yang tercatat sebesar 4,73% (yoy). Peningkatan ini terutama didorong oleh kinerja sektor pertanian dan pariwisata ramah muslim (PRM) sejalan dengan semakin longgarnya pembatasan kegiatan masyarakat di tengah kasus Covid-19 yang mereda. Dengan perkembangan tersebut, pertumbuhan ekonomi syariah seiring dengan ekonomi nasional 2022 diprakirakan bias ke atas dalam kisaran proyeksi Bank Indonesia pada 4,5-5,3%, yang selanjutnya pada 2023 diprakirakan tetap kuat meskipun sedikit melambat ke titik tengah kisaran 4,5-5,3%. Pertumbuhan ini didorong kinerja sektor unggulan ekonomi syariah, khususnya sektor pertanian dan PRM dengan telah dicabutnya pemberlakuan PPKM, serta dengan dukungan pembiayaan syariah. Namun, sejumlah risiko akan kemungkinan gejolak dunia dengan segala dampak rambatan negatifnya.

In line with Indonesia's recovering economy, the leading sector of domestic sharia economy also continued to grow to 5.5% (yoy) in the third quarter of 2022, higher than the previous quarter's rate at 4.73% (yoy). This increase was mainly driven by the performance of the Muslim-friendly agriculture and tourism (PRM) sector, along with the loosening of restrictions on community activities amid the declining Covid-19 cases. Given these developments, sharia economic growth in line with national economy 2022 is predicted to have an upward bias within the range of Bank Indonesia's estimates of 4.5-5.3%, which is further predicted to remain solid in 2023 although slightly declining to the midpoint of around 4.5-5.3%. This growth is driven by the performance of the leading sectors of sharia economy, especially the agricultural and PRM sectors following the revocation of the implementation of PPKM as well as the sharia financing support. However, there are a number of risks that may occur resulting from the global turmoil along with its negative spillover effects.

Otoritas Jasa Keuangan (OJK) mengelompokkan sektor jasa keuangan Syariah dalam 3 (tiga) kelompok besar yaitu Perbankan Syariah (Bank Umum Syariah, Unit Usaha Syariah dan BPR Syariah), Pasar Modal Syariah, Industri Keuangan Non-Bank Syariah (Asuransi Syariah, Lembaga Pembiayaan Syariah, Dana Pensiun Syariah, Lembaga Jasa Keuangan Syariah Khusus, Lembaga Keuangan Mikro Syariah, dan Penyelenggara Layanan Pinjam Meminjam Uang Berbasis Teknologi Informasi (*Fintech*) Syariah).

The Financial Services Authority (OJK) classifies sharia financial services sector into 3 (three) major groups, namely Sharia Banking (Sharia Commercial Banks, Sharia Business Units and Sharia Rural Banks), Sharia Capital Markets, Sharia Non-Bank Financial Industry (Sharia Insurance, Sharia Financing Institutions, Sharia Pension Funds, Special Sharia Financial Services Institutions, Sharia Microfinance Institutions, and Sharia Fintech Peer-to-Peer Lending Company.

Berdasarkan laporan OJK, dengan memperhatikan jenis-jenis keuangan Syariah dapat digambarkan kinerja keuangan Syariah sebagai berikut:

Based on the OJK report, by considering the types of Sharia finance, the performance of sharia finance can be described as follows:

Kinerja Keuangan Bank Umum Syariah (BUS)
Sharia Commercial Bank Financial Performance

(angka dalam Miliar Ruliah; rasio kinerja dalam %)
(numbers in Billion Rupiah; ratios in %)

Indikator Indicator	**2020**	**Desember** December **2021**	**Desember** December **2022**
CAR (%)	21,64	25,71	26,28
ROA (%)	1,40	1,55	2,00
NPF (%)	3,13	2,59	2,35
NPF Net (%)	1,57	0,81	0,64
FDR (%)	76,36	70,12	75,19
BOPO (%)	85,55	84,33	77,28
Profitabilitas/*Net Operational Margin* (%) Profitability / Net Operational Margin (%)	1,46	1,66	2,59
Kualitas Aktiva Produktif (KAP) (%) Productive Asset Quality	2,65	1,94	1,83
Likuiditas /*Short Term Missmatch* (%) Liquidity/Short Term Missmatch	28,67	26,21	21,12
Imbal Hasil (%) Return (%)	44,67	47,10	49,35
Total Aset **Total Assets**	**397.073**	**441.789**	**531.860**

Sumber: Statistik OJK bulan Desember 2022 (diolah)
Source: OJK Statistics in December 2022 (processed)

Perbankan syariah memiliki ketahanan modal yang terjaga, ditunjukkan oleh pertumbuhan rasio CAR yang semakin meningkat dari tahun 2020 sebesar 21,64% menjadi 26,28 pada bulan Desember 2022.

Sharia banking has good capital resilience, indicated by the growth of CAR ratio which continued to increase from 21.64% in 2020 to 26.28 in December 2022. The intermediary function of sharia banking also experienced

Fungsi intermediasi perbankan syariah juga mengalami pertumbuhan yang ditunjukkan oleh pertumbuhan Dana Pihak Ketiga (DPK) sebesar Rp143,12 triliun pada 2020 menjadi sebesar Rp177,03 triliun, sedangkan pembiayaan kepada Pihak Ketiga Bukan Bank juga mengalami peningkatan dari sebesar Rp137,41 triliun pada tahun 2020 menjadi sebesar Rp168,89 triliun, hal ini menunjukkan sinyal positif intermediasi perbankan yang mulai menyalurkan pembiayaan sebagai dampak pandemi yang mulai mereda. Likuiditas perbankan syariah juga memadai, yang ditunjukkan oleh rasio FDR yang terjaga pada kisaran 70% - 75%. Risiko kredit perbankan Syariah terjaga di bawah *threshold* 5% pada Desember 2022 dengan rasio NPF *Gross* sebesar 2,35%.

growth as indicated by Third Party Funds (DPK) growth from Rp143.12 trillion in 2020 to Rp177.03 trillion, while financing to Non-Bank Third Parties also increased from Rp137.41 trillion in 2020 to Rp168.89 trillion. This showed a positive signal of banking intermediation where banks began to provide lending, which was also a result of a dampening pandemic impact. Sharia banking also showed adequate liquidity, as proven by the maintained FDR ratio at around 70% - 75%. Sharia banking credit risk was maintained below the threshold of 5% in December 2022 with a Gross NPF ratio of 2.35%.

Kinerja Keuangan Unit Usaha Syariah (UUS)
Sharia Business Unit Financial Performance (UUS)

(angka dalam Miliar Ruliah; rasio kinerja dalam %)
(numbers in Billion Rupiah; ratios in %)

Indikator Indicator	**2020**	**Desember** December **2021**	**Desember** December **2022**
ROA (%)	1,81	2,05	1,69
NPF (%)	3,01	2,55	2,23
NPF Net (%)	1,93	1,11	0,97
FDR (%)	96,01	89,56	95,40
BOPO (%)	78,96	72,70	77,97
Profitabilitas/*Net Operational Margin* (%) Profitability / Net Operational Margin (%)	1,73	2,13	1,79
Kualitas Aktiva Produktif (KAP) (%) Productive Asset Quality	2,74	2,28	2,24
Likuiditas /*Short Term Missmatch* (%) Liquidity/Short Term Missmatch	27,94	25,05	32,39
Imbal Hasil (%) Return (%)	63,44	67,05	67,36
Total Aset **Total Assets**	**196.875**	**234.947**	**250.240**

Sumber: Statistik OJK bulan Desember 2022 (diolah)
Source: OJK Statistics in December 2022 (processed)

Sedangkan kinerja UUS juga masih membukukan kinerja yang baik yang ditandai dengan risiko kredit yang tetap terjaga di bawah *threshold* 5% pada Desember 2022 dengan rasio NPF *Gross* sebesar 2,23%. Angka likuiditas yang meningkat dari sebesar 27,94% pada tahun 2020

Meanwhile, UUS performance also recorded good performance as indicated by credit risk which was under control at below the 5% threshold in December 2022 with a Gross NPF ratio of 2.23%. Liquidity increased from 27.94% in 2020 to 32.39% in December 2022. UUS Total

menjadi sebesar 32,39% pada Desember 2022. Total Aset UUS juga meningkat cukup signifikan yaitu dari sebesar Rp196,88 triliun pada tahun 2020 menjadi sebesar Rp250,24 triliun pada Desember 2022.

Assets also increased quite significantly, from Rp196.88 trillion in 2020 to Rp250.24 trillion in December 2022.

Dari Pasar Modal Syariah, OJK di dalam Laporan Triwulan III Tahun 2022 menyampaikan bahwa perkembangan produk Pasar Modal Syariah selama periode triwulan III-2022 secara umum terdapat peningkatan pada seluruh indeks saham syariah, sukuk korporasi, dan sukuk negara. Pada akhir triwulan III-2022, nilai indeks ISSI mengalami peningkatan sebesar 1,85% dibandingkan periode sebelumnya, dengan peningkatan kapitalisasi pasar sebesar 2,20%. Selanjutnya, nilai *outstanding* sukuk korporasi melalui penawaran umum mencapai Rp39,85 triliun atau meningkat sebesar 5,44% dibandingkan periode sebelumnya, dengan jumlah sukuk *outstanding* sebanyak 211 seri atau meningkat sebesar 5,50% dibandingkan jumlah pada periode sebelumnya. Selain itu, jumlah sukuk negara juga mengalami peningkatan sebesar 11,27% dan nilai *outstanding* sukuk negara meningkat sebesar 8,01% dibandingkan periode sebelumnya. Dari sisi Reksa Dana syariah, jumlah produk Reksa Dana syariah hingga triwulan III-2022 tercatat menurun 3,21% dari periode sebelumnya menjadi 271 Reksa Dana Syariah. Sedangkan NAB Reksa Dana syariah mencapai Rp40,34 triliun atau turun 1,27% dibandingkan periode sebelumnya.

In respect of Sharia Capital Market, OJK in its Q3-2022 report stated that the development of Sharia Capital Market products during the third quarter of 2022 generally experienced an increase in all sharia stock indices, corporate sukuk, and sovereign sukuk. At the end of Q3-2022, the ISSI index value increased by 1.85% compared to the previous period, with an increase in market capitalization of 2.20%. Furthermore, the outstanding value of corporate sukuk through public offerings reached Rp39.85 trillion, an increase of 5.44% compared to the previous period with a total of 211 series of outstanding sukuk or an increase of 5.50% compared to that of in the previous period. In addition, the number of sovereign sukuk also increased by 11.27%, along with the outstanding sovereign sukuk that also rose by 8.01% compared to the previous period. In terms of sharia Mutual Funds, the number of sharia Mutual Fund products until the third quarter of 2022 was recorded to decrease by 3.21% from the previous period to 271 sharia mutual funds. Meanwhile, NAV of sharia Mutual Funds reached Rp40.34 trillion, a decrease of 1.27% compared to the previous period.

Keterangan Description	**Jumlah Industri Syariah** Number of Sharia Industries **(Unit)**	**Jumlah Perusahaan Paket Investasi Syariah / Unit Usaha Syariah** Number of Sharia Investment Package Company / Sharia Business Unit **(Unit)**
1. Asuransi Syariah **Sharia Insurance**	**15**	**43**
a. Asuransi Jiwa Syariah Sharia Life Insurance	8	21
b. Asuransi Umum Syariah Sharia General Insurance	6	19
c. Reasuransi Syariah Sharia Reinsurance	1	3

Total aset IKNB Syariah pada triwulan III-2022 mengalami peningkatan sebesar 10,73% dibandingkan dengan triwulan sebelumnya. Total aset pada triwulan III-2022 menjadi Rp139,77 triliun atau meningkat sebanyak Rp13,54 triliun dari triwulan sebelumnya yang sebesar Rp126,23 triliun. Aset industri lembaga jasa keuangan Syariah khusus dan perusahaan perasuransian Syariah masih mendominasi keseluruhan total aset IKNB seperti triwulan sebelumnya. Industri Lembaga jasa keuangan syariah khusus terdiri dari perusahaan penjaminan syariah, perusahaan pergadaian syariah, Unit Usaha Syariah (UUS) PT Lembaga Penjaminan Ekspor Indonesia (LPEI), UUS Perusahaan Pembiayaan Sekunder Perumahan (PPSP) dan UUS PT Permodalan Nasional Madani (PNM). Industri perusahaan perasuransi syariah terdiri dari perusahaan asuransi jiwa syariah, perusahaan asuransi umum syariah dan perusahaan reasuransi syariah. Saat ini, aset industri lembaga jasa keuangan Syariah khusus mendominasi sebesar 38,49% dengan nilai Rp53,81 miliar sedangkan aset perusahaan perasuransian syariah mendominasi sebesar 32,19% dengan nilai Rp44,99 triliun.

Total assets of Sharia IKNB (Non-Bank Financial Industry) in Q3-2022 increased by 10.73% compared to the previous quarter. Total assets in the third quarter of 2022 amounted to Rp139.77 trillion, an increase of Rp13.54 trillion from the previous quarter of Rp126.23 trillion. Assets of special Sharia financial services institution industry and Sharia insurance companies remained to be the largest contributor to total assets of IKNB as in the previous quarter. Special Sharia financial services institution industry consists of sharia guarantee companies, sharia pawnshop operators, Sharia Business Unit (UUS) of PT Lembaga Penjaminan Ekspor Indonesia (LPEI), UUS of Perusahaan Pembiayaan Sekunder Perumahan (PPSP) and UUS of PT Permodalan Nasional Madani (PNM). The sharia insurance company industry consists of sharia life insurance companies, sharia general insurance companies, and sharia reinsurance companies. Currently, the assets of special Sharia financial services institution industry accounted for 38.49% with a value of Rp53.81 billion, while the assets of sharia insurance companies took up the largest portion of 32.19% at Rp44.99 trillion.

Berikut adalah *overview* IKNB Syariah per posisi Desember 2022

The following is an overview of Sharia IKNB as of December 2022

Aset Assets **(Miliar Rp)** (Billion Rp)	**Kewajiban** Liability **(Miliar Rp)** (Billion Rp)	**Dana Syirkah Temporer** Temporary Syirkah Fund **(Miliar Rp)** (Billion Rp)	**Ekuitas** Equity **(Miliar Rp)** (Billion Rp)	**Aset Produktif** Productive Assets **(Miliar Rp)** (Billion Rp)
45,025	**14,349**	-	**30,676**	**36,489**
34,891	8,197	-	26,694	29,157
7,728	3,796	-	3,932	5,353
2,406	2,356	-	50	1,979

Keterangan Description	Jumlah Industri Syariah Number of Sharia Industries (Unit)	Jumlah Perusahaan Paket Investasi Syariah / Unit Usaha Syariah Number of Sharia Investment Package Company / Sharia Business Unit (Unit)
2. Lembaga Pembiayaan Syariah **Sharia Financing Institution**	**9**	**30**
a. Perusahaan Pembiayaan Syariah Sharia Financing Companies	4	27
b. Perusahaan Modal Ventura Syariah Sharia Venture Capital Companies	5	2
c. Perusahaan Pembiayaan Infrastruktur Syariah Sharia Infrastructure Financing Companies	-	1
3. Dana Pensiun **Pension Funds**	**4**	**1**
a. DPPK-PPMP Syariah Sharia DPPK-PPMP	2	-
b. DPPK-PPIP Syariah Sharia DPPK-PPIP	1	1
c. DPLK Syariah Sharia DPLK	1	-
d. Paket Investasi Syariah DPLK DPLK Sharia Investment Package	-	5
4. Lembaga Jasa Keuangan Syariah Khusus **Special Sharia Financial Services Institution**	**5**	**11**
a. Penjaminan Syariah Sharia Guarantee	2	7
c. Pergadaian Syariah Sharia Pawnshop	3	1
b. LPEI Syariah Sharia LPEI	-	1
d. Perusahaan Pembiayaan Sekunder Perumahan (PPSP) Syariah Sharia Secondary Mortgage Facility (PPSP)	-	1
e. Permodalan Nasional Madani	-	1
5. Lembaga Keuangan Mikro Syariah **Sharia Microfinance Institution**	**81**	-
6. Finansial Teknologi Syariah **Sharia Financial Technology**	**7**	-
JUMLAH **TOTAL**	**121**	**90**

Sumber: Statistik OJK bulan Desember 2022 (diolah)
Source: OJK Statistics in December 2022 (processed)

Aset Assets **(Miliar Rp)** (Billion Rp)	**Kewajiban** Liability **(Miliar Rp)** (Billion Rp)	**Dana Syirkah Temporer** Temporary Syirkah Fund **(Miliar Rp)** (Billion Rp)	**Ekuitas** Equity **(Miliar Rp)** (Billion Rp)	**Aset Produktif** Productive Assets **(Miliar Rp)** (Billion Rp)
33,100	**18,741**	**983**	**13,376**	**28,024**
21,879	13,224	-	8,654	18,661
4,229	3,307	-	923	2,911
6,992	2,211	983	3,798	6,452
2,883	**2,883**	**-**	**-**	**2,784**
662	662	-	-	596
712	712	-	-	691
1,510	1,510	-	-	1,497
6,973	6,973	-	-	6,906
57,424	**42,601**	**100**	**14,723**	**3,701**
5,089	3,060		2,029	-
11,146	5,441		5,705	-
8,876	6,431	-	2,445	-
3,872	3,479	100	293	3,701
28,441	24,190	-	4,251	-
581				
134				
146,119	**85,547**	**1,083**	**58,775**	**77,905**

BPKH adalah lembaga yang melakukan pengelolaan Keuangan Haji. Keuangan Haji adalah semua hak dan kewajiban pemerintah yang dapat dinilai dengan uang terkait dengan penyelenggaraan ibadah haji serta semua kekayaan dalam bentuk uang atau barang yang dapat dinilai dengan uang sebagai akibat pelaksanaan hak dan kewajiban tersebut, baik yang bersumber dari jemaah haji maupun sumber lain yang sah dan tidak mengikat. Pengelolaan Keuangan Haji berasaskan pada prinsip syariah, prinsip kehati-hatian, manfaat, nirlaba, transparan dan akuntabel. Pengelolaan Keuangan Haji bertujuan meningkatkan kualitas Penyelenggaraan Ibadah Haji, rasionalitas dan efisiensi penggunaan BPIH dan manfaat bagi kemaslahatan umat Islam.

BPKH is an agency managing Hajj Fund. Hajj Fund shall mean all rights and obligations of the government which can be valued by money in connection with the hajj pilgrimage operations and all assets in the form of money and goods which can be valued by money as a result of the implementation of such rights and obligations, either from pilgrims or other legal and non-binding sources. Hajj Fund is managed based on sharia and prudence principles, benefit, non-profit, transparency, and accountability. Hajj Fund management aims at improving the quality of Hajj Pilgrimage Operations, rationality and efficiency of use of Hajj Pilgrimage Operational Cost (BPIH) as well as benefit for the welfare of Muslims.

BPKH merupakan badan usaha yang unik karena satu-satunya badan hukum milik pemerintah yang bertugas melakukan pengelolaan keuangan haji. Pada dasarnya dalam mengelola keuangan haji, tugas BPKH meliputi penerimaan, pengembangan, pengeluaran, dan pertanggungjawaban Keuangan Haji.

BPKH is a unique business entity as it is the only government-owned legal entity in charge of managing hajj fund. Basically, in hajj fund management, BPKH's duties include receipt, development, expenditure, and accountability of Hajj Fund.

Karena pandemi, pada 2020 dan 2021 tidak terdapat pemberangkatan jemaah haji dari negara-negara di luar Arab Saudi. Sehingga, pemberangkatan jemaah haji tahun 1443H/2022M menjadi momentum yang ditunggu-tunggu jemaah. Namun demikian, kuota dari Arab Saudi saat itu hanya 100.051, terdiri atas 92.825 jemaah haji regular dan 7.226 jemaah haji khusus. Sesuai dengan Keputusan Menteri Agama Nomor 405 Tahun 2022, kuota haji tersebut diperuntukkan bagi jemaah haji yang telah melunasi Biaya Perjalanan Ibadah Haji (Bipih) Tahun 1441H/2020M.

Due to the pandemic, in 2020 and 2021 there was no departure of pilgrims from countries outside Saudi Arabia. Therefore, the departure of pilgrims for 1443H/2022M became the most highly-anticipated momentum for the pilgrims. However, the quota from Saudi Arabia at that time was only 100,051, consisting of 92,825 regular pilgrims and 7,226 special pilgrims. In accordance with the Decree of the Minister of Religious Affairs Number 405 of 2022, the hajj quota is allocated for pilgrims who have paid the Hajj Pilgrimage Operational Cost (Bipih) for 1441H/2020M.

Di tengah hiruk pikuk persiapan penyelenggaraan ibadah haji tahun 1443H/2022M, pada saat seluruh jemaah telah melunasi Bipih dan kloter pertama hampir diberangkatkan, Pemerintah Arab Saudi membuat kebijakan untuk menaikkan biaya layanan di Masyair (Arafah, Muzdalifah, dan Mina) menjadi sebesar SAR5.656,87 per jemaah. Jika ditambah biaya visa dan asuransi jemaah menjadi SAR6.066,12. Padahal sebelumnya hanya sebesar SAR1.940,85. Sehingga, terdapat kenaikan biaya sebesar SAR4.125,27 per jemaah haji. Kenaikan tersebut berimbas pada kenaikan Biaya Penyelenggaraan Ibadah Haji (BPIH) secara total kurang lebih 1,472 Triliun.

In the midst of the hustle and bustle of preparations for the 1443H/2022M hajj pilgrimage operations, when all the pilgrims had paid off their Bipih and the first batch was almost departing, the Government of Saudi Arabia enforced a policy to increase service fee in Masyair (Arafah, Muzdalifah and Mina) to SAR5,656.87 per pilgrim. If added with the visa cost and insurance of the pilgrim, it added up to SAR6,066.12, whereas previously it amounted to only SAR1,940.85. Thus, there was an increase of SAR4,125.27 per pilgrim. This increase resulted in an increase in the Hajj Pilgrimage Operational Cost (BPIH) in total of approximately Rp1.472 trillion.

Bila kenaikan biaya tersebut dipungut dari calon jemaah haji, bisa dipastikan akan berimbas terhadap kesiapan calon jemaah haji dalam keberangkatan ke Tanah Suci yang sudah tertahan sejak tahun 1441H/2020M. Kebijakan pemerintah yang paling tepat saat itu adalah kenaikan biaya tersebut dibebankan kepada nilai manfaat keuangan haji.

If such increase was covered by collecting more money from the prospective pilgrims, it was undeniable that it would affect the readiness of prospective pilgrims to depart for the Holy Land which had been postponed since 1441H/2020M. The most appropriate policy made by the government at that time was to cover such increase using hajj fund return.

Berdasarkan Undang-Undang Nomor 8 tahun 2019, BPIH terdiri dari Bipih, APBN, Nilai Manfaat, Dana Efisiensi, dan Sumber Lain yang Sah. Sesuai dengan Undang-Undang tersebut, pembiayaan petugas haji dibiayai dari APBN. Dana efisiensi adalah sisa yang diperoleh setelah operasional haji berakhir, dan menjadi sumber BPIH tahun berikutnya. Sedangkan sumber lain yang sah berasal dari selain Bipih, APBN, Nilai Manfaat, dan Dana Efisiensi. Sumber lain yang sah tersebut tidak signifikan perolehannya. Oleh karena itu, komponen terpenting dalam BPIH tersebut adalah Bipih dan Nilai Manfaat.

Pursuant to Law Number 8 of 2019, BPIH consists of Hajj Travel Cost (Bipih), State Budget, Return, Efficiency Funds, and Other Legal Sources. In accordance with the law, the financing of hajj officers is sourced from the state budget. Efficiency funds are the remaining funds acquired after the Hajj operation ends, and become a source of fund or the following year's BPIH. Meanwhile, other legal sources come from sources other than Bipih, State Budget, Return, and Efficiency Funds, yet the revenues from other legal sources were not significant. Therefore, the most important components in the BPIH are Bipih and Return.

angka dalam ribuan rupiah
number in thousand rupiah

Tahun Year	**Bipih** Hajj Travel Cost		**Nilai Manfaat** Return		**BPIH** Hajj Pilgrimage Operational Cost	
	Nominal	**Persen** Percent	**Nominal**	**Persen** Percent	**Nominal**	**Persen** Percent
2010	30.048	87,09%	4.454	12,91%	34.502	100%
2011	32.037	81,43%	7.306	18,57%	39.343	100%
2012	37.162	80,91%	8.769	19,09%	45.931	100%
2013	43.003	75,30%	14.109	24,70%	57.112	100%
2014	40.032	67,54%	19.242	32,46%	59.274	100%
2015	37.486	60,90%	24.072	39,10%	61.558	100%
2016	34.600	57,67%	25.399	42,33%	59.999	100%
2017	34.890	56,47%	26.896	43,53%	61.786	100%
2018	35.236	51,10%	33.720	48,90%	68.956	100%
2019	35.236	50,95%	33.924	49,05%	69.160	100%
2020	-		-		-	
2021	-		-		-	
2022	**39.886**	**40,79%**	**57.905**	**59,21%**	**97.791**	**100%**

Sumber: Kementerian Agama
Source: The Ministry of Religious Affairs

Dari data tersebut di atas terlihat perbandingan Bipih dan Nilai Manfaat yang menunjukkan bahwa rata-rata penggunaan nilai manfaat semakin meningkat dari tahun ke tahun dibandingkan Bipih. Dari data tersebut juga tampak bahwa BPIH makin lama semakin naik. Hal tersebut disebabkan berbagai faktor, baik di dalam negeri maupun di Arab Saudi, antara lain: kenaikan harga, pengenaan pajak di Arab Saudi, peningkatan layanan, kenaikan nilai kurs, kenaikan biaya masyair, dan faktor-faktor lain yang sangat signifikan.

Based on the data above, from the comparison of Bipih and Return, it can be seen that the average use of Return was increasing from year to year compared to that of Bipih. The data also shows that BPIH continued to increase over time. This was contributed by various factors, either those occurred at home or in Arab Saudi, among others: price hike, tax imposition in Saudi Arabia, service improvements, exchange rate increase, increase in masyair fee, and other very significant factors.

Berdasarkan Undang-Undang Nomor 34 tahun 2014, sejak tahun 2018, dana haji telah dikelola oleh BPKH. Dengan demikian, maka investasi keuangan haji dilakukan oleh BPKH untuk menghasilkan nilai manfaat yang akan menjadi salah satu sumber utama besaran BPIH.

Based on Law Number 34 of 2014, since 2018, hajj funds have been managed by BPKH. Thus, hajj fund investment is carried out by BPKH to generate return which will be one of the main sources of BPIH.

BPKH menginvestasikan sebagian dana kelolaannya dalam berbagai instrumen investasi yang sesuai dengan ketentuan Pasal 26 Peraturan Pemerintah Republik Indonesia Nomor 5 Tahun 2018, berupa investasi jangka pendek maupun jangka panjang dengan tetap mengedepankan aspek keamanan, kehati-hatian, nilai manfaat, dan likuiditas. Investasi jangka pendek dilakukan BPKH dalam bentuk Sukuk dan investasi PYD pada perbankan syariah. Sedangkan investasi jangka panjang merupakan investasi dana setoran jemaah, dana nilai manfaat, dan dana abadi umat dalam bentuk sukuk, reksadana dan penyertaan saham pada Bank Muamalat Indonesia.

BPKH invests some portion of its managed funds in various investment instruments in accordance with the provisions of Article 26 of Government Regulation of the Republic of Indonesia Number 5 of 2018, in the form of short-term and long-term investments while continuously upholding security, prudence, return, and liquidity aspects. BPKH makes short-term investments in the form of Sukuk and loan investments in sharia banking. Meanwhile, long-term investments are investment of deposits from pilgrims, return funds, and ummatic trust fund in the form of sukuk, mutual funds and share participation in Bank Muamalat Indonesia.

Tinjauan Operasional per Segmen Usaha
Operational Review per Business Segment

BPKH dan Entitas Anak melayani jemaah dan masyarakat sebagai nasabah bank yang tersebar di berbagai wilayah di Indonesia. Pelayanan kepada jemaah dalam bentuk penerimaan setoran dana jemaah dan pengelolaan dana untuk mendapatkan hasil investasi yang akan memberikan manfaat bagi jemaah yang sebagian besar

BPKH and Subsidiary serve pilgrims and the public as bank customers spread across regions in Indonesia. Services to the pilgrims are provided by way of receiving pilgrims' initil deposits and managing funds to obtain investment returns that will benefit the pilgrims mostly concentrated in the Java Island. Subsidiary also serve

terkonsentrasi di masyarakat Pulau Jawa. Entitas Anak juga melayani debitur dan nasabah yang tersebar di berbagai wilayah di Indonesia dan luar negeri seperti di Malaysia dan beberapa negara lain. Konsentrasi terbesar nasabah dan debitur bank berada disekitar Jakarta, Bogor, Depok, Tangerang dan Bekasi. BPKH masih mendalami lebih lanjut untuk menyusun pengungkapan informasi segmen secara lebih rinci.

debtors and customers spread across regions in Indonesia and abroad, such as in Malaysia and several other countries. The bank customers and debtors are mostly concentrated around Jakarta, Bogor, Depok, Tangerang, and Bekasi. BPKH continues to explore further to prepare more detailed disclosure of segment information.

Tinjauan Keuangan
Financial Review

Laporan Keuangan Tahun 2022 disusun dan disampaikan oleh Badan Pengelola Keuangan Haji ("BPKH") kepada Presiden RI dan DPR RI melalui Menteri Agama RI, sesuai dengan amanah Pasal 52 Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Pasal 41 Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, Pasal 17 Peraturan Presiden Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji (BPKH), dan Pasal 10 Peraturan Badan Pengelola Keuangan Haji Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas Badan Pengelola Keuangan Haji, yaitu Badan Pelaksana wajib menyampaikan Laporan Kinerja dan Laporan Keuangan.

The Financial Statements 2022 were prepared and submitted by the Hajj Fund Management Agency ("BPKH") to the President of the Republic of Indonesia and the House of Representatives of RI through the Minister of Religious Affairs of the Republic of Indonesia, in accordance with the mandate of Article 52 Law Number 34 of 2014 on Hajj Fund Management, Article 41 of Government Regulation Number 5 of 2018 on Implementation of Law Number 34 of 2014 on Hajj Fund Management, Article 17 of Presidential Regulation Number 110 of 2017 on Hajj Fund Management Agency (BPKH), and Article 10 of Hajj Fund Management Agency Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of Hajj Fund Management Agency, stating that the Executive Board is required to submit Performance Reports and Financial Statements.

Laporan Keuangan yang berakhir pada tanggal 31 Desember 2022 terdiri dari Neraca Konsolidasian, Laporan Operasional Konsolidasian, Laporan Perubahan Aset Neto Konsolidasian, Laporan Arus Kas Konsolidasian, Laporan Realisasi Anggaran, dan Catatan atas Laporan Keuangan, disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) yang berlaku dalam rangka perwujudan transparansi BPKH dalam pengelolaan Keuangan Haji, dan pemeriksaan (reviu) telah dilakukan oleh Badan Pemeriksa Keuangan (BPK) dengan Standar Pemeriksaan Keuangan Negara.

The Financial Statements ending December 31, 2022 consisted of Consolidated Balance Sheet, Consolidated Statements of Operations, Consolidated Statements of Changes in Net Assets, Consolidated Statements of Cash Flows, Budget Realization Report, and Notes to Financial Statements, prepared and presented in accordance with the prevailing Financial Accounting Standards (SAK) for the purpose of realizing BPKH transparency in the management of Hajj Fund, and the audit (review) has been carried out by the Audit Board (BPK) using the State Financial Audit Standards.

Reviu bertujuan untuk memberikan keyakinan terbatas mengenai akurasi, keandalan, keabsahan informasi serta kesesuaian pengakuan, pengukuran, dan pelaporan transaksi sesuai dengan SAK yang berlaku. Reviu mempunyai lingkup yang jauh lebih sempit dibandingkan dengan lingkup audit yang bertujuan untuk menyatakan pendapat atas Laporan Keuangan secara keseluruhan, oleh karenanya tidak memberikan pendapat semacam itu.

The review aims to provide limited assurance regarding the accuracy, reliability, validity of information and the conformity of recognition, measurement, and reporting of transactions with the applicable SAK. The review has a much narrower scope than the audit scope which aims to express an opinion on the Financial Statements as a whole, and therefore does not provide such an opinion.

Berdasarkan reviu yang dilakukan oleh Badan Pemeriksa Keuangan (BPK) tidak terdapat perbedaan signifikan, sebagaimana tersebut di atas tidak disajikan sesuai dengan SAK yang berlaku.

Based on the review conducted by BPK, there were no significant differences, as mentioned above, that were not presented in accordance with the applicable SAK.

Tahun 2022 adalah tahun pertama BPKH menyusun laporan keuangan konsolidasian yang mengkonsolidasikan laporan keuangan induk dan anak usaha PT Bank Muamalat Indonesia ("BMI") sehubungan dengan telah diakuisisinya sebesar 82,65% kepemilikan saham BMI pada tahun 2021.

2022 was the first year BPKH prepared the consolidated financial statements that consolidated the financial statements of both the parent and subsidiary, namely PT Bank Muamalat Indonesia ("BMI"), in connection with the acquisition of 82.65% shares of BMI in 2021.

KINERJA KEUANGAN

Kinerja keuangan terdiri atas kinerja Laporan Neraca Tersendiri, Laporan Operasional Tersendiri dan serta Laporan Arus Kas Tersendiri disajikan sebagai berikut.

FINANCIAL PERFORMANCE

Financial performance consists of the performance of Statements of Separate Balance Sheet, Separate Statements of Operations, and Separate Statements of Cash Flows presented as follows.

Laporan Neraca Konsolidasian

Neraca keuangan BPKH pada periode efektif 1 Januari 2022 BPKH tidak lagi mengkategorikan aset dan kewajiban pada neraca berdasarkan lancar dan tidak lancar (*unclassified basis*).

Consolidated Statements of Balance Sheet

Based on balance sheet of BPKH for the effective period of January 1, 2022, BPKH no longer categorizes assets and liabilities on the balance sheet based on current and non-current basis (unclassified basis).

Pada tanggal 31 Desember 2022, BPKH mencatat peningkatan pada jumlah aset, aset neto dan liabilitas masing-masing sebesar Rp52,19 triliun atau 32,50%, Rp3,83 triliun atau 21,53% dan Rp15,19 trliun atau 10,63% dibandingkan dengan posisi tanggal 31 Desember 2021, dan pada tanggal tersebut BPKH juga mencatatkan dana syirkah temporer sebesar Rp33,17 triliun yang pada tanggal 31 Desember 2021 bersaldo nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022.

On December 31, 2022, BPKH recorded an increase in total assets, net assets and liabilities of Rp52.19 trillion or 32.50%, Rp3.83 trillion or 21.53% and Rp15.19 trillion or 10.63%, respectively compared to the position on December 31, 2021, and on that date BPKH also recorded temporary syirkah funds of Rp33.17 trillion which on December 31, 2021, it was recorded nil as itwhad just been consolidated on December 31, 2022.

Tabel Ikhtisar Neraca Konsolidasian
Table of Consolidated Balance Sheet Highlights

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Perubahan Changes	
			Nominal	Persentase Percentage
Jumlah Aset Total Assets	212.790.022	160.595.940	52.194.082	32,50%
Jumlah Aset Neto Total Net Assets	21.542.851	17.711.413	3.831.438	21,63%
Dana Syirkah Temporer Temporary Syirkah Funds	33.173.839	-	33.173.839	100,00%
Jumlah Liabilitas Total Liabilities	158.073.332	142.884.526	15.188.806	10,63%

ASET

Pada tanggal 31 Desember 2022, total aset BPKH tercatat sebesar Rp212,79 triliun, mengalami peningkatan sebesar Rp52,19 triliun atau 32,50% dibandingkan posisi tanggal 31 Desember 2021 yaitu sebesar Rp160,60 triliun. Peningkatan tersebut terutama karena peningkatan yang signifikan dari aset tetap bersih yaitu sebesar Rp1,58 triliun atau 23.835,01% serta kas dan setara kas yang meningkat sebesar Rp1,26 triliun atau 13.603,77% dibandingkan tanggal 31 Desember 2021.

ASSETS

As of December 31, 2022, total assets of BPKH were recorded at Rp212.79 trillion, an increase of Rp52.19 trillion or 32.50% compared to the position on December 31, 2021 which was Rp160.60 trillion. The increase was mainly due to a significant increase in net fixed assets of Rp1.58 trillion or 23,835.01% and cash and cash equivalents which increased by Rp1.26 trillion or 13,603.77% compared to that of in December 31, 2021.

Tabel Aset
Table of Assets

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Perubahan Changes	
			Nominal	Persentase Percentage
ASET **ASSETS**				
Kas dan setara kas Cash and cash equivalents	1.267.187	9.247	1.257.940	13603,77%
Giro dan penempatan pada Bank Indonesia Current accounts and placement in Bank Indonesia	7.191.471	-	7.191.471	100,00%
Penempatan pada bank Placement in the Banks	38.511.128	45.636.508	(7.125.380)	-15,61%

Tabel Aset
Table of Assets

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Perubahan Changes	
			Nominal	Persentase Percentage
Piutang pembiayaan Financing receivables	6.489.259	-	6.489.259	100,00%
Pembiayaan bagi hasil Profit sharing financing	10.004.979	-	10.004.979	100,00%
Pendapatan yang masih harus diterima Accrued income	4.086.311	1.725.851	2.360.460	136,77%
Uang muka Investasi Advances for Investment	-	1.000.000	(1.000.000)	-100,00%
Investasi surat berharga Securities investment	140.847.514	110.909.319	29.938.196	26,99%
Penyertaan saham pada entitas anak Investment in subsidiary	-	276.650	(276.650)	-100,00%
Investasi langsung dan lainnya Direct and other investments	1.126.535	964.290	162.244	16,83%
Aset tetap – bersih Net fixed assets	1.585.601	6.625	1.578.976	23835,01%
Investasi emas Gold investment	425	-	425	100,00%
Aset lainnya Other assets	1.679.612	67.450	1.612.162	2390,16%
JUMLAH ASET **TOTAL ASSETS**	**212.790.023**	**160.595.940**	**52.194.083**	**32,50%**

Kas dan Setara Kas

Akun kas dan setara kas terdiri atas uang kertas dan logam, dan giro bank yang dikuasai dan dikelola BPKH untuk keperluan program keuangan haji dan kegiatan operasional BPKH yang ditempatkan pada rekening operasional, rekening kustodi investasi dan rekening program kemaslahatan.

Pada tanggal 31 Desember 2022, saldo kas dan setara kas tercatat sebesar Rp1.27 triliun, meningkat sebesar Rp1,26 triliun atau 13.603,77% dibandingkan posisi tanggal 31 Desember 2021 yaitu sebesar Rp9,25 miliar.

Cash and Cash Equivalents

Cash and cash equivalents account consist of banknotes and coins, and bank current accounts controlled and managed by BPKH for the purposes of hajj fund program and BPKH operational activities which are placed in operational accounts, investment custodial accounts, and philanthropic program accounts.

As of December 31, 2022, the balance of cash and cash equivalents was recorded at Rp1.27 trillion, an increase of Rp1.26 trillion or 13,603.77% compared to the position on December 31, 2021 which was Rp9.25 billion.

Peningkatan terbesar berasal dari saldo kas dan setara kas untuk entitas anak sebesar Rp1,27 triliun dari posisi tanggal 31 Desember 2021 yang bersaldo nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022. Di sisi lain, jumlah kas entitas induk mengalami penurunan sebesar Rp7,93 miliar atau 85,76% dibandingkan posisi 31 Desember 2021 dikarenakan nilai daftar kewajiban tahun 2022 yang semakin berkurang.

The largest increase came from cash and cash equivalents for subsidiary amounting to Rp1.27 trillion from the position on December 31, 2021, which was zero, as it had just been consolidated on December 31, 2022. On the other hand, total cash of the parent entity decreased by Rp7.93 billion or 85.76% compared to the position on December 31, 2021 due to the decreasing value of list of liabilities in 2022.

Giro dan Penyertaan pada Bank Indonesia

Pada tanggal 31 Desember 2022, BPKH mencatat total giro dan penyertaan pada Bank Indonesia sebesar Rp7,19 triliun yang pada tanggal 31 Desember 2021 mencatatkan saldo nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022. Giro dan penyertaan pada Bank Indonesia tersebut keseluruhannya berasal dari entitas anak yaitu PT Bank Muamalat Indonesia ("BMI").

Current Accounts and Investments in Bank Indonesia

On December 31, 2022, BPKH recorded total current accounts and investments in Bank Indonesia of Rp7.19 trillion, which on December 31, 2021 recorded a nil balance because they had just been consolidated on December 31, 2022. These current accounts and investments in Bank Indonesia came from subsidiary namely PT Bank Muamalat Indonesia ("BMI").

Penempatan pada Bank

Pada tanggal 31 Desember 2022, BPKH mencatat penempatan pada bank sebesar Rp38,51triliun, mengalami penurunan sebesar Rp7,13 triliun atau 15,61% dibandingkan posisi 31 Desember 2021 yaitu sebesar Rp45,64 triliun. Penempatan pada bank ini keseluruhannya merupakan penempatan yang dilakukan oleh entitas induk, berupa saldo penempatan dana haji pada produk perbankan berupa tabungan, giro dan deposito yang terdiri dari dana setoran jemaah, dana nilai manfaat dan dana abadi umat.

Placement in the Banks

On December 31, 2022, BPKH recorded placement in the banks of Rp38.51 trillion, a decrease of Rp7.13 trillion or 15.61% compared to the position on December 31, 2021, which was Rp45.64 trillion. The placement in the banks is placement made by the parent entity, in the form of placement of hajj funds in banking products in the form of savings, current accounts, and time deposits consisting of initial deposits, return, and ummatic trust fund.

Penurunan terbesar berasal dari dana BPIH yaitu sebesar Rp7,25 triliun atau 15,94% dibandingkan posisi 31 Desember 2021 yaitu sebesar Rp45,51 triliun.

The largest decrease came from BPIH funds, which amounted to Rp7.25 trillion or 15.94% compared to the position on December 31, 2021 which amounted to Rp45.51 trillion.

Dalam penempatan pada bank, BPKH menggunakan akad mudharabah dan wadiah.

In placement in the banks, BPKH used mudharabah and wadiah contracts.

Atas dana Penempatan pada BPS BPIH berupa giro, tabungan dan deposito yang bersumber dari Setoran Awal, Setoran Lunas dan Nilai Manfaat *Virtual Account* tidak dibentuk Cadangan Kerugian Penurunan Nilai (CKPN) karena telah dijamin oleh Lembaga Penjamin

In respect of Placement funds at BPS BPIH in the form of current accounts, savings and time deposits originating from Initial Deposits, Paid Deposits and Virtual Account Return were not used to make Allowance for Impairment Losses (CKPN) as they have been guaranteed by

Simpanan (LPS). Sedangkan dana Penempatan berupa Nilai Manfaat *Non Virtual Account*, Likuiditas dan DAU masih dalam proses pengkajian untuk pembentukan CKPN. Namun selama BPKH menempatkan dananya pada BPS BPIH, baik setoran awal, setoran lunas, maupun nilai manfaat tidak ada peristiwa atau kejadian terjadinya default sehingga nilai CKPN atas penempatan sebesar Rp0,00

the Indonesia Deposit Insurance Corporation (LPS). Meanwhile, Placement funds in the form of Non-Virtual Account Return, Liquidity and DAU were still being reviewed for the purpose of providing CKPN. However, as long as BPKH places its funds at BPS BPIH, and the initial deposit, paid deposit, and return do not experience event or occurrence of a default, the CKPN value for the placement would be Rp00.

Piutang Pembiayaan

Pada tanggal 31 Desember 2022, BPKH mencatat piutang pembiayaan bersih sebesar Rp6,49 triliun, merupakan piutang pembiayaan entitas anak ("BMI") yang pada posisi 31 Desember 2021 tercatat nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022. Piutang pembiayaan tersebut terdiri dari piutang murabahah, piutang istishna, piutang ijarah dan piutang qardh. Komponen piutang pembiayaan terbesar adalah piutang murabahah yaitu 87,49% dari total piutang pembiayaan bersih tanggal 31 Desember 2022.

Financing Receivables

On December 31, 2022, BPKH recorded financing receivables of Rp6.49 trillion, which were financing receivables of subsidiary ("BMI") recorded at nil on December 31, 2021 as they had just been consolidated on December 31, 2022. These financing receivables consisted of murabahah receivables, istishna receivables, ijarah receivables and qardh receivables. The largest component of financing receivables was murabahah receivables, which accounted for 87.49% of the total net financing receivables as of December 31, 2022.

Murabahah adalah akad jual beli barang dengan harga jual sebesar biaya perolehan ditambah keuntungan yang disepakati dan penjual harus mengungkapkan biaya perolehan barang tersebut kepada pembeli. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Murabahah is a contract of sale and purchase of goods at a selling price of the acquisition cost plus an agreed profit, and the seller must disclose the acquisition cost of the goods to the buyer. Payment for this financing is made in installments within a specified period.

Istishna adalah akad penjualan antara al-mustashni (pembeli) dan al-shani (produsen yang juga bertindak sebagai penjual). Berdasarkan akad tersebut, pembeli menugasi produsen untuk membuat atau mengadakan al-mashnu (barang pesanan) sesuai spesifikasi yang disyaratkan pembeli dan menjualnya dengan harga yang disepakati.

Istishna is a sales contract between al-mustashni (buyer) and al-shani (manufacturer who also acts as a seller). Based on the contract, the buyer orders to the producer to make or procure al-mashnu (ordered goods) according to the specifications required by the buyer and sell them at an agreed price.

Piutang ijarah (porsi pokok sewa) merupakan akrual piutang sewa atas porsi pokok yang belum direalisasikan oleh nasabah dan; piutang pendapatan ijarah merupakan akrual piutang sewa atas bagian keuntungan (ujroh) transaksi ijarah muntahiyah bittamlik dari angsuran nasabah pada bulan berikutnya yang diakui secara proporsional.

Ijarah receivables are based on customer's unrealized accrual rent income from principal portion and; ijarah revenue receivables represent profit portion (ujroh) of accrual rent income from the following month's installment of ijarah muntahiyah bittamlik transaction which is recognized proportionally.

Pinjaman qardh adalah penyaluran dana dengan akad qardh. Akad qardh adalah akad pinjaman dana kepada nasabah dengan ketentuan bahwa nasabah wajib mengembalikan dana yang diterimanya pada waktu yang telah disepakati.

Qardh loan is the disbursement of funds with a qardh contract. A qardh contract is a customer's loan contract with conditions that the customer is required to return the funds received at an agreed time.

Untuk piutang murabahah, piutang istishna, dan pinjaman qardh berasal dari laporan penilaian aset dan liabilitas anak usaha BPKH (BMI) yang dilakukan oleh KJPP Amin, Nirwana, Alfiantori, dan Rekan nomor 00012/2.0044-09/BS/09/0421/1/I/2023 tanggal 31 Januari 2023.

Murabahah receivables, istishna receivables, and qardh loans came from the valuation report on the assets and liabilities of BPKH (BMI) subsidiary conducted by KJPP Amin, Nirwana, Alfiantori, and Partners number 00012/2.0044-09/BS/09/0421/1/ I/2023 on January 31, 2023.

Terhadap piutang pembiayaan tersebut wajib dibentuk cadangan kerugian minimum sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), yang pada posisi 31 Desember 2022 adalah sebesar Rp343,79 miliar, meningkat 100% karena pada posisi 31 Desember 2021 bersaldo nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022.

For these financing receivables, a minimum loss reserve must be established in accordance with the Financial Services Authority Regulation (POJK), which as of December 31, 2022, it amounted to Rp343.79 billion, an increase of 100%, since as of December 31, 2021, the balance was nil because it had just been consolidated on December 31 2022.

Pembiayaan Bagi Hasil

Pada tanggal 31 Desember 2022, BPKH mencatat jumlah pembiayaan bagi hasil sebesar Rp10,00 triliun, merupakan piutang pembiayaan bagi hasil entitas anak ("BMI") yang pada posisi 31 Desember 2021 tercatat nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022. Piutang pembiayaan bagi hasil tersebut terdiri dari piutang musyakarah dan piutang mudharabah. Komponen piutang pembiayaan terbesar adalah piutang musyakarah yaitu 94,77% dari total piutang pembiayaan bagi hasil bersih tanggal 31 Desember 2022.

Profit-Sharing Financing

On December 31, 2022, BPKH recorded total profit-sharing financing of Rp10.00 trillion, which represented profit sharing financing receivables of subsidiary ("BMI") which on December 31, 2021 was recorded as nil since it had just been consolidated on December 31, 2022. The profit-sharing financing receivables consisted of musyarakah receivables and mudharabah receivables. The largest financing receivables component was musyarakah receivables, which was 94.77% of the total net profit-sharing financing receivables as of December 31, 2022.

Terhadap pembiayaan bagi hasil tersebut wajib dibentuk cadangan kerugian minimum sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK), yang pada posisi 31 Desember 2022 adalah sebesar Rp285,75 miliar, meningkat 100% karena pada posisi 31 Desember 2021 bersaldo nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022.

For this profit-sharing financing, a minimum loss reserve must be established in accordance with the Financial Services Authority Regulation (POJK), which as of December 31, 2022, it amounted to Rp285.75 billion, an increase of 100%, since as of December 31, 2021, the balance was nil because it had just been consolidated on December 31 2022.

Penyesuaian nilai wajar saat akuisisi untuk pembiayaan musyarakah dan pembiayaan mudharabah berasal dari laporan penilaian aset dan liabilitas anak usaha BPKH (BMI) yang dilakukan oleh KJPP Amin, Nirwana, Alfiantori, dan Rekan nomor 00012/2.0044-09/BS/09/0421/1/I/2023 tanggal 31 Januari 2023.

Adjustment to fair value at acquisition for musyarakah financing and mudharabah financing came from the valuation report on the assets and liabilities of a BPKH subsidiary (BMI) conducted by KJPP Amin, Nirwana, Alfiantori and Partners number 00012/2.0044-09/BS/09/0421/1 /I/2023 on January 31, 2023.

Pendapatan yang Masih Harus Diterima

Pendapatan yang masih harus diterima adalah pendapatan yang telah menjadi hak BPKH dikarenakan dari hasil penempatan, investasi dan usaha lainnya akan tetapi pembayarannya belum diterima.

Accrued Income

Accrued income represented income that was the right of BPKH to earn as a result of placements, investments and other businesses whose payment had not yet been received.

Pada tanggal 31 Desember 2022, BPKH mencatat pendapatan yang masih harus diterima sebesar Rp4,09 triliun mengalami peningkatan sebesar Rp2,36 triliun atau 136,77% dibandingkan posisi 31 Desember 2021 yaitu sebesar Rp1,73 triliun.

On December 31, 2022, BPKH recorded accrued income of Rp4.09 trillion, an increase of Rp2.36 trillion or 136.77% compared to the position on December 31, 2021 which was Rp1.73 trillion.

Pendapatan yang masih harus diterima berasal dari entitas induk, terdiri dari dana BPIH dan dana abadi umat yang pada tanggal 31 Desember 2022 tercatat total sebesar Rp1,80 triliun meningkat sebesar Rp76,36 miliar atau 4,42% dibandingkan dengan posisi tanggal 31 Desember 2021, serta entitas anak sebesar Rp2,28 triliun dari posisi 31 Desember 2021 tercatat nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022.

Accrued income came from the parent entity, consisting of BPIH funds and ummatic trust fund which on December 31, 2022 was recorded at a total of Rp1.80 trillion, an increase of Rp76.36 billion or 4.42% compared to the position on December 31, 2021, and from subsidiary at the amount of Rp2.28 trillion, which as of December 31, 2021 was recorded as nil since it had just been consolidated on December 31, 2022.

Perhitungan pendapatan nilai manfaat yang masih harus diterima dilakukan berdasarkan perhitungan sesuai dengan *indicative return* yang diharapkan. Realisasi penerimaan pendapatan pada tahun berikut dapat berbeda sesuai dengan nisbah yang dihitung berdasarkan *net profit* pada masing-masing BPS BPIH.

The calculation of the accrued income was carried out based on the calculation in accordance with the expected indicative return. Realization of revenue receipts in the following year may differ according to the ratio calculated based on net profit at each BPS BPIH.

Uang Muka Investasi

Pada tanggal 31 Desember 2022, BPKH mencatat uang muka investasi nihil setelah pada posisi 31 Desember 2021 tercatat sebesar Rp1,00 triliun, yang merupakan uang muka dalam proses penyertaan investasi pada BMI Tbk melalui HMETD (Hak Memesan Efek Terlebih Dahulu) yang sudah terealisasi di tahun 2022 dan tercatat sebagai tambahan investasi pada entitas anak.

Advances for Investment

On December 31, 2022, BPKH recorded advances for investment as nil after recording Rp1.00 trillion as of December 31, 2021, which was advances for investment in BMI Tbk through HMETD (Pre-emptive Rights) which were realized in 2022 and recorded as an additional investment in subsidiary.

Investasi Surat Berharga

Pada tanggal 31 Desember 2022, BPKH mencatat investasi surat berharga bersih total sebesar Rp140,85 triliun, mengalami peningkatan sebesar Rp29,94 triliun atau 26,99% dibandingkan posisi 31 Desember 2021 yaitu sebesar Rp110,91 triliun.

Investasi surat berharga tersebut di atas terdiri dari investasi surat berharga yang diukur pada biaya perolehan diamortisasi dan yang diukur pada nilai wajar melalui penghasilan komprehensif lain pada entitas induk total sebesar Rp112,96 triliun, mengalami peningkatan sebesar Rp2,05 triliun atau 1,85% dibandingkan posisi 31 Desember 2021 yaitu sebesar Rp110,91 triliun. Selain itu, terdapat investasi surat berharga pada entitas anak yang terdiri dari investasi surat berharga yang diukur pada nilai wajar dan yang diukur pada biaya perolehan total sebesar Rp27,88 triliun, meningkat 100% dari posisi tanggal 31 Desember 2021 yang bersaldo nihil karena baru dikonsolidasikan pada tanggal 31 Desember 2022.

Investasi surat berharga yang dilakukan pada entitas induk berupa Sukuk yang terdiri dari dua jenis instrumen sukuk negara yaitu dalam bentuk Sukuk Dana Haji Indonesia (SDHI) yang bersifat *non-tradeable* dan Surat Berharga Syariah Negara (SBSN) Rupiah yang dapat diperdagangkan, serta Sukuk Korporasi. Selain itu BPKH juga memiliki Reksadana Syariah Penyertaan Terbatas ("RDSPT").

Sedangkan entitas anak, memiliki investasi surat berharga berupa Sukuk Pemerintah dan Sukuk Korporasi.

Penyertaan Saham Pada Entitas Anak

Pada tanggal 31 Desember 2022, penyertaan saham pada entitas anak bersaldo nihil setelah pada tanggal 31 Desember 2021 tercatat saldo sebesar Rp276,65 miliar sebagai dampak dari penyusunan laporan keuangan konsolidasian yang mensyaratkan ketentuan eliminasi saldo penyertaan saham pada entitas anak.

Securities Investment

On December 31, 2022, BPKH recorded total net securities investment of Rp140.85 trillion, an increase of Rp29.94 trillion or 26.99% compared to the position on December 31, 2021 which was Rp110.91 trillion.

The above investment in securities consisted of securities investment measured at amortized cost and measured at fair value through other comprehensive income in the parent entity totaling Rp112.96 trillion, an increase of Rp2.05 trillion or 1.85% compared to the position on December 31, 2021 of Rp110.91 trillion. In addition, there were securities investments in subsidiary which consisted of securities investment measured at fair value and measured at cost of a total of Rp27.88 trillion, an increase of 100% from the position on December 31, 2021 which recorded nil balance as it had just been consolidated on December 31, 2022.

The securities investment made in the parent entity was in the form of Sukuk which consisted of two types of government sukuk instruments, namely in the form of non-tradeable Indonesian Hajj Fund Sukuk (SDHI) and tradeable Rupiah-based Government Sharia Securities (SBSN) as well as Corporate Sukuk. In addition, BPKH also had Islamic Limited Equity Fund ("RDSPT").

Meanwhile, the subsidiary had securities investment in the form of Government Sukuk and Corporate Sukuk.

Investment in Shares in Subsidiary

As of December 31, 2022, investment in shares in subsidiary entity was recorded as nil after recording Rp276.56 billion on December 31, 2021. This was as a result of the preparation of the consolidated financial statements which required the fulfillment of provision on elimination of balance of share participation in subsidiary.

Investasi Langsung dan Lainnya

Pada tanggal 31 Desember 2022, BPKH mencatat jumlah investasi langsung dan lainnya sebesar Rp1,13 triliun, mengalami peningkatan sebesar Rp162,24 miliar atau 16,83% dibandingkan posisi tanggal 31 Desember 2021.

Peningkatan berasal dari entitas anak yang baru dikonsolidasikan pada tanggal 31 Desember 2022 yaitu sebesar Rp347,47 miliar. Sedangkan pada entitas induk mengalami penurunan sebesar Rp185,22 miliar atau 19,21%, terutama karena perubahan nilai aset bersih.

Atas Investasi yang disajikan pada nilai amortisasi dan nilai wajar pada komprehensif lainnya di entitas induk, tidak ada nilai CKPN berdasarkan perhitungan menurut ketentuan yang berlaku.

Sedangkan untuk investasi langsung dan lainnya pada entitas anak telah dibentuk CKPN sebesar Rp60,24 miliar, dan manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutupi kemungkinan kerugian yang mungkin timbul.

Direct and Other Investments

On December 31, 2022, BPKH recorded total direct and other investments Rp1.13 trillion, an increase of Rp162.24 billion or 16.83% compared to the position on December 31, 2021.

The increase came from a newly consolidated subsidiary on December 31, 2022, which amounted to Rp347.47 billion. Meanwhile, the investment in the parent entity decreased by Rp185.22 billion or 19.21%, mainly due to changes in net asset value.

In respect of Investments presented at amortization value and other comprehensive fair values in the parent entity, there was no allowance for impairment losses (CKPN) based on calculations according to THE applicable regulations.

Meanwhile, for direct and other investments in subsidiary, CKPN of Rp60.24 billion had been established, and the management believed that the allowance for impairment losses was sufficient to cover possible losses that might arise.

Aset Tetap

Nilai buku aset tetap pada tanggal 31 Desember 2022 tercatat sebesar Rp1,59 triliun mengalami peningkatan sebesar Rp1,58 triliun atau 23.835,01% dibandingkan posisi tanggal 31 Desember 2021 yaitu sebesar Rp6,62 miliar, terutama karena dikonsolidasikannya BMI.

Sedangkan jumlah akumulasi penyusutan pada tanggal 31 Desember 2022 adalah sebesar Rp1,73 triliun meningkat sebesar Rp1, 72 triliun atau 20.290,26% dibandingkan posisi 31 Desember 2021, terutama karena dikonsolidasikannya BMI.

Aset tetap entitas induk merupakan aset berwujud yang dimiliki untuk digunakan dalam penyediaan jasa atau tujuan administratif dan diperkirakan akan digunakan selama lebih dari satu periode. Aset tetap diantaranya terdiri atas tanah, bangunan, kendaraan, peralatan, dan aset dalam penyelesaian/ konstruksi, termasuk aset tetap yang dipinjamkan kepada pihak lain. Aset tetap

Fixed Assets

The book value of fixed assets on December 31, 2022 was recorded at Rp1.59 trillion, an increase of Rp1.58 trillion or 23,835.01% compared to the position on December 31 2021 which was Rp6.62 billion, mainly due to the consolidation of BMI.

Meanwhile, the accumulated depreciation on December 31, 2022 reached Rp1.73 trillion, an increase of Rp1.72 trillion or 20,290.26% compared to the position on December 31, 2021, particularly due to the consolidation of BMI.

Fixed assets are tangible assets held for use in the provision of services or administrative purposes and are expected to be used for more than one period. Fixed assets, among others, consist of land, buildings, vehicles, equipment, and assets under completion/construction, including fixed assets that are lent to other parties. Fixed assets are measured using the cost model, namely

diukur dengan menggunakan model biaya, yaitu dicatat pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai sesuai ketentuan yang berlaku.

assets recorded at cost less accumulated depreciation and accumulated impairment losses in accordance with applicable regulations.

Efektif sejak tanggal 1 November 2014, PT. Bank Muamalat Indonesia Tbk (Entitas Anak) merubah kebijakan akuntansinya dari metode harga perolehan menjadi metode revaluasi. Bank melakukan penilaian kembali atas seluruh aset tetap yang dimiliki Bank dengan menggunakan jasa dari penilai independen eksternal yang telah terdaftar di OJK. Metodologi penilaian yang digunakan Bank dalam metode revaluasi yaitu pendekatan data pasar (*market data approach*). Kenaikan nilai tercatat yang timbul dari revaluasi aset tetap dikreditkan pada "surplus revaluasi atas aset tetap" sebagai bagian dari penghasilan komprehensif lainnya. Penurunan yang menghapus nilai kenaikan yang sebelumnya atas aset yang sama dibebankan terhadap "surplus revaluasi atas aset tetap" sebagai bagian dari penghasilan komprehensif; penurunan lainnya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain. Revaluasi aset tetap dilakukan setiap tahun atau memiliki keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan, dan jika suatu aset tetap direvaluasi, maka seluruh aset tetap dalam kelas yang sama direvaluasi.

Effective since November 1, 2014, PT. Bank Muamalat Indonesia Tbk (Subsidiary) changed its accounting policy from the cost method to the revaluation method. The Bank reassessed all fixed assets owned by the Bank using the services of an external independent appraiser registered with the OJK. The valuation methodology used by the Bank in the revaluation method was the market data approach. The increase in the carrying amount arising from the revaluation of fixed assets was credited to "revaluation surplus on fixed assets" as part of other comprehensive income. A decrease that wrote off the previous increase in the value of the same asset was charged against "revaluation surplus on fixed assets" as part of comprehensive income; other decreases were charged to the statement of profit or loss and other comprehensive income. Revaluation of fixed assets is carried out annually or has sufficient regularity to ensure that the carrying amount does not differ materially from the amount determined using fair value at the end of the reporting period, and if a fixed asset is revalued, then all fixed assets in the same class are revalued.

Investasi Emas

Pada tanggal 31 Desember 2022, BPKH mencatat investasi emas yang keseluruhannya merupakan investasi entitas induk, sebesar Rp425,13 juta mengalami peningkatan 100% dibandingkan posisi tanggal 31 Desember 2021 yang bersaldo nihil. Investasi tersebut berupa rekening emas yang ditempatkan pada Pegadaian.

Gold Investment

On December 31, 2022, BPKH recorded gold investment, which was entirely an investment in the parent entity, at Rp425.13 million, an increase of 100% compared to the position on December 31, 2021 which was previously zero. The investment was in the form of a gold account placed at Pegadaian.

Aset Lainnya

Pada tanggal 31 Desember 2022, BPKH mencatat jumlah aset lainnya sebesar Rp1,68 triliun, mengalami peningkatan sebesar Rp1,61 triliun atau 2.390,16% dibandingkan dengan posisi tanggal 31 Desember 2021 yaitu sebesar Rp67,45 miliar, terutama karena dikonsolidasikannya BMI.

Other Assets

On December 31, 2022, BPKH recorded other assets of Rp1.68 trillion, an increase of Rp1.61 trillion or 2,390.16% compared to the position on December 31, 2021 which amounted to Rp67.45 billion, mainly due to the consolidation of BMI.

Pada entitas induk, aset lainnya tercatat sebesar Rp260,58 miliar, mengalami peningkatan sebesar Rp193,13 miliar atau 286,33% dibandingkan posisi tanggal 31 Desember 2021 yaitu sebesar Rp67,45 miliar. Aset lainya terdiri dari kas yang dibatasi penggunaannya, aset tidak berwujud – bersih, beban dibayar dimuka, piutang – bersih, persediaan, dan aset lain-lain. Peningkatan tertinggi berasal dari piutang – bersih yaitu sebesar Rp215,45 miliar atau 4.784,97%.

In the parent entity, other assets were recorded at Rp260.58 billion, an increase of Rp193.13 billion or 286.33% compared to the position on December 31, 2021, which was Rp67.45 billion. Other assets consisted of restricted cash, intangible assets – net, prepaid expenses, receivables – net, inventories and other assets. The highest increase came from receivables - net which amounted to Rp215.45 billion or 4,784.97%.

Pada entitas anak, aset lainnya tercatat sebesar Rp1,42 triliun, mengalami peningkatan 100% dibandingkan posisi tanggal 31 Desember 2021 karena baru dikonsolidasikan pada tanggal 31 Desember 2021. Aset lainya terdiri dari aset pajak tangguhan, tagihan akseptasi – bersih, Aset yang diperoleh untuk ijarah – bersih, dan aset lain-lain. Komponen terbesar adalah aset lain-lain (terbesar adalah aset terbengkalai – bersih) yaitu sebesar 87,68% dari total aset lainnya posisi 31 Desember 2022.

In subsidiary, other assets were recorded at Rp1.42 trillion, an increase of 100% compared to the position on December 31, 2021 as they had just been consolidated on December 31, 2021. Other assets consisted of deferred tax assets, acceptance receivables – net, assets acquired for ijarah – net, and and other assets. The largest component was other assets (the largest was idle assets - net) which accounted for 87.68% of total other assets as of December 31, 2022.

LIABILITAS

Pada tanggal 31 Desember 2022, BPKH mencatat total liabilitas sebesar Rp158,07 triliun, meningkat Rp15,19 triliun atau 10,63% dibandingkan posisi 31 Desember 2021 yaitu sebesar Rp142,88 triliun. Peningkatan liabilitas terbesar berasal dari dana simpanan nasabah bank yaitu sebesar Rp9,27 triliun atau 100% dari posisi tanggal 31 Desember 2021 karena pada saat ini bersaldo nihil.

LIABILITIES

On December 31, 2022, BPKH recorded total liabilities of Rp158.07 trillion, an increase of Rp15.19 trillion or 10.63% compared to the position on December 31, 2021 which was Rp142.88 trillion. The biggest increase in liabilities came from bank customer deposits which amounted to Rp9.27 trillion or 100% from the position on December 31, 2021, because at the moment it has a zero balance.

Tabel Liabilitas
Table of Liabilities

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Perubahan Changes	
			Nominal	Persentase Percentage
Utang jemaah tunda Payable of postponed pilgrims	5.159.935	9.180.651	(4.020.717)	-43,80%
Utang lainnya Other payables	995.769	211.249	784.520	371,37%
Dana simpanan nasabah bank Bank customer deposit	9.274.339	-	9.274.339	100,00%

Tabel Liabilitas
Table of Liabilities

(dalam jutaan Rupiah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Perubahan Changes	
			Nominal	Persentase Percentage
Dana titipan Jemaah Pilgrimage fund	142.143.290	133.254.548	8.888.742	6,67%
Pendapatan nilai manfaat yang ditangguhkan Deferred Income	-	238.079	(238.079)	-100,00%
Pinjaman yang diterima Loan received	500.000	-	500.000	100,00%
JUMLAH LIABILITAS **TOTAL LIABILITIES**	**158.073.332**	**142.884.526**	**15.188.806**	**10,63%**

Utang Jemaah Tunda

Pada tanggal 31 Desember 2022, BPKH mencatat jumlah utang Jemaah tunda sebesar Rp5,16 triliun, mengalami penurunan sebesar Rp4,02 triliun atau 43,80% dibandingkan posisi tanggal 31 Desember 2021 yaitu sebesar Rp9,18 triliun.

Utang Jemaah tunda merupakan utang entitas induk kepada jemaah haji yang telah berhak berangkat dan telah melunasi BPIH, namun belum dapat diberangkatkan karena jumlah kuota pemberangkatan haji yang terbatas dari Pemerintah Arab Saudi.

Utang Lainnya

Pada tanggal 31 Desember 2022, BPKH mencatat jumlah utang lainnya total sebesar Rp995,77 miliar, mengalami peningkatan sebesar Rp784,52 miliar atau 371,37% dibandingkan posisi tanggal 31 Desember 2021 yaitu sebesar Rp211,25 miliar. Peningkatan terbesar berasal dari entitas anak karena baru dikonsolidasikan pada tanggal 31 Desember 2022.

Utang lainnya entitas induk terdiri dari utang beban, utang pajak, dan utang lain-lain yang pada tangal 31 Desember 2022 tercatat total sebesar Rp225,36 miliar, mengalami peningkatan sebesar Rp14,11 miliar atau 6,68% dibandingkan posisi tanggal 31 Desember 2021.

Payable of Postponed Pilgrims

On December 31, 2022, BPKH recorded payable of postponed pilgrims amounting to Rp5.16 trillion, a decrease of Rp4.02 trillion or 43.80% compared to the position on December 31, 2021 which was Rp9.18 trillion.

Payable of Postponed Pilgrims is the parent entity's debt to pilgrims who are entitled to depart and have paid off Hajj Pilgrimage Operational Cost (BPIH), but cannot depart due to limited number of hajj departure quotas from the Government of Saudi Arabia.

Other Payables

On December 31, 2022, BPKH recorded total other payables of Rp995.77 billion, an increase of Rp784.52 billion or 371.37% compared to the position on December 31 2021, which was Rp211.25 billion. The biggest increase came from the subsidiary because it had just been consolidated on December 31, 2022.

Other payables of the parent entity consisted of expenses payable, taxes payable, and other payables which on December 31, 2022 were recorded at a total of Rp225.36 billion, an increase of Rp14.11 billion or 6.68% compared to the position on December 31, 2021.

Sedangkan utang lainnya entitas anak terdiri dari liabilitas segera, liabilitas akseptasi, bagi hasil yang belum dibagikan, estimasi liabilitas imbalan kerja, utang pajak, estimasi kerugian komitmen dan kontijensi, dan utang lainnya.

Meanwhile, other payables of subsidiary consisted of liabilities due immediately, acceptance payable, undistributed profit sharing, estimated employee benefit liabilities, taxes payable, estimated losses on commitments and contingencies, and other payables.

Dana Simpanan Nasabah Bank

Pada tanggal 31 Desember 2022, BPKH membukukan dana simpanan nasabah bank (dana pihak ketiga) dari entitas anak total sebesar Rp9,27 triliun, yang baru dikonsolidasikan pada tanggal 31 Desember 2022. Dana tersebut terdiri dari giro wadiah dan tabungan wadiah.

Bank Customer Deposits

On December 31, 2022, BPKH recorded bank customer deposits (third party funds) from subsidiary amounting to Rp9.27 trillion, which was consolidated on December 31, 2022. These funds consisted of wadiah current accounts and wadiah savings accounts.

Giro wadiah merupakan simpanan wadiah yaddhamanah dimana nasabah dapat memperoleh bonus berdasarkan kebijakan Bank. Bonus per tahun untuk simpanan wadiah rupiah adalah berkisaran antara 0,00% sampai dengan 0,02% untuk tahun 2022 dan antara 0,00% sampai dengan 0,28% untuk tahun 2020. Bank tidak memberikan bonus untuk simpanan wadiah dalam mata uang asing.

Wadiah current accounts are wadiah yaddhamanah deposits where customers can get bonuses based on Bank policy. Annual bonuses for wadiah rupiah deposits range from 0.00% to 0.02% for 2022 and between 0.00% to 0.28% for 2020. The Bank did not provide bonuses for wadiah deposits in foreign currencies.

Tabungan wadiah merupakan tabungan Haji Arafah dalam mata uang Rupiah dan tidak mendapatkan bonus.

Wadiah savings are Hajj Arafah savings in Rupiah and not subject to bonuses.

Dana Titipan Jemaah

Pada tanggal 31 Desember 2022, BPKH membukukan dana titipan jemaah yang merupakan kontribusi dari entitas induk sebesar Rp142,14 triliun, mengalami peningkatan sebesar Rp8,89 triliun atau 6,67% dibandingkan posisi tanggal 31 Desember 2021 yaitu sebesar Rp133,25 triliun

Pilgrimage Fund

On December 31, 2022, BPKH recorded pilgrimage fund which was a contribution from the parent entity of Rp142.14 trillion, an increase of Rp8.89 trillion or 6.67% compared to the position on December 31, 2021 which amounted to Rp133.25 trillion.

Utang tersebut terjadi atas penerimaan dana setoran awal yang diterima dari calon jemaah haji yang telah menyetor ke rekening BPKH dan nilai tambahan rekening virtual yang dialokasikan oleh BPKH kepada setiap jemaah *waiting list*. Saldo Uang Titipan Jemaah merupakan kewajiban BPKH kepada calon jemaah haji untuk memberangkatkan ke tanah suci mulai tahun 2023.

This debt occurred due to the receipt of initial deposit received from prospective pilgrims who had deposited into BPKH's account and additional income allocated to the virtual account by BPKH to each pilgrim on the waiting list. The balance of the Pilgrimage Fund represented BPKH's obligation to realize departure of the prospective pilgrims for the holy land starting in 2023.

Pendapatan Nilai Manfaat yang Ditangguhkan

Saldo pendapatan nilai manfaat yang ditangguhkan merupakan akumulasi saldo nilai manfaat yang belum digunakan untuk Biaya Penyelenggaraan Ibadah Haji.

Pada tanggal 31 Desember 2022, BPKH mencatat pendapatan nilai manfaat yang ditangguhkan entitas induk dengan saldo nihil karena telah digunakan sebagai biaya penyelenggaraan ibadah haji tahun 2022 setelah pada tanggal 31 Desember 2021 mencatat sebesar Rp238,08 miliar.

Pinjaman yang Diterima

Pada tanggal 31 Desember 2022, entitas anak BPKH membukukan pinjaman yang diterima sebesar Rp500,00 miliar, berupa pembiayaan *mudharabah muqayadah* yang diperoleh dari PT Sarana Multigriya Finansial (Persero) pada tahun 2022 dengan jangka waktu 1 tahun.

DANA SYIRKAH TEMPORER

Pada tanggal 31 Desember 2022, entitas anak BPKH membukukan dana syirkah temporer yang merupakan kontribusi dari entitas anak sebesar Rp33,17 triliun, yang meningkat 100% karena baru dikonsolidasikan pada tanggal 31 Desember 2022.

Dana syirkah temporer merupakan investasi dengan akad mudharabah mutlaqah dimana pemilik dana (shahibul maal) memberikan kebebasan kepada pengelola dana (mudharib/Bank) dalam pengelolaan investasinya dan akan memperoleh bagi hasil sesuai dengan nisbah yang disepakati. Dana syirkah temporer terdiri dari tabungan mudharabah, deposito berjangka mudharabah, sertifikat investasi mudharabah antar bank dan sukuk mudharabah subordinasi.

ASET NETO

Aset neto adalah selisih antara aset dan liabilitas yang diklasifikasikan berdasarkan sifat sumber daya, yaitu aset neto tanpa pembatasan dan aset neto dengan pembatasan.

Deferred Income

Deferred income balance was the accumulated balance of return that had not been used for Hajj Pilgrimage Operational Cost.

On December 31, 2022, BPKH recorded a nil balance of the parent entity's deferred income, since the fund had been used as hajj pilgrimage operational cost 2022, after on December 31, 2021 the balance was recorded at Rp238.08 billion.

Loans Received

On December 31, 2022, BPKH subsidiary recorded loan received of Rp500.00 billion in the form of mudharabah muqayadah financing obtained from PT Sarana Multigriya Finansial (Persero) in 2022 with a 1-year tenor.

TEMPORARY SYIRKAH FUND

On December 31, 2022, BPKH's subsidiary recorded temporary syirkah funds which represented contributions from subsidiary of Rp33.17 trillion, which increased by 100% since they had just been consolidated on December 31, 2022.

Temporary syirkah funds represented investments under a mudharabah mutlaqah contract where the owner of the funds (shahibul maal) gave freedom to the fund manager (mudharib/bank) in managing the investment and will receive profit sharing according to the agreed ratio. Temporary syirkah funds consisted of mudharabah savings, mudharabah time deposits, interbank mudharabah investment certificates and subordinated mudharabah sukuk.

NET ASSETS

Net assets are the difference between assets and liabilities classified based on the nature of the resource, namely unrestricted net assets and restricted net assets.

Nilai aset neto tanpa pembatasan mencakup saldo awal aset neto tanpa pembatasan, surplus entitas anak, surplus komprehensif tahun berjalan, koreksi saldo awal aset neto dan penyesuaian perubahan kepemilikan.

The value of unrestricted net assets comprised beginning balance of unrestricted net assets, subsidiary surplus, comprehensive surplus for the year, corrections to the beginning balance of net assets balance and adjustments for changes in ownership.

Nilai aset neto dengan pembatasan mencakup saldo awal aset neto dengan pembatasan, surplus tahun berjalan PIH dan DAU serta koreksi saldo awal PIH dan DAU.

The value of restricted net assets comprised beginning balance of restricted net assets, current year's surplus of Hajj Pilgrimage Operations (PIH) and Ummatic Trust Fund (DAU), and corrections to the beginning balance of PIH and DAU.

Nilai kepentingan nonpengendali atas aset neto entitas anak yang dikonsolidasi mencakup pengakuan awal kepentingan nonpengendali pada tanggal akuisisi, penyesuaian perubahan kepemilikan dan surplus komprehensif tahun berjalan.

The value of non-controlling interests in the net assets of consolidated subsidiary covered the initial recognition of non-controlling interests at the acquisition date, adjustments for changes in ownership, and comprehensive surplus for the year.

Tabel Aset Neto
Table of Net Assets

(dalam jutaan Rupiah kecuali dinyatakan lain
(in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Perubahan Changes	
			Nominal	Persentase Percentage
- Aset neto tanpa pembatasan Unrestricted net assets	1.253.841	488.771	765.070	156,53%
- Aset neto dengan pembatasan Restricted net assets	19.890.316	17.222.643	2.667.673	15,49%
Kepentingan entitas induk - BPKH Interest of parent entity - BPKH	21.144.157	17.711.413	3.432.744	19,38%
Kepentingan nonpengendali atas aset neto entitas anak yang dikonsolidasi Non-controlling interest in net assets of consolidated subsidiary	398.694	-	398.694	100,00%
JUMLAH ASET NETO TOTAL NET ASSETS	**21.542.851**	**17.711.413**	**3.831.438**	**21,63%**

Pada tanggal 31 Desember 2022, BPKH mencatat aset neto sebesar Rp21,54 triliun, mengalami peningkatan sebesar Rp3,83 triliun atau 21,83% dibandingkan posisi 31 Desember 2021 yaitu sebesar Rp17,71 triliun. Peningkatan tersebut terutama karena meningkatnya jumlah aset neto dengan pembatasan sebesar Rp2,67 triliun

On December 31, 2022, BPKH recorded net assets of Rp21.54 trillion, an increase of Rp3.83 trillion or 21.83% compared to the position on December 31, 2021, which was Rp17.71 trillion. This increase was mainly due to an increase in total restricted net assets of Rp2.67 trillion.

Laporan Operasional Konsolidasian

Pada tahun 2022, dengan dikonsolidasikannya Laporan Keuangan PT Bank Muamalat Indonesia (BMI), BPKH membagi laporan operasional konsolidasiannya menjadi 2 (dua) bagian besar yaitu Laporan Operasional dengan Pembatasan dari Pemberi Sumber Dana dan Laporan Operasional dengan Pembatasan dari Pemberi Sumber Dana yang masing-masing memberikan surplus sebesar Rp2.68 triliun dan Rp25,31 miliar. Namun demikian penjelasan pos laba rugi dikategorikan berdasarkan saldo-saldo Entitas Induk (BPKH) dan Entitas Anak (BMI), yang belum digabungkan berdasarkan klasifikasi rincian tiap unsur yang membentuk akun sesuai sifat dan karakteristik transaksi.

Consolidated Statements of Operations

In 2022, with the consolidation of the Financial Statements of PT Bank Muamalat Indonesia (BMI), BPKH divides its consolidated statements of operations into 2 (two) major sections, namely Statements of Operations with Restrictions from Provider of Funding Sources and Statements of Operations with Restrictions from Provider of Funding Sources, each of which provided a surplus of Rp2.68 trillion and Rp25.31 billion. However, explanations of profit and loss items are categorized based on the balances of the Parent Entity (BPKH) and Subsidiary (BMI), which have not been combined based on the detailed classification of each element that forms an account according to the nature and characteristics of the transaction.

Tabel Laporan Operasional
Table of Statements of Operations

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nominal	Persentase Percentage
A. Dengan Pembatasan dari Pemberi Sumber Daya **With Restrictions from Provider of Resources**				
Dana Penyelenggaraan Ibadah Haji (PIH) **Hajj Pilgrimage Operational Funds (PIH)**				
- Pendapatan setoran jemaah berangkat Income earned from departing pilgrims	3.777.867	-	3.777.867	100,00%
- Beban PIH PIH Expenses	(9.033.246)	-	(9.033.246)	-100,00%
Surplus (Defisit) **Surplus (Deficit)**	**(5.255.379)**	**-**	**(5.255.379)**	**100,00%**
- Pendapatan nilai manfaat Income earned	9.889.974	9.764.218	125.757	1,29%
- Pendapatan hibah Grant income	2.165			
- Penyaluran untuk rekening virtual Return allocated to virtual account	(2.064.059)	(2.500.000)	435.941	-17,44%
- Beban operasional BPKH BPKH operating expenses	(250.172)	(234.005)	(16.166)	6,91%

Tabel Laporan Operasional
Table of Statements of Operations

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nominal	Persentase Percentage
- Beban hibah Grant expenses	(2.165)	(64.957)	62.792	-96,67%
Nilai Manfaat tersedia untuk PIH **Return available for PIH**	**7.575.744**	**6.965.256**	**610.488**	**8,76%**
Surplus Dana PIH **Surplus of PIH Funds**	**2.320.365**	**6.965.256**	**(4.644.891)**	**-66,69%**
Dana Abadi Umat (DAU) **Ummatic Trust Fund (DAU)**				
- Pendapatan nilai manfaat DAU Income earned from DAU	242.297	237.616	4.682	1,97%
- Penyaluran program kemaslahatan Disbursement for BPKH Trust Fund – Philanthropic Program	(130.319)	(189.446)	59.128	-31,21%
Surplus DAU **Surplus of DAU**	**111.978**	**48.169**	**63.809**	**132,47%**
Akumulasi Surplus **Accumulated Surplus**	**2.432.343**	**7.013.425**	**(4.581.082)**	**-65,32%**
- Penggunaan Nilai Manfaat Akumulasi Tahun Sebelumnya Use of Accumulated Return of the Previous Year	238.079	-	238.079	100,00%
- Pendapatan lain-lain – bersih Other income - net	26.069	506.558	(480.489)	-94,85%
Surplus Sebelum Pajak Penghasilan **Surplus Before Income Tax**	**2.696.491**	**7.519.983**	**(4.823.492)**	**-64,14%**
Beban pajak penghasilan - induk **Income tax expenses - parent**	**(21.314)**	**(52.126)**	**30.812**	**-59,11%**
Surplus dengan Pembatasan **Surplus with Restrictions**	**2.675.177**	**7.467.857**	**(4.792.680)**	**-64,18%**
B. Tanpa Pembatasan dari Pemberi Sumber Daya **Without Restrictions from Provider of Resources**				
- Pendapatan hibah Grant income	-	236.935	(236.935)	-100,00%
- Pendapatan usaha entitas anak Income of subsidiary	2.699.894	-	2.699.894	100,00%
- Beban usaha dan operasional entitas anak Trade and operating expenses of subsidiary	(2.635.364)	-	(2.635.364)	100,00%

Tabel Laporan Operasional
Table of Statements of Operations

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nominal	Persentase Percentage
- Beban lain-lain entitas anak – bersih Other expenses of subsidiary – net	(14.150)	-	(14.150)	100,00%
Surplus sebelum pajak penghasilan **Surplus before income tax**	**50.380**	**236.935**	**(186.556)**	**100,00%**
Beban pajak penghasilan – anak Income tax expenses - subsidiary	(25.072)	-	(25.072)	100,00%
Surplus Tanpa Pembatasan **Surplus Without Restrictions**	**25.308**	**236.935**	**(211.627)**	**-89,32%**
Surplus Tahun Berjalan **Surplus for the Year**	**2.700.485**	**7.704.792**	**(5.004.307)**	**-64,95%**
Penghasilan komprehensif lain Other comprehensive income	668.921	21.676	647.244	2985,97%
Surplus Komprehensif **Comprehensive Surplus**	**3.369.406**	**7.726.468**	**(4.357.063)**	**-56,39%**
Surplus Tahun Berjalan yang Diatribusikan Kepada: **Surplus for the Year Attributable to:**				
- Entitas Induk (BPKH) Parent Entity (BPKH)	2.696.097	7.704.792	(5.008.695)	-65,01%
- Kepentingan Nonpengendali Non-controlling Interest	4.388	-	4.388	100,00%
	2.700.485	**7.704.792**	**(5.004.307)**	**-64,95%**
Penghasilan Komprehensif Lain Tahun Berjalan yang Diatribusikan Kepada: **Other Comprehensive Income for the Year Attributable to:**				
- Entitas Induk (BPKH) Parent Entity (BPKH)	668.900	21.676	647.224	2985,88%
- Kepentingan Nonpengendali Non-controlling Interest	20	-	20	100,00%
	668.921	**21.676**	**647.244**	**2985,97%**
Surplus Komprehensif **Comprehensive Surplus**				
- Entitas Induk (BPKH) Parent Entity (BPKH)	3.364.998	7.726.468	(4.361.471)	-56,45%
- Kepentingan Nonpengendali Non-controlling Interest	4.408	-	4.408	100,00%
	3.369.406	**7.726.468**	**(4.357.063)**	**-56,39%**

PENDAPATAN SETORAN JEMAAH BERANGKAT DAN BEBAN PIH

Selama tahun 2022, BPKH membukukan pendapatan setoran jemaah berangkat sebesar Rp3,78 triliun yang pada tahun 2021 bersaldo nihil. Pendapatan setoran jemaah berangkat merupakan dana yang berasal dari jemaah haji yang berangkat pada tahun 2022/ 1443H.

Selama tahun 2022, BPKH membukukan beban sebesar Rp9.03 triliun yang pada tahun 2021 bersaldo nihil. Beban BPIH ke Kementerian Agama merupakan dana yang ditansfer ke Kementerian Agama sebagai biaya penyelenggaraan ibadah haji periode tahun 2022/1443H.

Dengan demikian pada tahun 2022, BPKH membukukan defisit PIH sebesar Rp5,26 triliun yang pada tahun 2021 bersaldo nihil.

Pendapatan Nilai Manfaat

Pada tahun 2022, BPKH membukukan pendapatan nilai manfaat sebesar Rp9,89 triliun, mengalami peningkatan sebesar Rp125,76 miliar atau 1,29% dibandingkan dengan perolehan selama tahun 2021 yaitu sebesar Rp9,76 triliun.

Pendapatan nilai manfaat merupakan nilai manfaat bersih setelah beban pajak dan beban lainnya dari bagi hasil penempatan dan investasi selama satu periode, yang terdiri dari bagi hasil penempatan keuangan haji di BPS-BPIH dan imbal hasil investasi dari surat berharga syariah dalam perhitungan basis akrual.

Pendapatan Hibah

Selama tahun 2022, BPKH membukukan pendapatan hibah sebesar Rp2,17 miliar sedangkan pada tahun 2021 bersaldo nihil. Pendapatan Hibah BMH kepada Kementerian Agama merupakan hibah aset BMH dari Kementerian Agama kepada BPKH berupa aset tetap dan aset tak berwujud dari pengadaan BMH tahun 2018 dan 2019

INCOME EARNED FROM DEPARTING PILGRIMS AND PIH EXPENSES

In 2022, BPKH recorded income earned from departing pilgrims of Rp3.78 trillion which was previously zero in 2021. Income earned from departing pilgrims represented funds from pilgrims departing in 2022/1443H.

During 2022, BPKH recorded expenses of Rp9.03 trillion which was previously zero in in 2021. BPIH expenses to the Ministry of Religious Affairs represented funds transferred to the Ministry of Religious Affairs as the hajj pilgrimage operational cost for the 2022/1443H period.

Thus, in 2022, BPKH recorded PIH deficit of Rp 5.26 trillion which was previously zero in 2021.

Income Earned

In 2022, BPKH posted income earned of Rp9.89 trillion, an increase of Rp125.76 billion or 1.29% compared to that of in 2021 at Rp9.76 trillion.

Income earned was net income earned after tax expense and other expenses from placement and investment profit sharing for one period, which consisted of profit sharing on hajj fund placements at Receiving Bank for Hajj Pilgrimage Deposit (BPS-BPIH) and investment returns on sharia securities in the accrual basis calculation.

Grant Income

During 2022, BPKH booked grant income of Rp2.17 billion which was previously zero in 2021. BMH Grant Income to the Ministry of Religious Affairs is a BMH asset grant from the Ministry of Religious Affairs to BPKH in the form of fixed assets and intangible assets from BMH procurement in 2018 and 2019.

Penyaluran untuk Rekening Virtual

Pada tahun 2022, BPKH mencatat penyaluran untuk rekening virtual sebesar Rp2,06 triliun, mengalami penurunan sebesar Rp435,94 miliar atau 17,44% dibandingkan tahun 2021 yaitu sebesar Rp2,50 triliun.

Beban penyaluran untuk rekening virtual adalah merupakan penyaluran NMVA spesial yang diberikan kepada jemaah berhak berangkat haji tahun 2022 M/1443 H dan cadangannya.

Beban Operasional BPKH

Pada tahun 2022, BPKH membukukan dana operasional sebesar Rp250,17 miliar mengalami peningkatan sebesar Rp16,17 miliar atau 6,91% dibandingkan tahun 2021 yaitu sebesar Rp234,01 miliar. Peningkatan tertinggi berasal dari komponen beban operasional kantor yaitu sebesar Rp22,25 miliar atau 22,74%.

Dari total beban operasional tahun 2022, sebesar Rp1.22 miliar merupakan pembayaran pajak insentif tahun 2021 yang dibayarkan di tahun 2022.

Beban Hibah

Pada tahun 2022, BPKH membukukan beban hibah sebesar Rp2,17 miliar, mengalami penurunan sebesar Rp62,79 miliar atau 96,67% dibandingkan tahun 2021 yaitu sebesar Rp64,96 miliar.

Beban hibah merupakan merupakan hibah aset BMH dari BPKH kepada Kementerian Agama berupa aset tetap dan aset tak berwujud dari pengadaan BMH tahun 2018 dan 2019.

Nilai Manfaat Tersedia untuk PIH

Pada tahun 2022, BPKH membukukan nilai manfaat tersedia untuk PIH sebesar Rp7,58 triliun, mengalami peningkatan sebesar Rp610,49 miliar dibandingkan pada tahun 2021 yaitu sebesar Rp6,97 triliun, terutama karena penurunan penyaluran rekening virtual tahun 2022 yang nilainya cukup besar.

Return Allocated to Virtual Account

In 2022, BPKH recorded return allocated to virtual account of Rp2.06 trillion, a decrease of Rp435.94 billion or 17.44% compared to 2021 which amounted to Rp2.50 trillion.

Return allocated to virtual account expenses represented special return allocated to virtual account that was given to pilgrims entitled to depart for Hajj in 2022 M/1443 H along with tis reserves.

BPKH Operating Expenses

In 2022, BPKH recorded operating funds of Rp250.17 billion, an increase of Rp16.17 billion or 6.91% compared to 2021 which amounted to Rp234.01 billion. The highest increase came from office operational expense component, which was Rp22.25 billion or 22.74%.

Of the total operating expenses in 2022, there was tax incentive payment amounting to Rp1.22 billion that was paid in 2022.

Grant Expenses

In 2022, BPKH recorded sgrant expenses of Rp2.17 billion, a decrease of Rp62.79 billion or 96.67% compared to 2021 which amounted to Rp64.96 billion.

Grant expenses represented a BMH asset grant from BPKH to the Ministry of Religious Affairs in the form of fixed assets and intangible assets from BMH procurement in 2018 and 2019.

Return Available for PIH

In 2022, BPKH recorded return available for PIH of Rp7.58 trillion, an increase of Rp610.49 billion compared to 2021 which was Rp6.97 trillion, particularly due to a quite significant decrease in return allocated to virtual account in 2022.

Surplus Dana PIH

Pada tahun 2022, BPKH membukukan surplus dana PIH sebesar Rp2,32 triliun, mengalami penurunan sebesar Rp4,64 triliun terutama karena pada tahun 2022 BPKH membukukan pendapatan Jemaah berangkan dan beban PIH yang jumlahnya cukup tinggi yang pada tahun 2021 bersaldo nihil.

PIH Fund Surplus

In 2022, BPKH recorded PIH fund surplus of Rp2.32 trillion, a decrease of Rp4.64 trillion, mainly because in 2022 BPKH recorded a quite high income earned from departing pilgrims and PIH expenses, which were previously zero in 2021.

Dana Abadi Umat (DAU)

Pada tahun 2022, BPKH membukukan pendapatan nilai manfaat DAU sebesar Rp242,30 miliar, mengalami peningkatan sebesar Rp4,68 miliar dibandingkan tahun 2021 yaitu sebesar Rp237,62 miliar. Di sisi lain, pada tahun 2022, BPKH juga membukukan penyaluran program kemaslahatan sebesar Rp130,32 miliar, mengalami penurunan Rp59,13 miliar atau 31,21% dibandingkan tahun 2021 yaitu sebesar Rp 189,45 miliar.

Dengan demikian pada tahun 2022, BPKH membukukan surplus DAU sebesar Rp111,98 miliar, mengalami peningkatan sebesar Rp63,81 miliar atau 132,47% dibandingkan tahun 2021 yaitu sebesar Rp48,17 miliar.

Ummatic Trust Fund (DAU)

In 2022, BPKH recorded income earned from DAU of Rp242.30 billion, an increase of Rp4.68 billion compared to 2021, which was Rp237.62 billion. On the other hand, in 2022, BPKH also recorded disbursement of BPKH Trust Fund – Philanthropic Program of Rp130.32 billion, a decrease of Rp59.13 billion or 31.21% compared to 2021 which amounted to Rp189.45 billion.

Therefore, in 2022, BPKH recorded a DAU surplus of Rp111.98 billion, an increase of Rp63.81 billion or 132.47% compared to 2021 which amounted to Rp48.17 billion.

Akumulasi Surplus

Dengan perolehan surplus dana PIH dan dana DAU, maka pada tahun 2022 BPKH membukukan akumulasi surplus sebesar Rp2,43 triliun, mengalami penurunan sebesar Rp4,58 triliun atau 65,32% dibandingkan tahun 2021 sebesar Rp7,01 triliun, terutama karena penurunan surplus PIH yang cukup besar.

Accumulated Surplus

With the achievement of a surplus of both PIH funds and DAU funds, in 2022 BPKH recorded an accumulated surplus of Rp2.43 trillion, a decrease of Rp4.58 trillion or 65.32% compared to 2021 of Rp7.01 trillion, mainly due to a quite significant decrease in the PIH surplus.

Penggunaan Nilai Manfaat Akumulasi Tahun Sebelumnya

Pada tahun 2022, BPKH mencatat penggunaan nilai manfaat akumulasi tahun sebelumnya sebesar Rp238,08 miliar meningkat 100% dibandingkan tahun 2021 yang bersaldo nihil. Penggunaan nilai manfaat akumulasi tahun sebelumnya adalah untuk biaya penyelenggaraan ibadah haji tahun 1443H/2022M.

Use of Previous Year's Accumulated Return

In 2022, BPKH recorded use of the previous year's accumulated return of Rp238.08 billion, an increase of 100% compared to 2021 which was zero. The previous year's accumulated return was used for hajj pilgrimage operations in 1443H/2022M.

Pendapatan Lain-lain Bersih

Pada tahun 2022, BPKH mencatat pendapatan lain-lain sebesar Rp26,07 miliar mengalami penurunan sebesar Rp480,49 miliar atau 94,85% dibandingkan tahun 2021 yaitu sebesar Rp506,57 miliar. Pendapatan lain-lain

Other Income - Net

In 2022, BPKH recorded other income of Rp26.07 billion, a decrease of Rp480.49 billion or 94.85% compared to 2021 which amounted to Rp506.57 billion. Other income represented income from realized exchange differences,

merupakan pendapatan yang berasal dari selisih kurs yang telah terealisasi, keuntungan dari penjualan aset tetap BPKH, pendapatan jasa giro, pendapatan atas *Gain on Bargain Purchase* dari akuisisi PT BMI, dan lain-lain.

gain from sale of BPKH fixed assets, current account fee income, income from gain on Bargain Purchase from the acquisition of PT BMI, and others.

Surplus Sebelum Pajak Penghasilan

Pada tahun 2022, BPKH membukukan surplus sebelum beban pajak penghasilan sebesar Rp2,70 triliun, mengalami penurunan sebesar Rp4,82 triliun atau 64,10% dibandingkan tahun 2021 yaitu sebesar Rp7,52 triliun.

Surplus Before Income Tax

In 2022, BPKH recorded a surplus before income tax expense of Rp2.70 trillion, a decrease of Rp4.82 trillion or 64.10% compared to 2021 which amounted to Rp7,52 trillion.

Beban Pajak Penghasilan Induk

Pada tahun 2022, BPKH mencatat pajak penghasilan induk sebesar Rp21,31 miliar, mengalami penurunan sebesar Rp30,81 miliar atau 59,11% dibandingkan pada tahun 2021 yaitu sebesar Rp52,13 miliar.

Income Tax Expenses of the Parent

In 2022, BPKH recorded income tax expenses of the parent amounting to Rp21.31 billion, a decrease of Rp30.81 billion or 59.11% compared to 2021 which was Rp52.13 billion.

Surplus Dengan Pembatasan

Pada tahun 2022, BPKH mencatat surplus yang berasal dari Laporan Operasional dengan Pembatasan dari Pemberi Sumber Daya sebesar Rp2,68 triliun, mengalami penurunan sebesar Rp4,79 triliun atau 64,18% dibandingkan pada tahun 2021 yaitu sebesar Rp7,47 triliun.

Surplus With Restrictions

In 2022, BPKH recorded a surplus from Statements of Operations with Restrictions from Provider of Resources at the amount of Rp2.68 trillion, a decrease of Rp4.79 trillion or 64.18% compared to 2021 of Rp7.47 trillion.

PENDAPATAN HIBAH DARI LAPORAN OPERASIONAL TANPA PEMBATASAN DARI PEMBERI SUMBER DAYA

Pada tahun 2022, BPKH mencatat saldo pendapatan hibah dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya nihil, setelah tahun 2021 mencatat saldo sebesar Rp236,94 miliar.

GRANT INCOME FROM STATEMENTS OF UNRESTRICTED OPERATIONS FROM RESOURCE PROVIDER

In 2022, BPKH recorded balance of grant income from Statements of Unrestricted Operations from Resource Provider as nil, after booking Rp236.94 billion in 2021.

Pendapatan Usaha Entitas Anak

Pada tahun 2022, BPKH membukukan pendapatan di entitas anak sebesar Rp2,70 triliun mengalami peningkatan 100% dibandingkan tahun 2021 karena baru dikonsolidasikan pada tahun 2022. Pendapatan usaha entitas anak tahun 2022 terdiri dari pendapatan pengelolaan dana oleh bank sebagai *mudharib* sebesar Rp1,76 triliun dan pendapatan operasional lainnya sebesar Rp1,10 triliun, serta dikurangi dengan pendapatan sebelum akuisisi/praakuisisi sebesar Rp162.25 miliar.

Income of Subsidiary

In 2022, BPKH recorded income in subsidiary of Rp2.70 trillion, an increase of 100% compared to 2021 since it had just been consolidated in 2022. Income of subsidiary in 2022 consisted of income from fund management by bank as mudharib that amounted to Rp1.76 trillion and other operating income of Rp1.10 trillion, and deducted by pre-acquisition profit of Rp162.25 billion.

Beban Usaha dan Operasional Entitas Anak

Pada tahun 2022, BPKH membukukan beban usaha dan operasional di entitas anak sebesar Rp2,64 triliun mengalami peningkatan 100% dibandingkan tahun 2021 karena baru dikonsolidasikan pada tahun 2022. Beban usaha dan operasional entitas anak tahun 2022 terdiri dari hak pihak ketiga atas bagi hasil dana syirkah temporer: sebesar Rp1,43 triliun beban operasional sebesar Rp1,36 triliun, serta dikurangi dengan beban sebelum akusisi/praakusisi sebesar Rp159,20 miliar.

Trade and Operating Expenses of Subsidiary

In 2022, BPKH recorded trade and operating expenses in subsidiary of Rp2.64 trillion, an increase of 100% compared to 2021 since it had just been consolidated in 2022. Trade and operating expenses of subsidiary in 2022 consisted of third-party rights to profit sharing of temporary syirkah funds of Rp1.43 trillion, operating expenses of Rp1.36 trillion, and deducted by pre-acquisition profit expenses of Rp159.20 billion.

Beban Lain-lain Entitas Anak Bersih

Pada tahun 2022, BPKH membukukan beban lain-lain entitas anak bersih sebesar Rp14,15 miliar mengalami peningkatan 100% dibandingkan tahun 2021 karena baru dikonsolidasikan pada tahun 2022. Beban lain-lain entitas anak terdiri dari keuntungan selisih kurs sebesar Rp28,52 miliar dan pendapatan (beban) non operasional sebesar (Rp42.67 miliar).

Other Net Expenses of Subsidiary

In 2022, BPKH recorded other net expenses of subsidiary of Rp14.15 billion, an increase of 100% compared to 2021 since they had just been consolidated in 2022. Other expenses of subsidiary consisted of gain on foreign exchange amounting to Rp28.52 billion and non-operating income (expenses) of (Rp42.67 billion).

Surplus sebelum pajak penghasilan dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya

Pada tahun 2022, BPKH membukukan surplus sebelum pajak penghasilan dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya sebesar Rp50,38 miliar mengalami penurunan sebesar Rp186,56 miliar atau 76,74% dibandingkan dengan tahun 2021 yaitu sebesar Rp236,94 miliar.

Surplus before income tax from Statements of Unrestricted Operations from Resource Provider

In 2022, BPKH recorded a surplus before income tax from Statements of Unrestricted Operations from Resource Provider of Rp50.38 billion, a decrease of Rp186.56 billion or 76.74% compared to 2021 which amounted to Rp236.94 billion.

Jumlah Surplus Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya

Pada tahun 2022, BPKH membukukan surplus dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya sebesar Rp25,31 miliar, mengalami penurunan sebesar Rp211,63 miliar atau 89,32% dibandingkan dengan tahun 2021 sebesar Rp236,94 miliar, terutama karena penurunan yang cukup signifikan pada pendapatan hibah dari Laporan Operasional Tanpa Pembatasan dari Pemberi Sumber Daya.

Total Surplus from Statements of Unrestricted Operations from Resource Provider

In 2022, BPKH recorded a surplus from Statements of Unrestricted Operations from Resource Provider of Rp25.31 billion, a decrease of Rp211.63 billion or 89.32% compared to 2021 of Rp236.94 billion, mainly due to a significant decrease on grant income from Statements of Unrestricted Operations from Resource Provider.

Beban Pajak Penghasilan Entitas Anak

Dengan demikian, BPKH membukukan beban pajak pada entitas anak pada tahun 2022 sebesar Rp25,07 miliar, mengalami peningkatan 100% dibandingkan dengan tahun 2021 karena baru dikonsolidasikan pada tahun 2022.

Income Tax Expense of Subsidiary

Thus, BPKH recorded tax expense of subsidiary of Rp25.07 billion in 2022, an increase of 100% compared to 2021 since it had just been consolidated in 2022.

Surplus Tahun Berjalan

Pada tahun 2022, BPKH membukukan surplus tahun berjalan sebesar Rp2,70 triliun mengalami penurunan sebesar Rp4,38 triliun atau 64,95% dibandingkan tahun 2021 yaitu sebesar Rp7,70 triliun.

Penurunan tersebut terutama karena adanya defisit dana PIH yang tidak dialami pada tahun 2021 sebesar Rp5,26 triliun.

Surplus for the Year

In 2022, BPKH posted surplus for the year of Rp2.70 trillion, a decrease of Rp4.38 trillion or 64.95% compared to 2021 which was Rp7.70 trillion.

This decrease was primarily due to a deficit of Rp5.26 trillion in PIH funds that was not experienced in 2021.

Penghasilan Komprehensif Lain

Pada tahun 2022, BPKH membukukan penghasilan komprehensif lain sebesar Rp668,9 miliar mengalami peningkatan sebesar Rp647,24 miliar atau 2.985,97% dibandingkan tahun 2021 yaitu sebesar Rp21,68 miliar. Peningkatan tersebut terutama berasal dari penghasilan komprehensif lain dari entitas anak sebesar Rp529,19 miliar karena baru dikonsolidasikan pada tahun 2022. Selain itu terdapat keuntungan revaluasi/transaksi dalam mata uang asing yang meningkat sebesar Rp127,54 miliar atau 1.241,11% dibandingkan tahun 2021.

Other Comprehensive Income

In 2022, BPKH posted other comprehensive income of Rp668.9 billion, an increase of Rp647.24 billion or 2,985.97% compared to 2021 which reached Rp21.68 billion. This increase mainly came from other comprehensive income from subsidiary of Rp529.19 billion since it had just been consolidated in 2022. In addition, there was a gain on revaluation/transaction in foreign currencies which increased by Rp127.54 billion or 1,241.11% compared to 2021.

Jumlah Surplus Komprehensif

Pada tahun 2022, BPKH membukukan jumlah surplus komprehensif sebesar Rp3,37 triliun, mengalami penurunan sebesar Rp4,36 triliun atau 56,39% dibandingkan tahun 2021 yaitu sebesar Rp7,73 triliun.

Total Comprehensive Surplus

In 2022, BPKH recorded total comprehensive surplus of Rp3.37 trillion, a decrease of Rp4.36 trillion or 56.39% compared to 2021 which was Rp7.73 trillion.

Laporan Arus Kas

Pada tanggal 31 Desember 2022, BPKH mencatat jumlah Kas dan Setara Kas sebesar Rp8,46 triliun, mengalami peningkatan sebesar Rp8,45 triliun atau 91.374,65% dibandingkan posisi 31 Desember 2021 yaitu sebesar Rp9,25 miliar. Peningkatan/Penurunan terbesar berasal dari arus kas digunakan untuk aktivitas investasi sebesar Rp14,48 triliun.

Statements of Cash flows

On 31 December 2022, BPKH recorded cash and cash equivalents of Rp8.46 trillion, an increase of Rp8.45 trillion or 91,374.65% compared to the position on December 31, 2021 which amounted to Rp9.25 billion billion. The largest increase/decrease came from cash flows used for investing activities of Rp14.48 trillion.

Ikhtisar Laporan Arus Kas
Statements of Cash Flows Highlights

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Arus kas diperoleh dari (digunakan untuk) aktivitas operasi Cash flows provided by (used for) operating activities	6.102.274	9.245.307	(3.143.033)	-34,00%
Arus kas diperoleh dari (digunakan untuk) aktivitas investasi Cash flows provided by (used for) investing activities	(142.267)	(14.626.207)	14.483.940	-99,03%
Arus kas diperoleh dari (digunakan untuk) aktivitas pendanaan Cash flows provided by (used for) financing activities	2.489.404	5.372.195	(2.882.791)	-53,66%
Kenaikan / (Penurunan) Bersih Kas dan Setara Kas Net Increase/(Decrease) of Cash and Cash Equivalents	8.449.411	(8.705)	8.458.115	-97167,33%
Kas dan Setara Kas pada Awal Tahun Cash and Cash Equivalents at Beginning of Year	9.247	17.952	(8.705)	-48,49%
Kas dan Setara Kas pada Akhir Tahun Cash and Cash Equivalents at End of Year	8.458.658	9.247	8.449.411	91374,65%

Arus Kas Bersih yang Diperoleh dari Aktivitas Operasi

Pada tahun 2022, BPKH memperoleh arus kas bersih dari aktivitas operasi sebesar Rp6,10 triliun, mengalami penurunan sebesar Rp3,14 triliun atau 34,00% dibandingkan pada tahun 2021 yaitu sebesar Rp9,25 triliun. Penurunan terbesar terutama karena pengeluaran kas bersih untuk aktivitas operasi entitas anak sebesar Rp6,02 triliun, mengalami peningkatan 100% karena baru dikonsolidasikan pada tahun 2022.

Net Cash Flows Provided by Operating Activities

In 2022, BPKH obtained net cash flows from operating activities of Rp6.10 trillion, a decrease of Rp3.14 trillion or 34.00% compared to 2021 which amounted to Rp9.25 trillion. The largest decrease was mainly due to net cash incurred for operating activities of subsidiary amounting to Rp6.02 trillion, an increase of 100% since it had just been consolidated in 2022.

Arus Kas Bersih yang Digunakan untuk Aktivitas Investasi

Pada tahun 2022, BPKH mencatat penggunaan arus kas bersih untuk aktivitas investasi sebesar Rp142,27 miliar, angka tersebut mengalami penurunan sebesar Rp14,48 triliun atau 99,03% dibandingkan penggunaan

Net Cash Flows Used for Investing Activities

In 2022, BPKH recorded the use of net cash flows for investing activities of Rp142.27 billion. This figure decreased by Rp14.48 trillion or 99.03% compared to the use in 2021 of Rp14.63 trillion. The decrease in the use

tahun 2021 yaitu sebesar Rp14,63 triliun. Penurunan penggunaan arus kas bersih untuk aktivitas investasi tersebut terutama karena adanya penurunan perolehan investasi entitas induk sebesar Rp14,24 triliun atau 59,84% dibandingkan tahun 2021.

of net cash flows for investing activities was particularly due to a decrease in the parent entity's investment gains of Rp14.24 trillion or 59.84% compared to 2021.

Arus Kas Bersih yang Digunakan untuk Aktivitas Pendanaan

Pada tahun 2022, BPKH mencatat perolehan arus kas bersih untuk aktivitas pendanaan sebesar Rp2,49 triliun, mengalami penurunan sebesar Rp2,88 triliun atau 53,66% dibandingkan perolehan tahun 2021 yaitu sebesar Rp5,37 triliun. Penurunan perolehan tersebut terutama karena pengeluaran transfer penyelenggaraan ibadah haji dari setoran jamaah sebesar Rp3,78 triliun atau 100% dari tahun 2021 yang bersaldo nihil.

Net Cash Flows Used for Financing Activities

In 2022, BPKH recorded net cash flows for financing activities of Rp2.49 trillion, a decrease of Rp2.88 trillion or 53.66% compared to that of in 2021 amounting to Rp5.37 trillion. The decrease in net cash was mainly due to expenditure on transfer for the implementation of hajj pilgrimage from pilgrims' initial deposits amounting to Rp3.78 trillion or 100% of 2021 which was zero.

Kemampuan Membayar Utang dan Tingkat Kolektibilitas Piutang BPKH

Ability to Pay Debt and Collectability of BPKH Receivables

Kemampuan perusahaan untuk membayar hutang atas pinjaman dapat dijelaskan melalui kemampuan membayar utang jangka pendek dan jangka panjang tahun 2022, sebagai berikut.

The ability of BPKH to pay debts on loans can be explained through the ability to pay short-term and long-term debt in 2022, as described below.

KEMAMPUAN MEMBAYAR UTANG JANGKA PENDEK

Untuk mengukur tingkat kemampuan BPKH dalam memenuhi liabilitas/utang jangka pendek berdasarkan rasio likuiditas. Tingkat likuiditas dapat ditunjukkan dengan Rasio Kas dan Rasio Lancar. Rasio Kas menjelaskan kemampuan BPKH untuk melunasi liabilitas jangka pendeknya melalui kas dan setara kas (aset yang paling likuid) yang dimiliki. Rasio Lancar merupakan rasio yang digunakan untuk melihat kemampuan BPKH untuk membayar hutang dengan menggunakan aktiva lancar.

ABILITY TO PAY SHORT-TERM DEBT

Liquidity ratio is used to measure the level of ability of BPKH to meet short-term liabilities/debt. Liquidity ratio is derived from Cash Ratio and Current Ratio. Cash Ratio describes the ability of BPKH to pay off its current liabilities through its cash and cash equivalents (the most liquid assets) it owns. Current Ratio is the ratio used to see the ability of BPKH to pay debts using current assets.

Mengingat BPKH tidak lagi mengkategorikan aset dan liabilitasnya menjadi jangka pendek dan jangka Panjang, maka tidak dapat dilakukan analisis atas kemampuan membayar utang jangka pendek melalui rasio-rasio likuiditas.

Considering that BPKH no longer categorizes its assets and liabilities into short-term and long-term assets, analysis of the ability to pay short-term debts through liquidity ratio cannot be conducted.

KEMAMPUAN MEMBAYAR UTANG JANGKA PANJANG

Sedangkan untuk mengukur tingkat kemampuan BPKH dalam memenuhi segala liabilitasnya termasuk liabilitas/utang jangka panjang berdasarkan rasio solvabilitas. Dalam hal ini, rasio solvabilitas adalah ukuran yang dipergunakan untuk menghitung tingkat kemampuan BPKH dalam memenuhi segala liabilitasnya apabila saat ini BPKH dan entitas anak dilikuidasi.

ABILITY TO PAY LONG-TERM DEBT

Meanwhile, solvency ratio is used to measure the level of the ability of BPKH to fulfill all its liabilities, including long-term liabilities/debt. In this case, the solvency ratio is a measure used to calculate the level of the ability of BPKH to fulfill all of its liabilities if the BPKH and its subsidiary are currently liquidated.

Mengingat BPKH tidak memiliki ekuitas maka rasio solvabilitas hanya diperhitungkan untuk liabilitas terhadap aset.

Considering that BPKH does not have equity, the solvency ratio is only calculated for liabilities to assets.

Berikut adalah tabel perhitungan rasio solvabilitas tahun 2022 dan 2021:

The following is table of calculation of solvency ratios in 2022 and 2021:

(angka dalam juta Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	**Tahun 2022** Year 2022	**Tahun 2021** Year 2021
Liabilitas terhadap Aset Liabilities to Assets	74,29%	88,97%

Pada posisi 31 Desember 2022, perusahaan dalam kondisi *solvable* atau mampu menyelesaikan seluruh kewajibannya baik dari likuidasi aset maupun dengan menggunakan asetnya. Hal tersebut tercermin dari angka rasio solvabilitas sebagaimana di dalam perhitungan di dalam tabel tersebut di atas.

As of December 31, 2022, the company was in a solvable position or is able to pay all of its liabilities both from liquidating assets and by using its assets. This is reflected on the solvency ratio as shown in the calculation in the table above.

Angka-angka rasio solvabilitas tersebut mengalami peningkatan dibandingkan rasio tahun 2021, karena jumlah peningkatan liabilitas sebesar 10,63% lebih rendah dari peningkatan jumlah aset yaitu 32,50%.

The solvency ratio increased compared to that of in 2021, as the total increase in liabilities reached 10.63%, lower than the increase in total assets which was 32.50%.

Kolektibilitas Piutang

Terdapat 2 (dua) jenis aset yang dapat digolongkan sebagai piutang dalam pencatatan BPKH dan keduanya berasal dari entitas anak, yaitu piutang pembiayaan yang meliputi piutang pembiayaan dan pembiayaan bagi hasil. Terhadap kedua pencatatan piutang tersebut telah disusun berdasarkan sisa umur jatuh tempo.

Berikut adalah rincian piutang pembiayaan berdasarkan sisa umur jatuh temponya:

Receivables Collectability

There are 2 (two) types of assets that can be classified as receivables in BPKH recording, and both come from the subsidiary, namely financing receivables which include financing receivables and profit sharing financing. These receivables were detailed based on the remaining maturity.

The following is a breakdown of financing receivables based on their remaining maturity:

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Pihak Ketiga **Third Party**				
Jatuh tempo: **Due:**				
≤ 1 tahun ≤ 1 year	3.042.106	-	3.042.106	100,00%
> 1 tahun ≤ 2 tahun > 1 year ≤ 2 years	470.699	-	470.699	100,00%
> 2 tahun ≤ 5 tahun > 2 years ≤ 5 years	2.064.866	-	2.064.866	100,00%
> 5 tahun > 5 years	1.981.550	-	1.981.550	100,00%
Total Pihak Ketiga **Total Third Party**	**7.559.221**	**-**	**7.559.221**	**100,00%**
Pihak Berelasi **Related Party**				
Jatuh tempo: **Due:**				
≤ 1 tahun ≤ 1 year	81	-	81	100,00%
> 1 tahun ≤ 2 tahun > 1 year ≤ 2 years	233	-	233	100,00%
> 2 tahun ≤ 5 tahun > 2 years ≤ 5 years	2.874	-	2.874	100,00%
> 5 tahun > 5 years	118	-	118	100,00%
Total Pihak Ketiga **Total Third Party**	**3.307**	**-**	**3.307**	**100,00%**

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Total Piutang Pembiayaan Total Financing Receivables	7.562.528	-	7.562.528	100,00%
Cadangan kerugian penurunan nilai Allowance for impairment losses	(343.791)	-	(343.791)	100,00%
Jumlah sebelum penyesuaian **Total before adjustment**	**7.218.736**	**-**	**7.218.736**	**100,00%**
Penyesuaian nilai wajar saat akuisisi Adjustment of fair value at the time of acquisition	(729.477)	-	(729.477)	100,00%
Total Piutang Pembiayaan Bersih **Total Net Financing Receivables**	**6.489.259**	**-**	**6.489.259**	**100,00%**

Berkut adalah rincian pembiayaan bagi hasil berdasarkan sisa umur jatuh temponya:

The following is details of profit sharing financing based on the remaining maturity:

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nominal	Persentase Percentage
Pihak Ketiga **Third Party**		-		
Jatuh tempo: **Due:**				
< 1 tahun < 1 year	2.595.029	-	2.595.029	100,00%
> 1 tahun < 2 tahun > 1 year < 2 years	942.320	-	942.320	100,00%
> 2 tahun < 5 tahun > 2 years < 5 years	2.668.408	-	2.668.408	100,00%
> 5 tahun > 5 years	5.052.378	-	5.052.378	100,00%
Total Pihak Ketiga **Total Third Party**	**11.258.136**	**-**	**11.258.136**	**100,00%**
Pihak Berelasi **Related Party**				
Jatuh tempo: **Due:**				

(angka dalam jutaan Rupiah kecuali dinyatakan lain)
(figure in million Rupiah unless stated otherwise)

Uraian Description	2022	2021	Pertumbuhan Growth	
			Nominal	Persentase Percentage
> 2 tahun < 5 tahun > 2 years < 5 years	455		455	100,00%
> 5 tahun > 5 years	315		315	100,00%
Total Pihak Ketiga **Total Third Party**	**770**	-	**770**	**100,00%**
Total Piutang Pembiayaan **Total Financing Receivables**	**11.258.905**	-	**11.258.905**	**100,00%**
Cadangan kerugian penurunan nilai Allowance for impairment losses	(285.747)	-	(285.747)	100,00%
Jumlah sebelum penyesuaian **Total before adjustment**	**10.973.158**	-	**10.973.158**	**100,00%**
Penyesuaian nilai wajar saat akuisisi Adjustment of fair value at the time of acquisition	(968.179)	-	(968.179)	100,00%
Total Pembiayaan Bagi Hasil **Total Profit Sharing Financing**	**10.004.979**	-	**10.004.979**	**100,00%**

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif dikelompokkan berdasarkan karakteristik risiko piutang yang sama dengan mempertimbangkan segmentasi piutang berdasarkan pengalaman kerugian masa lalu (*probability of default*). Berdasarkan penelaahan atas kolektibilitas masing-masing piutang usaha pada akhir periode, manajemen berkeyakinan bahwa cadangan kerugian penurunan nilai atas piutang usaha kepada pihak ketiga adalah cukup karena tidak terdapat perubahan signifikan terhadap kualitas kredit atas piutang usaha.

In terms of calculation, allowance for impairment losses on financial assets that are assessed collectively are grouped based on the same receivable risk characteristics by considering the segmentation of receivables based on past loss experience (probability of default). Based on a review of the collectibility of each trade receivable at the end of the period, the management believes that the allowance for impairment losses on trade receivables from third parties is sufficient because there has been no significant change in the credit quality of the trade receivables.

Menggunakan metode *net flow rate* dan *migration analysis* yang merupakan suatu metode analisis statistik, untuk menilai cadangan kerugian penurunan nilai atas piutang yang diberikan secara kolektif. Menggunakan data historis minimal tiga tahun dalam menghitung *Probability of Default* (PD) dan *Loss of Given Default* (LGD).

Using the net flow rate and migration analysis methods, which constitute a method of statistical analysis, to assess he allowance for impairment losses on receivables given collectively. Using historical data for at least three years in calculating the Probability of Default (PD) and Loss of Given Default (LGD).

Struktur Modal dan Kebijakan Manajemen atas Struktur Modal

Capital Structure and Management Policy on Capital Structure

BPKH tidak memiliki modal sebagaimana diatur dalam PSAK sehingga tidak memiliki informasi tentang struktur modal, komposisi struktur modal, dan kebijakan manajemen atas struktur modal.

BPKH does not have capital as stipulated in PSAK. Thus, it does not have information about capital structure, capital structure composition, and management policies on capital structure.

Ikatan Material untuk Investasi Barang Modal Pada Tahun Terakhir

Material Commitments for Capital Goods Investment in the Previous Year

Pada tahun 2022, BPKH tidak melakukan ikatan material untuk investasi barang modal.

In 2022, BPKH did not have material commitments for capital goods investment.

Informasi Material
Material Information

No	**Tanggal, Nilai, dan Objek Transaksi** Date, Value, and Object of Transaction	**Nama Pihak yang Melakukan Transaksi** Parties Conducting Transaction	**Sifat Hubungan** Nature of Relationship	**Pemenuhan Ketentuan Terkait** Compliance with Related Rule	**Dalam Hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud** In Case of Affiliation, Other Than Disclosing Information As Explained
1	Investasi Langsung dalam bentuk saham pada PT Bank Muamalat Indonesia Tbk Direct investment in the form of shares in PT Bank Muamalat Indonesia Tbk **Tanggal:** 12 Januari 2022 (Berdasarkan Surat Keterangan Komposisi Pemegang Saham Bank Muamalat Indonesia dari Biro Administrasi Efek) **On:** January 12, 2022 (Based on Statement of Composition of Bank Muamalat Indonesia Shareholders from the Share Registrar)	1. Badan Pengelola Keuangan Haji 2. PT Bank Muamalat Indonesia Tbk	Afiliasi Affiliation	Telah terpenuhi Complied	BPKH sebagai Pemegang Saham Mayoritas BMI BPKH as Majority Shareholder of BMI

Informasi Material
Material Information

No	**Tanggal, Nilai, dan Objek Transaksi** Date, Value, and Object of Transaction	**Nama Pihak yang Melakukan Transaksi** Parties Conducting Transaction	**Sifat Hubungan** Nature of Relationship	**Pemenuhan Ketentuan Terkait** Compliance with Related Rule	**Dalam Hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud** In Case of Affiliation, Other Than Disclosing Information As Explained
	Nilai: Rp 1 Triliun **Value:** Rp1 Trillion **Objek Transaksi:** PT Bank Muamalat Indonesia Tbk **Transaction Object:** PT Bank Muamalat Indonesia Tbk				
2	Investasi Langsung dalam bentuk Sukuk Subordinasi Direct investment in the form of Subordinated Sukuk **Tanggal:** 15 Maret 2022 **On:** March 15, 2022 **Nilai:** Rp 2 Triliun **Value:** Rp2 Trillion **Objek Transaksi:** PT Bank Muamalat Indonesia Tbk **Transaction Object:** PT Bank Muamalat Indonesia Tbk	1. Badan Pengelola Keuangan Haji 2. PT Bank Muamalat Indonesia Tbk	Afiliasi Affiliation	Telah terpenuhi Complied	BPKH sebagai Pemegang Saham Mayoritas BMI BPKH as Majority Shareholder of BMI

Investasi Barang Modal yang Direalisasikan pada Tahun Buku Terakhir

Capital Goods Investment Realized in the Last Financial Year

Pada tahun 2022, BPKH tidak melakukan investasi barang modal.

In 2022, BPKH did not have capital goods investment.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

Subsequent Event

Tidak terdapat informasi dan fakta material yang terjadi setelah tanggal laporan akuntan.

There is no subsequent event.

Prospek Usaha

Business Prospects

KONDISI INDUSTRI

Bank Indonesia di dalam Kajian Ekonomi Syariah menyatakan akan terus mendukung peningkatan peran ekonomi dan keuangan syariah sebagai sumber baru pertumbuhan ekonomi, serta Upaya akselerasi pencapaian visi. Akselerasi implementasi ekosistem halal *value chain*, baik lokal maupun global, semakin diperluas baik dari aspek pelaku, kelembagaan, maupun infrastruktur pendukung.

Fokus pengembangan ekosistem halal value chain ("HVC") ini akan tetap diutamakan pada sektor unggulan makanan halal dan fesyen muslim, serta sektor PRM dengan berakhirnya pemberlakukan PPKM.

Dari sisi keuangan syariah, kebijakan pendalaman pasar uang syariah guna mendukung pembiayaan syariah ditempuh antara lain melalui implementasi instrumen transaksi valas dan Sukuk BI inklusif, serta pengembangan instrumen lainnya. Dukungan peningkatan optimalisasi keuangan sosial syariah sebagai alternatif sumber pembiayaan sektor unggulan ekonomi syariah tersebut, terus didorong, terutama melalui wakaf produktif termasuk dengan dukungan digitalisasi. Di samping itu, peningkatan *business linkage* dalam rangkaian kegiatan Fesyar di tiga wilayah (Jawa, Sumatera, Wilayah Indonesia Timur) dan ISEF bertaraf internasional. Penguatan riset dan keilmuan ekonomi dan keuangan syariah juga terus ditingkatkan, melalui

INDUSTRIAL CONDITIONS

In the Sharia Economic Study, Bank Indonesia stated that it would continuously support the improvement of sharia finance and economy role as a new source of economic growth and efforts to accelerate the achievement of the vision. Acceleration of the implementation of the halal value chain ecosystem, both locally and globally, is increasingly improved in terms of actors, institutions, and supporting infrastructure aspects.

The focus on developing the halal value chain ("HVC") ecosystem will continue to be prioritized on the leading sectors of halal food and Muslim fashion, as well as the PRM sector with the end of PPKM implementation.

In terms of sharia finance, the policy of deepening the sharia money market to support sharia financing was pursued, among others, through the implementation of foreign currency transaction instruments and inclusive Sukuk BI, as well as the development of other instruments. Support for increasing the optimization of sharia social finance as an alternative source of financing for the leading sector of the sharia economy is continuously strengthened particularly through productive waqf, including the digitalization support. In addition, increasing business linkage in a series of Fesyar activities in three regions (Java, Sumatra, Eastern Indonesia Region) and international standard ISEF. Strengthening of sharia economics and finance research



pendidikan tinggi, sebagai bagian penting dalam implementasi strategi pengembangan dan peningkatan literasi masyarakat. Untuk itu, Bank Indonesia senantiasa memperkuat sinergi dengan berbagai pihak, baik di dalam Komite Nasional Ekonomi dan Keuangan Syariah ("KNEKS") maupun dengan pondok pesantren, Masyarakat Ekonomi Syariah (MES), asosiasi pengusaha, perbankan, serta para ulama, akademisi, dan masyarakat luas.

OJK sendiri dalam Laporan Perkembangan Keuangan Syariah Indonesia menyampaikan Arah Kebijakan Prioritas OJK Tahun 2023 sebagai berikut:

1. Penguatan Sektor Jasa Keuangan melalui:
   a. Penguatan pengaturan, pengawasan, dan pengembangan industri jasa keuangan.
   b. Peningkatan integritas, akuntabilitas, dan kredibilitas pengelolaan investasi.
   c. Peningkatan perlindungan konsumen dan masyarakat.

and science will also be constantly improved, through higher education, as an important part of implementing development strategies and increasing community literacy. Therefore, Bank Indonesia continues to strengthen synergy with various parties, both within the National Sharia Economic and Finance Committee ("KNEKS") and with islamic boarding schools, the Sharia Economic Community (MES), business associations, banks, as well as scholars, academicians, and wider community.

OJK itself in the Indonesian Sharia Finance Development Report explains the OJK Priority Policy Directions for 2023 as follows:

1. Strengthening of the Financial Services Sector through:
   a. Strengthening of regulation, supervision, and development of the financial services industry.
   b. Improvement of integrity, accountability and credibility of investment management.
   c. Improvement of consumer and public protection.

2. Menjaga Pertumbuhan Ekonomi:
   a. Indonesia menjadi pusat investasi syariah dan investasi hijau global.
   b. Meningkatkan daya tarik investasi pasar keuangan domestik.
   c. Dukungan reformasi perekonomian dan Program Strategis Pemerintah.
   d. Perluasan akses keuangan kepada UMKM.

3. Peningkatan Layanan dan Penguatan Kapasitas OJK
   a. Penguatan layanan OJK.
   b. Penguatan kapasitas kelembagaan baik OJK maupun di SJK.

Hal-hal tersebut dilakukan sebagai upaya agar Indonesia Menjadi Pusat Investasi Syariah dan Berkelanjutan di Dunia, dengan mendorong penerbitan instrumen investasi yang baru dan inovatif sesuai dengan kebutuhan para investor dengan sinergi dan kolaborasi dengan Pemerintah, otoritas lain, dan seluruh pemangku kepentingan.

STRATEGI DAN PENGEMBANGAN USAHA

Badan Pelaksana Badan Pengelola Keuangan Haji (BPKH) harus mempertimbangkan rencana jangka panjang dalam keberlanjutan pengelolaan keuangan haji dan target yang telah ditetapkan dalam rencana strategi BPKH, sehingga menjadi kesinambungan dan optimalisasi dalam pengelolaan keuangan haji.

BPKH diharapkan dapat mempertimbangkan perekonomian nasional dan perekonomian secara global serta peningkatan biaya penyelenggaraan ibadah haji yang meningkat secara drastis dibandingkan tahun-tahun sebelumnya. Oleh karena itu, kebijakan investasi dan penempatan yang dilakukan BPKH harus dapat menjelaskan bagaimana target capaian nilai manfaat yang akan diperoleh pada tahun 2023 dan biaya operasional BPKH harus mencerminkan upaya untuk mencapai target nilai manfaat yang akan diperoleh tahun 2023.

2. Maintaining Economic Growth:
   a. Indonesia is a center for sharia investment and global green investment.
   b. Increasing investment attractiveness of domestic financial market.
   c. Economic reforms and the Government's Strategic Programs support.
   d. Expansion of financial access to MSMEs.

3. Service Improvement and Capacity Strengthening of OJK:
   a. Strengthening OJK services.
   b. Strengthening the institutional capacity of both OJK and SJK.

These initiatives are taken in order to make Indonesia a Center for Sharia and Sustainable Investment in the World by encouraging the issuance of new and innovative investment instruments according to the needs of investors with synergy and collaboration with the Government, other authorities and all stakeholders.

STRATEGY AND BUSINESS DEVELOPMENT

The Executive Board of Hajj Fund Management Agency (BPKH) must consider a long-term plan for the sustainability of hajj fund management and the targets set in the BPKH strategic plan in order to become sustainable and to optimize the management of hajj fund.

BPKH is expected to be able to take into account national and global economy as well as the sharp increase in hajj pilgrimage operational costs compared to that of the previous years. Therefore, the investment and placement policies carried out by BPKH must be able to explain how the return target in 2023 will be achieved and that BPKH's operational costs must reflect efforts to achieve the return target in 2023.

Dari industri perbankan syariah OJK menyampaikan Arah Pengembangan Perbankan Syariah di Indonesia pada tahun 2023, berdasarkan pencapaian selama 2 tahun terakhir dimana perbankan syariah telah semakin baik dalam efisiensi dan penguatan modalnya serta mengembangkan produknya untuk memenuhi kebutuhan masyarakat, yang didukung dengan ketentuan yang mengedepankan *outcome* dan mempertimbangkan karakteristik dan kompleksitas bank syariah, maka di tahun 2023 OJK akan terus mendorong Upaya Sinergi Perbankan Syariah dalam Ekosistem Ekonomi Syariah. Secara khusus di tahun 2023, OJK akan mendorong Sinergi Perbankan Syariah dengan Lembaga Keuangan Syariah Lainnya Termasuk Sinergi Perbankan (dengan Bank Induk) dalam rangka Perluasan Akses Layanan Perbankan Syariah.

In view of the sharia banking industry, OJK has explained Indonesia Sharia Banking Development Directions in 2023. Based on the achievements over the past 2 years where sharia banking has improved in terms of efficiency and capital strengthening, as well as its product development to meet the needs of the society, which is supported by provisions that put forwards outcomes and take into account characteristics and complexities of sharia banks, in 2023, OJK will continue to encourage Sharia Banking Synergy Efforts in the Sharia Economic Ecosystem. Specifically in 2023, OJK will promote Sharia Banking Synergy with Other Sharia Financial Institutions Including Banking Synergy (with Parent Bank) in order to Expand Access to Sharia Banking Services.

PT Bank Muamalat Indonesia Tbk didapuk sebagai Bank Umum Syariah (BUS) terbaik dalam survei Satisfaction, Loyalty, and Engagement (SLE) 2023. Pionir bank syariah Tanah Air ini meraih nilai tertinggi dalam hal kepuasan dan loyalitas nasabah.

PT Bank Muamalat Indonesia Tbk was declared the best Sharia Commercial Bank (BUS) in the Satisfaction, Loyalty, and Engagement (SLE) survey 2023. The pioneer of Indonesia sharia bank attained the highest score in customer satisfaction and loyalty.

Inovasi terbaru yang dilakukan Bank Muamalat adalah Digital Customer On Board yang memungkinkan calon nasabah membuka rekening baru cukup melalui aplikasi mobile banking Muamalat DIN. Langkah ini sejalan dengan tren nasabah yang sebagian besar telah beralih ke kanal digital. Saat ini, 90% transaksi yang dilakukan oleh nasabah perseroan sudah melalui kanal digital dimana mayoritas dilakukan menggunakan aplikasi Muamalat DIN. Selain itu, Bank Muamalat terus memberikan layanan terbaik kepada nasabah, baik di kantor cabang, *call center* SalaMuamalat, dan platform layanan digital. Hasil survei yang menggembirakan adalah buah dari kerja keras seluruh Insan Muamalat dari Aceh sampai Papua. Kami jadikan capaian positif ini sebagai pemacu semangat untuk terus memberikan pelayanan terbaik bagi nasabah Bank Muamalat.

The latest innovation made by Bank Muamalat is Digital Customer On Board which allows prospective customers to open new accounts simply through the Muamalat DIN mobile banking application. This step is in line with the trend of customers who have mostly switched to digital channels. Currently, 90% of transactions made by the company's customers have gone through digital channels where the majority are carried out using the Muamalat DIN application. Furthermore, Bank Muamalat continues to provide the best service to customers, be it at branch offices, SalaMuamalat call centers, or digital service platforms. The encouraging survey results are the fruit of hard work of all Muamalat personnel from Aceh to Papua. We make this positive achievement a driving force to continuously provide the best service for Bank Muamalat customers.

Survei yang dilakukan oleh *Marketing Research* Indonesia (MRI) bersama Majalah Infobank ini mengukur empat indeks yaitu *loyalty, engagement, marketing engagement* dan *satisfaction*. Survei dilakukan terhadap 1.437 responden di delapan kota besar di Indonesia. Adapun total skor indeks SLE Bank Muamalat tercatat sebesar 65,34%. Angka ini di atas skor rata-rata indeks SLE industri perbankan secara umum yang sebesar 61,18% dan skor rata-rata industri bank syariah yang tercatat sebesar 60,97%.

The survey conducted by Marketing Research Indonesia (MRI) together with Infobank Magazine measures four indices, namely loyalty, engagement, marketing engagement, and satisfaction. The survey was conducted on 1,437 respondents in eight major cities in Indonesia. The total SLE index score of Bank Muamalat was recorded at 65.34%. This figure is above the average SLE index score of the banking industry in general which is 61.18% and the average score of the sharia banking industry which is recorded at 60.97%.

Perbandingan Target dengan Realisasi Tahun 2022 dan Proyeksi 2023

Comparison of Targets with Realization in 2022 and Projections for 2023

BPKH telah menetapkan Rencana Kerja dan Anggaran Tahunan (RKAT) yang hanya merupakan informasi pada entitas induk saja. BPKH masih memerlukan tahapan untuk menyajikan informasi terkait dengan realisasi anggaran pada tingkat Laporan Keuangan Konsolidasian.

BPKH has established an Annual Work Plan and Budget (RKAT) which is information on the parent entity only. BPKH still needs to complete the phase of presenting information related to budget realization in the Consolidated Financial Statements.

Berikut adalah tabel perbandingan RKAT 2022 dengan realisasi 2022 (audited) dan RKAT 2023.

The following is a table of comparison between RKAT 2022 and realization 2022 (audited) and RKAT 2023.

(dalam jutaan Ruliah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	Tahun 2022 Year 2022			RKAT 2023
	RKAT	Realisasi Realization	Pencapaian Achievement	2023
A. Pendapatan **Revenues**				
Nilai manfaat - penempatan Return - placement	1.163.000	1.533.229	131,83%	1.019.000
Nilai manfaat - investasi Return - investment	7.906.000	8.799.449	111,30%	8.993.000
Pendapatan lain-lain Other income	-	1.177	100,00%	-
Jumlah Pendapatan **Total Revenues**	**9.069.000**	**10.333.854**	**113,95%**	**10.012.000**

(dalam jutaan Ruliah kecuali dinyatakan lain)
(in million Rupiah unless stated otherwise)

Uraian Description	Tahun 2022 Year 2022			RKAT 2023
	RKAT	Realisasi Realization	Pencapaian Achievement	2023
B. Belanja **Expenditure**				
1 Belanja Dana BPIH **BPIH Fund Expenditure**				
- Belanja PIH – Bipih PIH – Bipih Expenditure	7.903.980	3.777.867	47,80%	10.870.000
- Belanja PIH - subsidi PIH PIH Expenditure – PIH subsidy	9.119.193	5.473.412	60,02%	10.870.000
Jumlah Belanja Dana BPIH **Total BPIH Fund Expenditure**	**17.023.173**	**9.251.279**	**54,35%**	**21.540.000**
2 Belanja Dana Abadi Umat **Ummatic Trust Fund Expenditure**				
Belanja program kemaslahatan BPKH Trust Fund - Philanthropic program expenditure	230.000	130.549	56,76%	232.000
3 Belanja Operasional BPKH **BPKH operational expenditure**				**387.000**
Belanja pegawai Employee expenditure	177.165	115.471	65,18%	-
Belanja operasional kantor Office operational expenditure	212.595	120.303	56,59%	-
Belanja modal Capital expenditure	8.599	1.128	13,12%	-
Jumlah belanja operasional BPKH **Total BPKH operational expenditure**	**398.359**	**236.902**	**59,47%**	**387.000**

Dari laporan realisasi RKAT tahun 2022 terlihat bahwa BPKH telah membukukan pendapatan sebesar Rp10,33 triliun mencapai 113,95% dari target yang ditetapkan dalam RKAT 2022. Sedangkan untuk beban belanja BPIH, realisasi sebesar Rp9,25 triliun atau 54,35% dari pagu anggaran dalam RKAT 2022 dikarenakan Jemaah Haji yang diberangkatkan tahun 2022 belum kuota penuh seperti tahun sebelumnya, belanja abadi umat mencapai sebesar Rp130,55 miliar atau 56,76% dari pagu anggaran dalam RKAT 2022, dan belanja operasional BPKH sebesar Rp236,90 miliar atau 59,47% dari pagu anggaran dalam RKAT 2022.

Based on the RKAT realization report 2022, it can be seen that BPKH recorded revenue of Rp10.33 trillion, reaching 113.95% of the target set in the RKAT 2022. As for BPIH spending expenses, it was realized at Rp9.25 trillion or 54.35% of the budget ceiling in the RKAT 2022. This was because the quota of pilgrims for departure in 2022 had not yet full as that of the previous year. Spending on ummatic trust fund reached Rp130.55 billion or 56.76% of the budget ceiling in the RKAT 2022, and BPKH operational spending of Rp236.90 billion or 59.47% of the budget ceiling in the RKAT 2022.

Aspek Pemasaran
Marketing Aspect

Pengelolaan Keuangan Haji meliputi 3 (tiga) besaran utama, yaitu penerimaan, pengeluaran, dan kekayaan. Adapun penerimaan Keuangan Haji yaitu meliputi setoran BPIH dan/atau BPIH khusus, nilai manfaat Keuangan Haji, dana efisiensi Penyelenggaraan Ibadah Haji, DAU, dan sumber lain yang sah dan tidak mengikat. Sejak terbentuknya BPKH, Kementerian Agama hanya mengelola pembiayaan operasional haji.

Hajj fund management covers 3 (three) main aspects, namely receipt, expenditure, and assets. The receipt of Hajj Fund includes deposits from BPIH and/or special BPIH, return of Hajj Fund, efficiency fund of Hajj Pilgrimage, DAU, and other legal and non-binding sources. Since the formation of BPKH, the Ministry of Religious Affairs only managed hajj operational costs.

Sejak meredanya Pandemi COVID-19 yang membatasi mobilitas masyarakat selama ini dan menyebabkan resesi ekonomi di berbagai negara, penyelenggaraan badah haji pada 1443 H/2022 M bisa terselenggara dengan baik, meski waktu persiapannya cukup mepet. Kepastian kuota haji baru diinformasikan Arab Saudi pada pertengahan April. Sementara keberangkatan jemaah haji mulai 4 Juni 2022.

Since the easing of the COVID-19 Pandemic which has limited people's mobility so far and caused an economic recession in various countries, the Hajj pilgrimage in 1443 H/2022 M can be well implemented despite tight preparation time. Saudi Arabia announced the certainty of the hajj quota in mid-April, while the departure of pilgrims started from June 4, 2022.

Menteri Agama Yaqut Cholil Qoumas menegaskan bahwa Kemenag dan BPKH memiliki peran masing-masing dalam penyelenggaraan ibadah haji. Untuk itu, mempererat sinergi dan memperkuat koordinasi di antara keduanya menjadi sangat penting.

The Minister of Religious Affairs Cholil Qoumas emphasized that the Ministry of Religious Affairs and BPKH have their respective roles in organizing the pilgrimage. Thus, strengthening synergy and coordination between the two is crucial.

STRATEGI PEMASARAN DAN PANGSA PASAR

Strategi pemasaran yang dilakukan guna meningkatkan minat masyarakat untuk mendaftar haji sebagai berikut:

1. Kolaborasi aktif dengan mitra BPS BPIH;
2. Sinergi dengan Kementerian Agama dan stakeholder lainnya;
3. Upaya peningkatan pendaftar haji bersama mitra BPKH;
4. Sosialisasi dan diseminasi bersama stakeholder Perhajian;
5. Apresiasi kepada Komunitas Perhajian.

STRATEGI PEMASARAN DAN PANGSA PASAR

The marketing strategy undertaken to increase public interest in registering for Hajj is as follows:

1. Active collaboration with BPS BPIH partners;
2. Synergy with the Ministry of Religious Affairs and other stakeholders;
3. Efforts to increase the number of Hajj registrants with BPKH partners;
4. Dissemination with Hajj stakeholders;
5. Appreciation to the Hajj Community.

Pangsa pasar BPKH merupakan masyarakat muslim yang memiliki kewajiban untuk menunaikan ibadah haji ketika memiliki kemampuan baik secara fisik, mental dan finansial. Mayoritas penduduk di Tanah Air yang merupakan kaum muslim, sebagaimana Direktorat Jenderal Kependudukan dan Pencatatan Sipil (Dukcapil) Kementerian Dalam Negeri mencatat, jumlah penduduk Indonesia sebesar 277,75 juta jiwa pada 31 Desember 2022. Angka tersebut bertambah 3,88 juta jiwa dibandingkan dengan posisi 31 Desember 2021 sebanyak 273,88 juta jiwa. Terdapat 241,7 juta jiwa atau 87,02% penduduk Indonesia yang tercatat beragama Islam pada akhir 2022. Dengan penjelasan data tersebut, dapat disimpulkan bahwa pangsa pasar BPKH sangat besar, karena merupakan mayoritas penduduk di Indonesia. Sampai dengan akhir tahun 2022, jumlah jemaah haji tunggu yang terdaftar di BPKH telah mencapai 5.358.778 jemaah, yang terdiri dari 5.250.784 jemaah haji reguler dan 107.994 jemaah haji khusus.

Market share of BPKH is Muslims who have an obligation to perform the pilgrimage when they have the capacity, both physically, mentally and financially. The majority of the population in the country are Muslims. The Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs recorded that the population of Indonesia was 277.75 million on December 31, 2022. This figure increased by 3.88 million compared to the position on December 31, 2021 of 273.88 million. There were 241.7 million people or 87.02% of Indonesia's population who were recorded as Muslims by the end of 2022. Given the data, it can be concluded that BPKH has a huge market share. Until the end of 2022, the number of pilgrims on the waiting list registered at BPKH reached 5,358,778 pilgrims, consisting of 5,250,784 regular pilgrims and 107,994 special pilgrims.

Kebijakan Dividen
Dividend Policy

BPKH tidak membagikan dividen sehingga pada tahun 2022 tidak terdapat informasi mengenai kebijakan dividen, dan pembagian dividen.

BPKH does not distribute dividends so that in 2022 there was no information regarding dividend policy and dividend distribution.

Realisasi Penggunaan Dana Hasil Penawaran Umum
Realization of Use of Proceeds from Public Offering

BPKH tidak melakukan penawaran umum sehingga pada tahun 2022 tidak terdapat informasi tentang total perolehan dana penawaran umum, rencana penggunaan dana, dan rincian penggunaan dana penawaran umum.

BPKH did not conduct public offering so that in 2022 there was no information regarding total proceeds of from public offering, plans for using the proceeds, and details on the use of proceeds from public offering.

Informasi Transaksi Material dengan Pihak Berelasi/Afiliasi

Information on Material Transactions with Related/Affiliated Parties

Berdasarkan peraturan perundang-undangan, BPKH dikendalikan oleh Pemerintah Pusat melalui fungsi regulasi, pembinaan, pengawasan dan penunjukkan pengurus. Fungsi regulasi dalam bentuk penetapan peraturan pelaksanaan dari UU yang mengatur BPKH, misal; peraturan pemerintah, peraturan presiden dan atau keputusan presiden. Fungsi pembinaan dan pengawasan dilakukan secara bersama-sama antara Kementerian Agama dan Kementerian Keuangan sesuai dengan tugas dan fungsi kementerian tersebut. Pengurus BPKH terdiri atas Dewan Pengawas dan Badan Pelaksana. Badan Pelaksana ditunjuk dan ditetapkan oleh Presiden berdasarkan usulan panitia seleksi yang dibentuk pemerintah yang beranggotakan dari berbagai unsur termasuk unsur dari kedua kementerian tersebut dan masyarakat. Dewan Pengawas ditetapkan oleh presiden berdasarkan usulan dari panitia seleksi tersebut yang terlebih dahulu dipilih dan disetujui oleh Dewan Perwakilan Rakyat (DPR).

Pursuant to laws and regulations, BPKH is controlled by the Central Government through the functions of regulation, guidance, supervision and appointment of the management. The regulatory function is in the form of establishing implementing regulations from laws governing BPKH, for example; government regulations, presidential regulations and or presidential decrees. The guidance and supervision functions are carried out jointly between the Ministry of Religious Affairs and the Ministry of Finance in accordance with the duties and functions of these ministries. The BPKH management consists of Supervisory Board and Executive Board. The Executive Board is appointed and determined by the President based on the recommendation of a selection committee formed by the government which consists of various elements including the two ministries and the public. The Supervisory Board is appointed by the president based on a proposal from the selection committee which was previously selected and approved by the House of Representative (DPR).

Pihak Berelasi

Dalam laporan keuangan ini, istilah pihak berelasi sesuai dengan PSAK No. 7 "Pengungkapan Pihak-pihak Berelasi". Suatu pihak dianggap pihak berelasi jika:

a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
   1) memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   2) memiliki pengaruh signifikan atas entitas pelapor; atau
   3) merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

Related Parties

In this financial report, the term related party refers to PSAK No. 7 "Related Party Disclosures". A party is considered a related party if:

a. A person or close family member has a relationship with the reporting entity if that person:
   1) has control or joint control over the reporting entity;
   2) has significant influence over the reporting entity; or
   3) are key management personnel of the reporting entity or parent entity of the reporting entity.

b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut
   1) entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lainnya);
   2) atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
   3) kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   4) satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   5) entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
   6) entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf a);
   7) orang yang diidentifikasi dalam huruf a)1) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas).

Transaksi dengan pihak-pihak berelasi dilakukan dengan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi-transaksi dengan pihak ketiga.

b. An entity is related to the reporting entity if it fulfills one of the following conditions
   1) the entity and the reporting entity are members of the same business group (meaning that the parent entity, subsidiary and subsequent subsidiaries are related to each other with other entities);
   2) or a joint venture of another entity (or an associate or joint venture of a member of a business group, of which the other entity is a member);
   3) the two entities are joint ventures of the same third party;
   4) one entity is a joint venture of the third entity and the other entity is an associate entity of the third entity;
   5) the entity is a post-employment benefit plan for employee benefits from a reporting entity or an entity related to the reporting entity. If the reporting entity is the entity administering the program, then the sponsoring entity is also related to the reporting entity;
   6) the entity that is controlled or jointly controlled by the person identified in point a);
   7) the person identified in point a)1) has significant influence over the entity or is a key management personnel of the entity (or the parent of the entity).

Transactions with related parties are carried out on terms agreed by both parties, where these terms may not be the same as transactions with third parties.

Transaksi dengan Pihak Berelasi

BPKH melakukan transaksi dengan pihak-pihak berelasi yang dijelaskan dibawah ini.

Transactions with Related Parties

BPKH entered into transactions with related parties which are described below.

Pihak Berelasi Related Party	Sifat Hubungan Nature of Relationship	Transaksi yang Signifikan Significant Transaction
PT Bank Muamalat Indonesia (BMI)	Anak Perusahaan Subsidiary	Penyertaan Saham Investment in Share

KEWAJARAN TRANSAKSI

BPKH masih memerlukan data dan upaya lebih lanjut untuk mengungkapkan transaksi dan saldo dengan pihak-pihak berelasi konsolidasian tersebut, termasuk jumlah remunerasi untuk manajemen kunci pada tingkat Laporan Keuangan Konsolidasian.

REASONABLENESS OF TRANSACTION

BPKH still requires further data and efforts to disclose transactions and balances with these consolidated related parties, including the amount of remuneration for key management at the Consolidated Financial Statements level.

KEBIJAKAN BPKH TENTANG MEKANISME REVIU ATAS TRANSAKSI DAN PEMENUHAN PERATURAN TERKAIT

Mengingat BPKH masih memerlukan data dan upaya lebih lanjut untuk mengungkapkan transaksi dan saldo dengan pihak-pihak berelasi konsolidasian tersebut, termasuk jumlah remunerasi untuk manajemen kunci pada tingkat Laporan Keuangan Konsolidasian, maka pada tahun 2022 BPKH belum secara spesifik menetapkan kebijakan BPKH tentang mekanisme reviu atas transaksi dan pemenuhan peraturan terkait pihak berelasi dan penyajian realisasi transaksi berelasi.

BPKH POLICY CONCERNING REVIEW MECHANISM OF TRANSACTIONS AND COMPLIANCE WITH RELATED REGULATIONS

Considering that BPKH still requires further data and efforts to disclose transactions and balances with these consolidated related parties, including the amount of remuneration for key management at the Consolidated Financial Statements level, then in 2022 BPKH had not specifically stipulated BPKH policy regarding the mechanism for reviewing transactions and compliance with regulations on related parties and presentation of the realization of related transactions.

Perubahan Peraturan Perundang-undangan yang Berpengaruh Signifikan

Changes in Laws and Regulations that Have a Significant Impact

Pada tahun 2022, tidak terdapat perubahan peraturan perundang-undangan yang berpengaruh signifikan kepada BPKH:

In 2022, there were no changes in laws and regulations that had a significant impact on BPKH:

Perubahan Kebijakan Akuntansi
Changes in Accounting Policy

Pada tahun 2022, BPKH telah menerapkan semua standar akuntansi revisi serta interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan dari Ikatan Akuntan Indonesia yang relevan dengan operasinya dan efektif untuk periode akuntansi yang dimulai pada tanggal 1 Januari 2022.

DSAK-IAI telah menerbitkan beberapa standar baru, amandemen dan penyesuaian atas standar, serta interpretasi atas standar namun belum berlaku efektif untuk periode yang dimulai atau setelah 1 Januari 2022 dan 2023, yaitu:

1. Amendemen PSAK 57 "Provisi, Liabilitas Kontinjensi dan Aset Kontinjensi tentang Kontrak Memberatkan"
2. Penyesuaian Tahunan PSAK 71 "Instrumen Keuangan"
3. Penyesuaian Tahunan PSAK 73 "Sewa"
4. Amendemen PSAK 1 "Penyajian Laporan Keuangan Tentang Pengungkapan Kebijakan Akuntansi"
5. Amendemen PSAK 16 "Aset Tetap"
6. Amendemen PSAK 25 "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan"
7. Amendemen PSAK 46 "Pajak Penghasilan"
8. PSAK 107 "Akuntansi Ijarah"

Pada tanggal pengesahan laporan keuangan konsolidasi, BPKH sedang mempertimbangkan implikasi dari penerapan standar-standar tersebut, terhadap laporan keuangan konsolidasi.

Dengan dikonsolidasikannya BMI, dalam penyusunan Laporan Keuangan Konsolidasian Tahun 2022, terdapat beberapa perbedaan kebijakan akuntansi antara BPKH selaku entitas induk dengan PT BMI selaku entitas anak, yaitu terkait dengan kebijakan:

In 2022, BPKH implemented all revised accounting standards and interpretations issued by the Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants that are relevant to its operations and effective for the accounting period starting on January 1, 2022.

DSAK-IAI has issued several new standards, amendments and adjustments to standards, as well as interpretations of standards but not yet effective for periods starting on or after January 1, 2022 and 2023, namely:

1. Amendments to PSAK 57 "Provisions, Contingent Liabilities and Contingent Assets regarding Onerous Contracts"
2. Annual Adjustment to PSAK 71 "Financial Instruments"
3. Annual Adjustment to PSAK 73 "Lease"
4. Amendments to PSAK 1 "Presentation of Financial Statements Regarding Disclosure of Accounting Policies"
5. Amendments to PSAK 16 "Fixed Assets"
6. Amendments to PSAK 25 "Accounting Policies, Changes in Accounting Estimates and Errors"
7. Amendment to PSAK 46 "Income Tax"
8. PSAK 107 "Accounting for Ijarah"

On the authorization date of the consolidated financial statements, BPKH is considering the implications of applying these standards to the consolidated financial statements.

With the consolidation of BMI, in the preparation of the Consolidated Financial Statements 2022, there are several differences in accounting policies between BPKH as the parent entity and PT BMI as a subsidiary, which are related to the following policies:

1. BPKH menggunakan kebijakan kurs yang ditetapkan BI pada saat transaksi dan penggunaan kurs tengah BI pada saat pelaporan keuangan, sedangkan BMI menggunakan kebijakan kurs market pada saat transaksi dan penggunaan kurs Reuters pada saat pelaporan keuangan.
2. Sehubungan dengan umur manfaat Aset Tetap berupa peralatan dan mesin dan Aset Tak Berwujud berupa *software*, BPKH menggunakan kebijakan umur manfaat selama 4 tahun untuk aset tetap berupa Peralatan dan Mesin dan Aset Tak Berwujud berupa *software*, sedangkan PT BMI menggunakan kebijakan umur manfaat selama 5 tahun untuk aset-aset tersebut.

1. BPKH uses the exchange rate policy set by BI at the time of transaction and uses the BI middle rate at the time of financial reporting, while BMI uses the market rate policy at the time of transaction and uses the Reuters exchange rate at the time of financial reporting.
2. In connection with the useful life of Fixed Assets in the form of equipment and machinery and Intangible Assets in the form of software, BPKH uses a useful life policy of 4 years for fixed assets in the form of Equipment and Machinery and Intangible Assets in the form of software, while PT BMI uses a useful life policy of 5 year for these assets.

Informasi Kelangsungan Usaha
Information on Business Continuity

Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Berdasarkan hasil penilaian manajemen, sampai dengan akhir tahun 2022 terdapat hal-hal yang akan berpengaruh secara signifikan terhadap kelangsungan usaha BPKH. Manajemen terus memantau hal ini dan mengatasi risiko dan ketidakpastian terkait hal ini di masa mendatang.

Hasil dari kebijakan strategis yang telah dilakukan BPKH, kelangsungan usaha tetap terjaga dan terlihat dalam pencapaian kinerja BPKH pada tahun 2022, yang dapat memenuhi target yang ditetapkan sebagaimana hasil audit yang dilakukan oleh BPK mendapat opini wajar, dalam semua hal yang material, Neraca dan Laporan Operasional serta Laporan Arus Kas konsolidasian tanggal 31 Desember 2022.

Matters that have the Potential to Significantly Affect Business Continuity

Based on the management's assessment results, until the end of 2022, there are matters that will significantly affect business continuity of BPKH. The management continues to monitor this matter and address risks and uncertainties related to this going forward.

As for the results of the strategic policies performed by BPKH, business continuity is maintained and seen in the achievement of BPKH performance in 2022 where BPKH managed to meet the targets set, as reflected on the results of audit conducted by BPK, namely fair opinion in all material respects, Balance Sheet and Statements of Operations, and the Consolidated Statement of Cash Flows dated December 31, 2022.

Pencapaian tersebut merupakan bagian dari usaha dan strategi untuk terus mengembangkan bisnis utamanya, dengan melakukan berbagai terobosan untuk meningkatkan kinerja BPKH.

This achievement is part of the effort and strategy to continuously develop its main business by making various breakthroughs to improve BPKH's performance.

Assessment Manajemen Atas Hal yang Berpotensi Berpengaruh Signifikan Terhadap Kelangsungan Usaha

Manajemen secara rutin melakukan evaluasi dan *assessment* terkait dengan kemampuan dan pencapaian target kinerja dari seluruh unit sesuai dengan rencana bisnis BPKH yang telah disusun. Evaluasi dilakukan secara berkala untuk setiap level meliputi efisiensi, likuiditas serta indikator-indikator lain yang ditetapkan. Berdasarkan hasil penilaian dan evaluasi yang rutin dilakukan secara berkala, Manajemen BPKH berkeyakinan bahwa BPKH memiliki sumber daya yang cukup untuk melakukan kegiatan usaha di masa mendatang. Perusahaan tidak memiliki ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan BPKH untuk mempertahankan kelangsungan usaha.

Management's Assessment of Matters Having with Potential to Significantly Affect Business Continuity

The management routinely conducts evaluations and assessments on the ability and achievement of performance targets of all units in accordance with the prepared business plan of BPKH. Evaluation is carried out periodically for each level, which comprises efficiency, liquidity, and other set indicators. Based on the results of periodical assessments and evaluations, the Management of BPKH believes that BPKH has sufficient resources to carry out business activities in the future. BPKH has no material uncertainties that could cast significant doubt on the ability of BPKH to continue as a going concern.

Asumsi yang Digunakan dalam Melakukan *Assessment*

Dalam melaksanakan penilaian atas kemampuannya untuk melanjutkan kelangsungan usaha di masa yang akan datang, manajemen menggunakan beberapa asumsi dan pertimbangan. Asumsi dan pertimbangan tersebut, antara lain kinerja keuangan, solvabilitas, dan efisiensi, permasalahan internal dan perkara hukum yang dihadapi Perusahaan, serta kondisi ekonomi mikro dan makro pada saat ini dan masa yang akan datang.

Assumptions Used in Conducting Assessment

In assessing its ability to continuously maintain its business operations in the future, the management uses several assumptions and considerations. These assumptions and considerations include financial performance, solvency and efficiency, internal problems and lawsuits faced by the Company, as well as current and future micro and macroeconomic conditions.



Tata Kelola BPKH

BPKH Governance


BUS
STOP

Kebijakan Tata Kelola
Governance Policy

BPKH menerapkan Good Governance, yang terintegrasi dengan kepatuhan, pengelolaan risiko, dan pengendalian internal. Langkah ini ditempuh agar BPKH memiliki pengetahuan dan kapabilitas untuk mengelola *governance, risk, and compliance* (GRC) yang sejalan dengan pengelolaan kinerja bisnis untuk memastikan kelangsungan BPKH

BPKH implements Good Governance which is integrated with compliance, risk management, and internal control. This measure is taken so that BPKH has the knowledge and capability to manage governance, risk, and compliance (GRC) that is in line with the management of business performance to ensure BPKH continuity.

Dalam menjalankan kegiatan operasionalnya, BPKH menyadari bahwa diperlukan suatu komitmen nyata untuk menjaga kesinambungan usaha. Penerapan *Good Governance* merupakan salah satu langkah untuk meningkatkan nilai dan pertumbuhan bisnis jangka panjang secara berkesinambungan bagi *Stakeholders*. Untuk mencapai tujuan tersebut, dibutuhkan komitmen nyata dari BPKH dalam menerapkan *Good Governance*. Komitmen penerapan *Good Governance* ini tidak hanya sekadar sebagai pemenuhan aturan yang berlaku namun sebagai praktik yang praktiknya dilandasi oleh kesadaran pentingnya *Good Governance* di BPKH untuk menegakkan integritas dalam menjalankan bisnis yang sehat dan berkesinambungan.

In performing its operational activities, BPKH realizes that a real commitment is needed to maintain business continuity. The implementation of Good Governance is one of the steps to continuously increase value and long-term business growth for Stakeholders. To achieve this goal, it requires real commitment from BPKH in implementing good governance. The commitment to implementing Good Governance not only serves as a compliance with the prevailing regulations but also as a practice whose implementation is based on awareness of the importance of Good Governance at BPKH to uphold integrity in running a healthy and sustainable business.

BPKH menjadikan *Good Governance* sebagai instrumen untuk melaksanakan tanggung jawabnya terhadap penyelenggaraan usaha yang berkelanjutan dengan berdasarkan pada praktik-praktik bisnis terbaik (*best practices*). Selain itu, *Good Governance* juga merupakan upaya perbaikan dan penyempurnaan organisasi secara terus-menerus. BPKH meyakini komitmen atas penerapan GCG yang dilakukan secara konsisten dan berkesinambungan akan membawa dampak positif pada kinerja BPKH secara keseluruhan. Karena itu, seluruh Insan BPKH diharapkan untuk berperan aktif dalam penerapan *Good Governance* dan menjadikan *Good Governance* sebagai nilai utama dalam aktivitas di lingkungan BPKH.

BPKH makes Good Governance an instrument to perform its responsibilities in implementing sustainable business based on best business practices. In addition, Good Governance is also an effort to continuously improve and refine the organization. BPKH believes that the commitment to consistently and continuously implementing GCG will have a positive impact on BPKH's overall performance. Therefore, all BPKH personnel are expected to play an active role in applying Good Governance and making Good Governance core value in any activities within BPKH.

PRINSIP TATA KELOLA

Prinsip *Good Governance* di BPKH dilakukan berdasarkan 5 (lima) prinsip, yaitu TARIF: *Transparency* (Keterbukaan), *Accountability* (Akuntabilitas), *Responsibility* (Tanggung Jawab), *Independence* (Independensi), dan *Fairness* (Kesetaraan), yang meliputi seluruh bisnis dan operasi BPKH.

BPKH sebagai badan hukum publik lebih memperhatikan *transparency* (keterbukaan) dan *Accountability* (akuntabilitas) selayaknya regulator untuk memastikan tingkat kepatuhan dari internal dan eksternal. Peran BPKH dimaksud merujuk pada ketentuan UNDP. Sedangkan untuk peran BPKH sebagai korporasi memperhatikan 5 (lima) prinsip *Good Governance*.

GOVERNANCE PRINCIPLES

Good Governance principles at BPKH are carried out based on 5 (five) principles, namely TARIF: Transparency, Accountability, Responsibility, Independence, and Fairness, which covers all BPKH businesses and operations.

BPKH as a public legal entity pays more attention to transparency and accountability, just like the regulator, in order to ensure internal and external compliance. This role as embodied by BPKH refers to UNDP rules. Meanwhile, the role of BPKH as a corporation is subject to 5 (five) good governance principles.



1. Keterbukaan
   Yaitu keterbukaan dalam mengemukakan informasi yang material, relevan, akurat, dan keterbukaan dalam proses pengambilan keputusan, serta dapat diakses oleh pihak-pihak yang berkepentingan. Keterbukaan informasi meliputi visi, misi, tujuan, susunan Badan Pelaksana dan Dewan Pengawas, kondisi keuangan, pengelolaan risiko, sistem pengendalian intern, penerapan fungsi kepatuhan, penerapan *good governance*, serta informasi yang dapat relevan bagi pemangku kepentingan BPKH. Prinsip keterbukaan tetap harus sesuai dengan peraturan yang berlaku dan memperhatikan rahasia jabatan dan hak-hak pribadi.
2. Akuntabilitas
   Yaitu kejelasan fungsi dan pelaksanaan pertanggungjawaban organ BPKH sehingga pengelolaannya berjalan secara efektif. BPKH menetapkan tugas dan tanggung jawab yang jelas bagi masing-masing Anggota Badan Pelaksana dan Dewan Pengawas serta seluruh Jajaran di bawahnya yang selaras dengan asas, visi, misi, dan tujuan BPKH, serta menetapkan *check and balance* dalam pengelolaan keuangan haji. Seluruh Badan Pelaksana dan Dewan Pengawas serta seluruh

1. Transparency
   Namely transparency in conveying information that is material, relevant, accurate, and transparency in the decision-making process, and accessible to interested parties. Information to be disclosed includes vision, mission, objectives, composition of the Executive Board and Supervisory Board, financial conditions, risk management, internal control system, implementation of compliance function, implementation of good governance, as well as information that can be relevant to BPKH stakeholders. The transparency principle shall still conform with applicable regulations and pay attention to job confidentiality and personal rights.
2. Accountability
   Namely the clarity of functions and the implementation of accountability of BPKH organs so as to create an effective management. BPKH sets clear duties and responsibilities for each Member of the Executive Board and Supervisory Board and all staff under them which are aligned with the principles, vision, mission and objectives of BPKH, and establishes check-and-balance system in hajj fund management. All members of the Executive Board and Supervisory Board as well as the staff

jajaran di bawahnya mempunyai kompetensi sesuai dengan tanggung jawabnya dan memahami perannya dalam pelaksanaan *Good Governance*, serta memiliki ukuran kinerja yang disepakati dan diimplementasikan secara konsisten.

3. Pertanggungjawaban
   Yaitu kesesuaian pengelolaan BPKH dengan peraturan perundang-undangan yang berlaku dan prinsip kehati-hatian dalam pengelolaan keuangan haji, serta peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.
4. Kemandirian
   Yaitu memiliki kompetensi, mampu bertindak objektif, dan bebas dari pengaruh/tekanan dari pihak manapun (*independency*), tidak terpengaruh oleh kepentingan sepihak, terbebas dari benturan kepentingan (*conflict of interest*), menghindari terjadinya dominasi yang tidak wajar oleh pihak manapun, serta memiliki komitmen yang tinggi untuk mengembangkan BPKH.
5. Kewajaran
   Yaitu memperhatikan kewajaran dan kesetaraan dalam memenuhi hak-hak *stakeholders* berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.

Kelima prinsip tersebut diharapkan dapat dipahami dan dilaksanakan oleh seluruh jajaran organisasi mulai dari Kepala dan Anggota Badan Pelaksana, Ketua dan Anggota Dewan Pengawas, serta seluruh pegawai BPKH secara konsisten. Dalam hal ini BPKH melakukan sosialisasi, implementasi, dan evaluasi secara menyeluruh dan konsisten.

ASAS PENGELOLAAN KEUANGAN HAJI

Dalam menjalankan pengembangan dan pengelolaan keuangan haji, BPKH harus memiliki sasaran dan strategi yang efektif, efisien, dan rasionalitas agar menjadi lembaga pengelola keuangan yang terpercaya dan dapat memberikan manfaat optimal bagi jemaah haji dan kemaslahatan umat. Oleh karenanya, telah ditentukan beberapa asas sebagai panduan yang tercantum dalam Peraturan BPKH Nomor 3 Tahun 2018 sebagai berikut:

under them have competence in accordance with their responsibilities and understand their role in the implementation of Good Governance, and have performance measurement that are agreed upon and implemented consistently.

3. Responsibility
   Namely the conformity of BPKH management with applicable laws and regulations and prudence principle in hajj fund management, as well as being concerned with the environment and perform social responsibility in a reasonable manner.
4. Independence
   Namely having competence, being able to act objectively, and being free from influence/pressure from any party (independence), not being affected by unilateral interests, being free from conflicts of interest, avoiding unfair domination by any party, and having a high commitment to developing BPKH.
5. Fairness
   Namely paying attention to fairness and equality in fulfilling the rights of stakeholders based on agreements and prevailing laws and regulations.

It is hoped that these five principles can be understood and implemented by employees at all levels of the organization, from the Head and Members of the Executive Board, Chairman and Members of the Supervisory Board, as well as all BPKH employees in a consistent manner. In this case, BPKH conducts dissemination, implementation, and evaluation thoroughly and consistently.

HAJJ FUND MANAGEMENT PRINCIPLES

In developing and managing hajj fund, BPKH must have an effective, efficient and rational targets and strategies in order to become a trusted financial management institution that can provide optimal benefits for pilgrims and deliver prosperity to the people. Therefore, several principles have been determined as guidelines set out in BPKH Regulation Number 3 of 2018 as follows:

1. Prinsip Syariah
   Prinsip syariah adalah prinsip Islam yang *kaffah* atau menyeluruh dalam kegiatan pengelolaan keuangan haji. Pemenuhan prinsip syariah dilaksanakan antara lain dengan memenuhi prinsip keadilan dan keseimbangan (*'adl tua tawazun*), kemaslahatan (*maslahah*), dan universalisme (*alamiyah*) serta tidak mengandung unsur: *gharar, maysir,* riba, zalim, dan objek haram.
2. Prinsip Kehati-hatian
   Dalam melaksanakan tugas pengelolaan keuangan haji, BPKH memegang prinsip kehati-hatian, yaitu pengelolaan keuangan haji dilakukan dengan cermat, teliti, aman, tertib, dan mempertimbangkan aspek risiko keuangan, serta kesesuaian pengelolaan BPKH dengan peraturan perundang-undangan yang berlaku. Anggota Badan Pelaksana dan Dewan Pengawas serta seluruh jajaran di bawahnya memiliki kompetensi, mampu bertindak objektif, dan bebas dari pengaruh/tekanan dari pihak manapun (independen) serta memiliki komitmen yang tinggi untuk mengembangkan BPKH dengan memperhatikan prinsip kehati-hatian.
3. Asas Manfaat
   Asas manfaat merupakan asas yang menjadi pedoman BPKH dalam pengelolaan keuangan haji, yakni BPKH harus dapat memenuhi hak-hak dan memberikan manfaat atau maslahat bagi jemaah haji dan umat Islam berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.
4. Asas Nirlaba
   Yaitu memiliki kompetensi, mampu bertindak objektif, dan bebas dari pengaruh/tekanan dari pihak manapun (*independency*), tidak terpengaruh oleh kepentingan sepihak, terbebas dari benturan kepentingan (*conflict of interest*), menghindari terjadinya dominasi yang tidak wajar oleh pihak manapun, serta memiliki komitmen yang tinggi untuk mengembangkan BPKH.
5. Asas Transparan
   Asas transparan adalah asas pengelolaan keuangan haji yakni BPKH harus terbuka dan jujur melalui pemberian informasi yang material dan relevan kepada masyarakat, khususnya kepada jemaah haji tentang pelaksanaan dan hasil pengelolaan keuangan haji.

1. Sharia Principle
   Sharia principle is Islamic principles that are kaffah or comprehensive in hajj fund management. Fulfillment of sharia principles is carried out by, among others, fulfilling the principles of fairness and balance ('adl tua tawazun), prosperity (maslahah), and universalism (alamiyah) and does not contain elements of: gharar, maysir, usury, cruelty, and unlawful objects.

2. Prudence Principle
   In performing hajj fund management duty, BPKH adheres to prudence principle, namely hajj fund management that is performed in a careful, thorough, safe, orderly manner, and that takes into account financial risk aspect, as well as the conformity of BPKH management with applicable laws and regulations. Members of the Executive Board and the Supervisory Board and all staff under them have competence, are able to act objectively, and are free from influence/pressure from any party (independent) and have a high commitment to developing BPKH by paying attention to the prudence principle.

3. Benefit Principle
   Benefit principle is the principle that guides BPKH in managing hajj fund, namely that BPKH must be able to fulfill rights and provide benefits or prosperity for the pilgrims and Muslims based on agreements and applicable laws and regulations.

4. Non-Profit Principle
   Namely having competence, being able to act objectively, and being free from influence/pressure from any party (independence), not being affected by unilateral interests, being free from conflicts of interest, avoiding unfair domination by any party, and having a high commitment to developing BPKH.

5. Transparency Principle
   Transparency principle is the principle in hajj fund management, namely that BPKH must be transparent and honest by providing material and relevant information to the public, especially to pilgrims regarding the implementation and results of hajj fund management.

6. Asas Akuntabel

   Asas akuntabel adalah asas penting dalam pengelolaan keuangan haji, yaitu dilakukan secara akurat dan dapat dipertanggungjawabkan kepada masyarakat, khususnya kepada jemaah haji, serta pengelolaan BPKH berjalan secara efektif melalui adanya kejelasan fungsi dan pelaksanaan pertanggungjawaban organ BPKH.

TUJUAN PENERAPAN *GOOD GOVERNANCE*

BPKH terus berupaya menerapkan prinsip-prinsip *Good Governance* dan senantiasa menyesuaikan dengan ketentuan terkini. Tujuan Penerapan *Good Governance* di BPKH adalah:

1. Mencapai tujuan sesuai visi dan misi BPKH;
2. Mengoptimalkan nilai BPKH agar menjadi lembaga pengelola keuangan yang terpercaya yang memberikan nilai manfaat optimal bagi Jemaah haji dan kemaslahatan umat;
3. Mendorong pengelolaan keuangan haji berdasarkan prinsip syariah dan mempertimbangkan aspek keamanan, kehati-hatian dan profesional;
4. Mendorong Badan Pelaksana dan Dewan Pengawas dalam membuat keputusan dan menjalankan tindakan dilandasi dengan nilai etika/moral yang tinggi dan kepatuhan terhadap peraturan internal dan peraturan perundang-undangan yang berlaku;
5. Mendorong pengelolaan sumber daya dan risiko BPKH secara lebih efisien dan efektif;
6. Mengurangi potensi benturan kepentingan Badan Pelaksana, Dewan Pengawas dan Karyawan dalam menjalankan tugas dan fungsinya;
7. Memperoleh keyakinan bahwa prinsip-prinsip tata kelola yang baik telah diterapkan secara baik dan berkesinambungan; dan
8. Menciptakan lingkungan kerja yang kondusif terhadap pencapaian tujuan BPKH.

6. Accountability Principle

   Accountability principle is an important principle in hajj fund management, which shall be implemented accurately and that can be accounted for to the public, especially to the pilgrims, and BPKH is managed effectively through the clarity of function and implementation of accountability of BPKH organ.

OBJECTIVES OF GOOD GOVERNANCE IMPLEMENTATION

BPKH continuously strives to apply Good Governance principles of and always adjusts to the latest regulations. The objectives of implementing Good Governance at BPKH are as follows:

1. To achieve goals according to BPKH's vision and mission;
2. To optimize the value of BPKH in order to become a trusted financial management institution that provides optimal value for the Hajj pilgrims and for the prosperity of the people;
3. To support hajj fund management that is based on sharia principles and that takes into account security, prudence and professional aspects;
4. To support the Executive Board and Supervisory Board in making decisions and taking actions based on high ethical/moral values and compliance with internal regulations and applicable laws and regulations;
5. To support more efficient and effective management of BPKH resources and risks;
6. To reduce potential conflicts of interest of the Executive Board, Supervisory Board and Employees in carrying out their duties and functions;
7. To gain confidence that good governance principles have been implemented properly and continuously; and
8. To create a work environment that is conducive in order to attain BPKH goals.

Kerangka Tata Kelola Lembaga
Institutional Governance Framework

Dalam penerapan dan penegakan Tata Kelola di BPKH, diperlukan kerangka konseptual yang mengintegrasikan seluruh elemen tata kelola (*governance*) yang mencakup pondasi awal, hingga tujuan akhir yang akan dicapai.

Untuk itu BPKH telah menyusun kerangka penerapan *Good Governance* yang memuat elemen pokok sebagai berikut:

1. Prinsip Tata Kelola (*Governance Principle*) BPKH yakni prinsip-prinsip yang melandasi penerapan dan penegakan Tata Kelola BPKH yaitu TARIF.
2. Struktur Tata Kelola (*Governance Structure*) BPKH yakni desain mengenai fungsi pelaksanaan tugas dan wewenang, serta fungsi pengawasan terhadap BPKH.
3. Proses Tata Kelola (*Governance Process*) BPKH yakni serangkaian standar dan prosedur yang digunakan oleh Badan Pelaksana dan pekerja untuk memastikan penerapan dan penegakan Tata Kelola BPKH telah dilaksanakan secara terencana, konsekuen, dan berkelanjutan.
4. Hasil Tata Kelola (*Governance Outcome*) BPKH yakni perwujudan dari penerapan dan penegakan Tata Kelola BPKH dalam bentuk pencapaian kredibilitas.

STRUKTUR TATA KELOLA

Berdasarkan Peraturan Presiden No. 110 Tahun 2017, Organ Tata Kelola dalam Badan Pengelolaan Keuangan haji terdiri atas organ utama dan organ pendukung, yang memiliki fungsi, tugas, dan wewenang sendiri.

ORGAN UTAMA

1. Dewan Pengawas adalah organ BPKH yang mengawasi perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji.
2. Badan Pelaksana adalah organ BPKH yang melaksanakan perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji.

In implementing and enforcing Governance at BPKH, it is necessary to have a conceptual framework that integrates all elements of governance which cover initial foundation and the ultimate goal to be achieved.

Therefore, BPKH has developed a framework of Good Governance implementation which contains the following main elements:

1. BPKH Governance Principles, namely the principles underlying the implementation and enforcement of BPKH Governance, namely TARIF.
2. BPKH Governance Structure, namely the design regarding the function of implementation of duties and authorities, as well as the oversight function of BPKH.
3. BPKH Governance Process, namely a series of standard and procedures used by the Executive Board and employees to ensure that the implementation and enforcement of BPKH Governance has been carried out in a planned, consistent, and sustainable manner.
4. BPKH Governance Outcome, namely the embodiment of the implementation and enforcement of BPKH Governance in the form of credibility achievement.

GOVERNANCE STRUCTURE

Based on Presidential Regulation No. 110 of 2017, Governance Organs in the Hajj Fund Management Agency consist of main organs and supporting organs which have their own functions, duties, and authorities.

MAIN ORGANS

1. Supervisory Board is BPKH organ that oversees the planning, implementation, accountability, and reporting of hajj fund.
2. Executive Board is BPKH organ that performs the planning, implementation, accountability, and reporting of hajj fund.

ORGAN PENDUKUNG

1. Organ pendukung Dewan Pengawas
   a. Komite Audit
   b. Komite Manajemen Risiko dan Syariah
   c. Komite Investasi dan Penempatan
   d. Sekretaris Dewan Pengawas
2. Organ Pendukung Badan Pelaksana
   a. Sekretaris Badan
   b. Internal Audit
   c. Manajemen Risiko Korporasi dan Bisnis
   d. Kepatuhan

PROSES TATA KELOLA

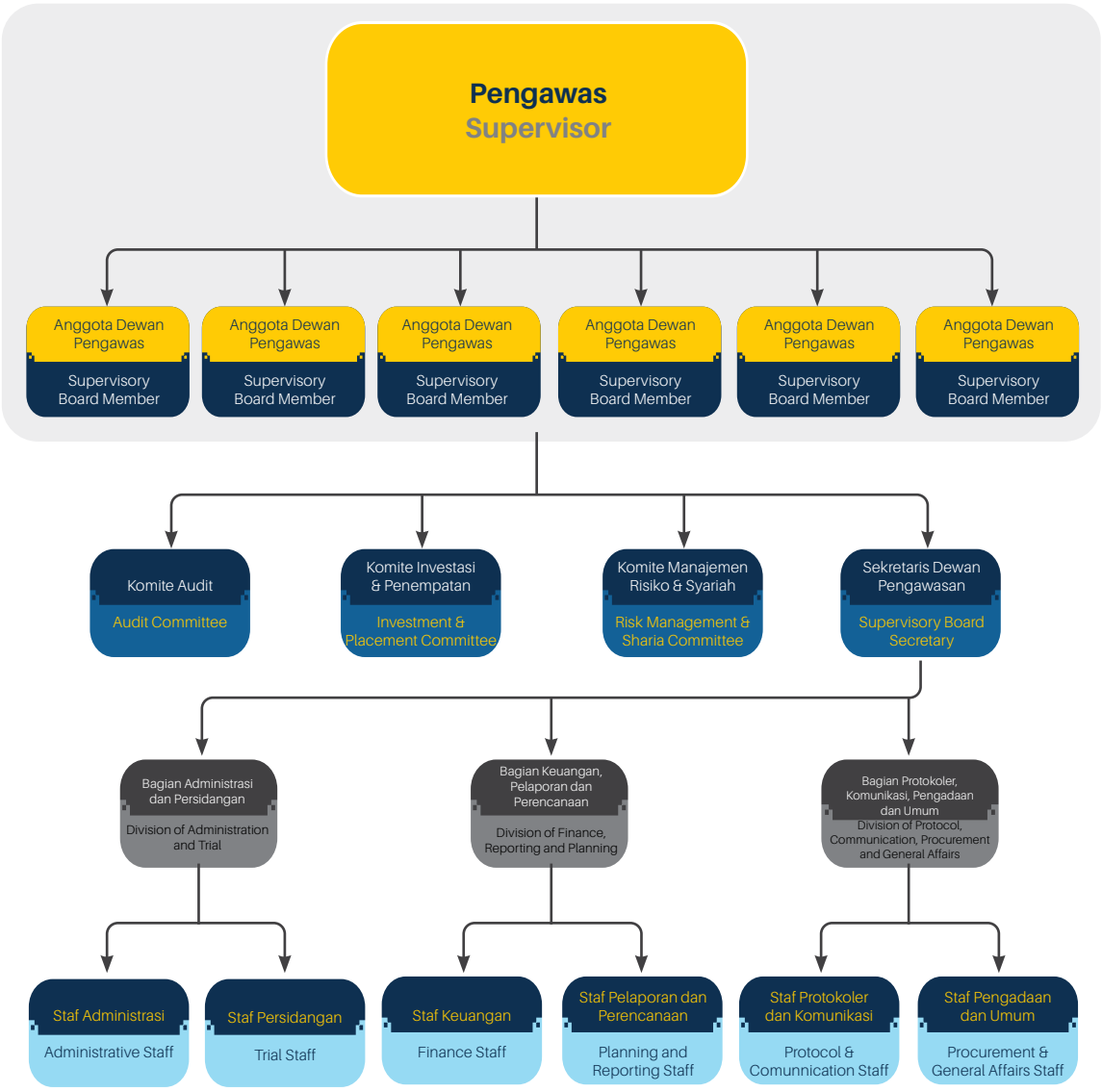
Dewan Pengawas adalah organ dari BPKH yang mengawasi pengelolaan keuangan haji sebagaimana tertulis di dalam Undang-Undang Nomor 34 Tahun 2014 dan dapat melakukan koordinasi dengan Dewan Perwakilan Rakyat (DPR) dan memberikan saran dan rekomendasi kepada Presiden melalui Kementerian Agama terkait dengan kinerja Badan Pelaksana.

SUPPORTING ORGANS

1. Supporting organs of the Supervisory Board
   a. Audit Committee
   b. Risk Management and Sharia Committee
   c. Investment and Placement Committee
   d. Secretary of the Supervisory Board
2. Supporting Organs of the Executive Board
   a. Secretary of the Board
   b. Internal audit
   c. Corporate and Business Risk Management
   d. Compliance

GOVERNANCE PROCESS

Supervisory Board is BPKH organ that oversees hajj fund management as mentioned in Law Number 34 of 2014 and may coordinate with the House of Representatives (DPR) and provide advice and recommendations to the President through the Ministry of Religious Affairs regarding the performance of the Executive Board.

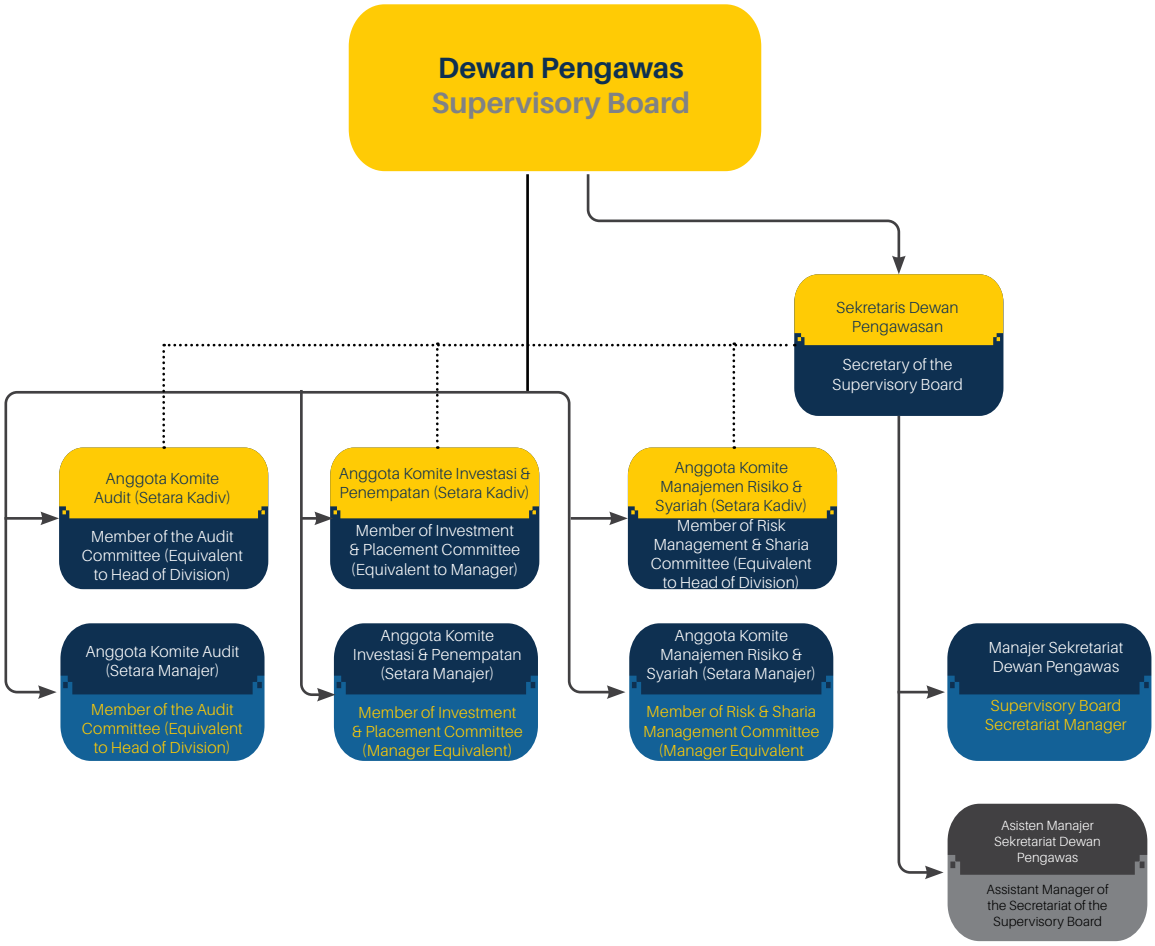


Pengelolaan dilaksanakan oleh Badan Pelaksana setelah mendapat penilaian dan persetujuan dari Dewan Pengawas, sesuai dengan ketentuan peraturan perundang-undangan.

Management is carried out by the Executive Board after obtaining an assessment and approval from the Supervisory Board in accordance with the provisions of the laws and regulations.

Bagan Organisasi Sekretariat Dewan Pengawas dan Komite Dewan Pengawas

Organizational Chart of Secretariat of Supervisory Board and Committee of Supervisory Board



HASIL TATA KELOLA

Efektivitas penerapan GCG di lingkungan BPKH tercermin dari *governance outcome* yang telah diperoleh. BPKH dan para pemangku kepentingan telah mendapatkan manfaat dari penerapan GCG dengan dicapainya kinerja keuangan maupun operasional yang baik.

GOVERNANCE OUTCOME

The effectiveness of GCG implementation within BPKH is reflected on governance outcome that have been obtained. BPKH and stakeholders have benefited from the implementation of GCG with the achievement of good financial and operational performance.

Badan Pelaksana
Executive Board

Badan Pelaksana merupakan organ utama BPKH yang melaksanakan perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji. Badan Pelaksana berada dibawah pengawasan Dewan Pengawas dan memberikan laporan pertanggungjawaban keuangan haji kepada presiden dan DPR melalui menteri.

Executive Board is the main organ of BPKH which performs the planning, implementation, accountability, and reporting of hajj fund. The Executive Board is under the supervision of the Supervisory Board and provides an accountability report on hajj fund to the president and DPR through the minister.

DASAR HUKUM

1. Undang Undang No. 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.
2. Peraturan Presiden Republik Indonesia Nomor 110 Tahun 2017 Tentang Badan Pengelola Keuangan Haji.
3. Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

LEGAL BASIS

1. Law No. 34 of 2014 concerning Hajj Fund Management.
2. Presidential Regulation of the Republic of Indonesia Number 110 of 2017 concerning Hajj Fund Management Agency.
3. Government Regulation Number 5 of 2018 concerning Implementation of Law Number 34 of 2014 concerning Hajj Fund Management.

TUGAS DAN TANGGUNG JAWAB BADAN PELAKSANA

1. Menyiapkan rumusan kebijakan, rencana strategis, dan rencana kerja dan anggaran tahunan pengelolaan Keuangan Haji.
2. Melaksanakan program pengelolaan Keuangan Haji yang telah ditetapkan serta rekomendasi atas hasil pengawasan dan pemantauan dari Dewan Pengawas.
3. Melakukan penatausahaan pengelolaan Keuangan Haji dan aset BPKH sesuai dengan ketentuan peraturan perundang-undangan.
4. Melaporkan pelaksanaan program dan anggaran tahunan pengelolaan Keuangan Haji secara berkala kepada Dewan Pengawas.
5. Menyiapkan laporan pertanggungjawaban BPKH kepada Presiden dan DPR.
6. Menetapkan ketentuan teknis pelaksanaan operasional BPKH.
7. Menyelenggarakan administrasi pengelolaan Keuangan Haji sesuai dengan ketentuan peraturan perundang-undangan, dan

DUTIES AND RESPONSIBILITIES OF EXECUTIVE BOARD

1. Prepare formulation of policies, strategic plans, and annual work plan and budget for the management of Hajj Fund.
2. Implement Hajj Fund management program that has been set as well as recommendations of the results of supervision and monitoring from the Supervisory Board.
3. Administer Hajj Fund management and assets of BPKH in accordance with the provisions of laws and regulations.
4. Periodically report the implementation of program and annual budget of Hajj Fund management to the Supervisory Board.
5. Prepare BPKH accountability reports to the President and DPR.
6. Establish technical provisions for the implementation of BPKH operations.
7. Carry out Hajj Fund administration in accordance with the provisions of laws and regulations, and

8. Membuat laporan keuangan sesuai dengan ketentuan peraturan perundang-undangan.

8. Prepare financial reports in accordance with the provisions of laws and regulation.

KOMPOSISI BADAN PELAKSANA

Berdasarkan Undang-Undang Nomor 34 Tahun 2014, Badan Pelaksana paling sedikit terdiri atas 5 (lima) orang anggota yang berasal dari unsur profesional. Anggota Badan Pelaksana diangkat dan diberhentikan oleh Presiden. Anggota badan pelaksana diangkat untuk jangka waktu 5 (lima) tahun dan dapat diusulkan untuk diangkat kembali untuk 1 (satu) kali masa jabatan berikutnya.

EXECUTIVE BOARD COMPOSITION

Pursuant to Law Number 34 of 2014, the Executive Board shall consist of at least 5 (five) members who are professionals. Members of the Executive Board are appointed and dismissed by the President. Members of the Executive Board are appointed for a period of 5 (five) years and may be proposed to be reappointed for the next 1 (one) term of office.

Pada tahun 2022, susunan dan komposisi anggota Badan Pelaksana mengalami perubahan berdasarkan Keputusan Presiden RI Nomor 101/P Tahun 2022, Tentang Pengangkatan Keanggotaan Dewan Pengawas dan Anggota Badan Pelaksana Badan Pengelola Keuangan Haji. Komposisi Badan Pelaksana per 31 Desember 2022 adalah sebagai berikut:

In 2022, the composition of members of the Executive Board changed based on Presidential Decree Number 101/P of 2022 on the Appointment of Members of the Supervisory Board and Members of the Executive Board of Hajj Fund Management Agency. Composition of the Executive Board as of December 31, 2022 is as follows:

Nama Name	**Jabatan** Position	**Dasar Hukum** Legal Basis	**Masa Jabatan** Term of Office
Fadlul Imansyah S.E., M.M., CIFP, AAK	Kepala Badan Pelaksana Head of Executive Board	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Executive Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Dr. Indra Gunawan S.E., S.IP., M.Sc., CIArb, CSA., CIP., CPM	Anggota Badan Pelaksana Executive Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Executive Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Prof. Dr. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Executive Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Amri Yusuf, S.E., Ak., CA., M.M.	Anggota Badan Pelaksana Executive Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027
Dr.(C) Sulistyowati M.E., WMI.CFP	Anggota Badan Pelaksana Executive Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI Number 101/P of 2022	2022-2027

TUGAS DAN TANGGUNG JAWAB MASING-MASING BADAN PELAKSANA

DUTIES AND RESPONSIBILITIES OF EACH EXECUTIVE BOARD MEMBER

Nama Name	Jabatan Position	Bidang Tugas Field of Duty
Fadlul Imansyah S.E., M.M., CIFP, AAK	Kepala Anggota Badan Pelaksana Bidang Hukum dan Pengembangan merangkap Anggota Badan Pelaksana Bidang Hukum dan Kepatuhan Head of the Executive Board for Legal and Development Unit concurrently Member of the Executive Board for for Legal and Compliance	Hukum dan Kepatuhan memiliki tugas dan fungsi serta tanggung jawab atas pengelolaan dan kegiatan yang terkait dengan aspek hukum baik operasional, komersial dan litigasi serta pembentukan regulasi oleh BPKH sesuai dengan peraturan perundang-undangan, kegiatan yang terkait dengan aspek kepatuhan baik internal maupun eksternal yang wajib diregulasi oleh BPKH, sesuai dengan peraturan perundang-undangan, pengelolaan perencanaan, penganggaran, pelaporan dan penilaian BPKH. The field of Legal and Compliance has duties and functions and responsibilities over the management and activities related to legal aspects, be it operational, commercial, or litigation, as well as the establishment of regulations by BPKH in accordance with laws and regulations, activities related to compliance aspects both internal and external which must be regulated by BPKH, in accordance with laws and regulations, management of planning, budgeting, reporting and assessment of BPKH
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko Executive Board Member for Finance and Risk Management	Bidang Keuangan dan Manajemen Risiko memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan keuangan, pembukuan, dan administrasi Keuangan Haji termasuk penerimaan dan pengeluaran Keuangan Haji dan manajemen risiko Keuangan Haji. The Field of Finance and Risk Management has duties and functions and responsibilities over the implementation of financial management, bookkeeping, and administration of Hajj Fund, including the receipt and expenditure of Hajj Fund and Hajj Fund risk management.
Dr. Indra Gunawan S.E., S.IP., M.Sc., CIArb, CSA., CIP., CPM	Anggota Badan Pelaksana Bidang Investasi Surat Berharga dan Emas, Transformasi dan Teknologi Informasi Executive Board Member for Securities and Gold Investment, Transformation and Information Technology	Bidang Investasi Surat Berharga, Investasi Emas, Transformasi, dan Teknologi Informasi memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan investasi Keuangan Haji meliputi investasi surat berharga, investasi emas, pengelolaan dan implementasi transformasi organisasi dan teknologi informasi BPKH. The field of Securities Investment, Gold Investment, Transformation, and Information Technology has duties and functions as well as responsibilities over the implementation of Hajj Fund investment, including securities investment, gold investment, management and implementation of organizational transformation and information technology of BPKH.

Nama Name	Jabatan Position	Bidang Tugas Field of Duty
Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya Executive Board Member for Collection, Placement. Direct Investments, and Other Investments	Bidang Penghimpunan, Penempatan, Investasi Langsung, dan Investasi Lainnya memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan penghimpunan dana calon jemaah haji baru, pengelolaan penempatan dana Keuangan Haji yang meliputi tabungan, giro dan deposito di bank penerima setoran biaya penyelenggaraan ibadah haji serta pengelolaan investasi langsung dan investasi lainnya. The field of Collection, Placement, Direct Investments and Other Investments has duties and functions as well as responsibilities over the implementation of management of fund collection from prospective new pilgrims, placement management of Hajj funds which include savings, current accounts and time deposits at the receiving bank for hajj pilgrimage deposit and management of direct investments and other investments.
Prof. Dr. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Bidang Investasi dan Kerja sama Luar Negeri Executive Board Member for Foreign Investments and International Relations	Bidang Investasi dan Kerja Sama Luar Negeri memiliki tugas dan fungsi serta tanggung jawab atas pengelolaan portofolio investasi berbentuk surat berharga maupun investasi langsung dan lainnya di luar negeri, serta pengelolaan kerja sama dengan pemerintah, lembaga dan pemangku kepentingan luar negeri. The field of Foreign Investment and International Relations has duties and functions as well as responsibilities over the management of investment portfolios in the form of Direct Investments and Other Investments abroad, as well as management of cooperation with foreign governments, institutions, and stakeholders.
Amri Yusuf, S.E., Ak., CA., M.M.	Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan Executive Board Member for Secretariat of the Agency and Philanthropic Program	Bidang Kesekretariatan Badan dan Kemaslahatan memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan dukungan administrasi perkantoran, pengkoordinasian hubungan antar lembaga, pengelolaan kehumasan BPKH dan mengkoordinasikan kegiatan untuk kemaslahatan umat Islam meliputi kegiatan pelayanan haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah. The Field of Secretariat of the Agency and Philanthropic Program has duties and functions as well as responsibilities over the implementation of office administrative support, coordination of inter-agency relations, management of BPKH public relations, and coordination of activities for the prosperity of Muslims, including hajj pilgrimage service activities, education and da'wah, health, socio-religious matters, people's economy, as well as construction of praying facilities.

Nama Name	Jabatan Position	Bidang Tugas Field of Duty
Dr.(C) Sulistyowati M.E., WMI.CFP	Anggota Badan Pelaksana Bidang SDM, Pengadaan Barang dan Jasa, Perencanaan, dan Pengkajian Executive Board Member for HR, Procurement of Goods and Services, Planning, and Research	Bidang Sumber Daya Manusia, Pengadaan dan Umum, Perencanaan dan Pengkajian memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan pengelolaan kepegawaian yang meliputi perencanaan, rekrutmen, pembinaan dan pengembangan pegawai, pengelolaan pengadaan barang dan jasa untuk operasional kantor, pengelolaan perencanaan, penganggaran, pelaporan dan penilaian BPKH, dan kajian serta riset terapan yang berkaitan dengan investasi, penempatan dan pengelolaan dana Haji yang dilakukan oleh BPKH. The Field of Human Resources, Procurement of Goods and Services, Planning, and Research have duties and functions and responsibilities over the implementation of employment management which includes planning, recruitment, training and development of employees, management of procurement of goods and services for office operations, management of planning, budgeting, reporting and assessment of BPKH, as well as studies and applied research related to investment, placement and management of Hajj funds conducted by BPKH.

BOARD MANUAL BADAN PELAKSANA

BPKH telah memiliki *Board Manual* Badan Pelaksana. Isi dari *Board Manual* tersebut antara lain:
Bab I Pendahuluan
Bab II Organ Badan Pelaksana
Bab III Keanggotaan Badan Pelaksana
Bab IV Tugas, Fungsi, Wewenang, Tanggung Jawab, dan Hak Badan Pelaksana
Bab V Tata Kelola Badan Pelaksana
Bab VI Etika Jabatan Badan Anggota Pelaksana
Bab VII Pertanggungjawaban dan Pelaporan
Bab VIII Penutup

BOARD MANUAL OF EXECUTIVE BOARD

BPKH already has Board Manual of Executive Board. The contents of the Board Manual include:
Chapter I Introduction
Chapter II Executive Board Organs
Chapter III Membership of Executive Board
Chapter IV Duties, Functions, Authorities, Responsibilities and Rights of Executive Board
Chapter V Governance of Executive Board
Chapter VI Job Ethics of Executive Board
Chapter VII Accountability and Reporting
Chapter VIII Closing

KEBIJAKAN RAPAT BADAN PELAKSANA

Kebijakan rapat Badan Pelaksana tercantum dalam *Board Manual* Badan Pelaksana.

MEETING POLICY OF EXECUTIVE BOARD

Meeting policy of the Executive Board is stated in the Board Manual of Executive Board.

PELAKSANAAN FREKUENSI RAPAT BADAN PELAKSANA

Badan Pelaksana memiliki kewajiban untuk menyelenggarakan rapat seminggu sekali dan risalah rapat akan dibuat oleh Sekretaris Badan Perlaksana ditandatangani oleh seluruh anggota Badan Pelaksana untuk kemudian diarsipkan.

FREQUENCY OF EXECUTIVE BOARD MEETING IMPLEMENTATION

Executive Board has the obligation to hold a meeting once a week, and minutes of the meeting will be prepared by Secretary of the Executive Board and signed by all members of the Executive Board to be archived later.

Sepanjang tahun 2022, Badan Pelaksana melangsungkan rapat sebanyak 59 (lima puluh sembilan) kali dengan agenda dan frekuensi kehadiran sebagai berikut:

Throughout 2022, the Executive Board held 59 (fifty nine) meetings with the following agenda and attendance frequency:

Frekuensi Kehadiran Rapat

Meeting Attendance Frequency

Nama Name	Jabatan Position	Jumlah rapat Number of meetings	Kehadiran Attendance	Persentase Percentage
Periode 1 Januari 2022-17 Oktober 2022 **Period January 1, 2022-October 17, 2022**				
Dr. Anggito Abimayu, M.Sc.	Kepala Badan Pelaksana Head of Executive Board	47	45	95,74%
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Executive Board Member	47	47	100,00%
Dr. Beny Witjaksono, S.P., M.M.	Anggota Badan Pelaksana Executive Board Member	47	45	95,74%
A. Iskandar Zulkarnain, S.E., M.M.	Anggota Badan Pelaksana Executive Board Member	47	43	91,49%
Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.	Anggota Badan Pelaksana Executive Board Member	47	39	82,98%
Dr. Rahmat Hidayat, S.E., M.T.	Anggota Badan Pelaksana Executive Board Member	47	42	89,36%
Ir. Ajar Susanto Broto, M.M.	Anggota Badan Pelaksana Executive Board Member	47	46	97,87%
Periode 17 Oktober 2022-31 Desember 2022 **Period October 17, 2022-December 31, 2022**				
Fadlul Imansyah S.E., M.M., CIFP, AAK	Kepala Badan Pelaksana Head of Executive Board	12	12	100,00%
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Executive Board Member	12	11	91,67%
Dr. Indra Gunawan S.E., S.IP., M.Sc., CIArb, CSA., CIP., CPM	Anggota Badan Pelaksana Executive Board Member	12	11	91,67%
Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Executive Board Member	12	12	100,00%
Prof. Dr. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Executive Board Member	12	11	91,67%
Amri Yusuf, S.E., Ak., CA., M.M.	Anggota Badan Pelaksana Executive Board Member	12	12	100,00%
Dr.(C) Sulistyowati M.E., WMI. CFP	Anggota Badan Pelaksana Executive Board Member	12	12	100,00%

Agenda Rapat **Meeting Agenda**

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
4 Januari January 4	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	Rencana Investasi Tahunan 2022 (Bidang A3, A4 dan A5) Annual Investment Plan 2022 (Field A3, A4 and A5)							
	3	Rencana Kegiatan Kemaslahatan 2022 (Bidang A6) Philanthropic Activity Plan 2022 (Field A6)							
	4	*Forum Legal Review*: Amandemen PKBP Nomor 14 Tahun 2020 tentang Pedoman Akuntansi Badan Pengelola Keuangan Haji (Bidang A1 dan A2) Legal Review Forum: Amendment to PKBP No. 14 of 2020 on Accounting Guidelines of Hajj Fund Management Agency (Field A1 and A2)							
	5	Rencana SDM 2022 (Bidang A7) HR Plan 2022 (Field A7)							
	6	Lain-Lain Others							
		a. Persiapan Ragab 5 Januari 2022 Preparation of Joint Meeting on January 5, 2022							
11 Januari January 11	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE 2022; Pipeline dan Hasil Stress Test Portofolio SBSN; Update Rencana *Training* Investasi Emas Evaluation of Portfolio and ISBE Return 2022; Pipeline and Stress Test Results of SBSN Portfolio; Update on Gold Investment Training Plan							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update Progress* Siskehat Gen-2 dan Koneksi Kantor BPKHDRC-DC-Kemenag; 2 Transformasi Digital: Presentasi 19 *Project* Aplikasi di 2022; *Update* Hasil Pertemuan dengan Dewas di Bangka Belitung. Update on Siskehat Gen-2 Progress and BPKHDRC-DC-Ministry of Religious Affairs Office Connection; 2 Digital Transformation: Presentation of 19 Application Projects in 2022; Update on Results of Meeting with Supervisory Board in Bangka Belitung.							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
16 Januari January 16	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a *Update* SDM Update on HR							
	3	Komposisi Komisaris BMI BMI Commissioner Composition							
18 Januari January 18	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE 2022 Evaluation of Portfolio and ISBE Return 2022							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Forum Legal Review Legal Review Forum							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
		a. PBPKH Perubahan Atas PBPKH Nomor 7 Tahun 2018 tentang Penetapan Prioritas Kegiatan Kemaslahatan dan Penggunaan Nilai Manfaat Dana Abadi Umat Revised PBPKH to PBPKH No. 7 of 2018 on Determination of Priority of Philanthropic Activities and Use of Ummatic Trust Fund Return							
	7	Lain-Lain Others							
25 Januari January 25	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	Update Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE 2022 Evaluation of Portfolio and ISBE Return 2022							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
1 Februari February 1	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 28 Januari 2022; Progress Usulan Sukuk MUDHARABAH I Waskita Karya tahun 2022 (*Government Guaranteed*) dan Wijaya Karya Evaluation of Portfolio and ISBE Return 2022; Progress of Proposed Sukuk MUDHARABAH I Waskita Karya year 2022 (*Government Guaranteed*) and Wijaya Karya							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Perkembangan *Hardware* (*Demo Live* DRC dan DC); *Update* Pengembangan Aplikasi termasuk SIM Kemaslahatan (*Demo Progress*); *Update Progress* Siskehat Gen-2 (Hasil Pertemuan dengan BSI) Update on Hardware Development *Demo Live* DRC and DC); Update on Application Development including SIM Kemaslahatan (Progress Demo); Update on Siskehat Gen-2 Progress (Results of Meeting with BSI)							
2 Februari February 2	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program	✓	✓	✓	✓	✓	✓	✓
		a *Update* Kemaslahatan Update on Philanthropic Program							
	5	*Forum Legal Review* Legal Review Forum							
		a. FLR Tata Kelola Teknologi Informasi dan Komunikasi FLR on Information Technology and Communication Governance							
		b. FLR SDM FLR on HR							
	6	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	7	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
8 Februari February 8	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 3 Februari 2022; Progress Usulan Sukuk MUDHARABAH I Waskita Karya tahun 2022 (*Government Guaranteed*) dan Wijaya Karya; FU rencana eksekusi limit persetujuan Dewas investasi SBSN mengganti yang jatuh tempo Evaluation of Portfolio and ISBE Return 2022; Progress of Proposed Sukuk MUDHARABAH I Waskita Karya year 2022 (*Government Guaranteed*) and Wijaya Karya; FU of execution plan of approval limit of Supervisory Board on SBSN, that is to replace those already due							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. Update Perkembangan *Hardware; Update* Pengembangan Aplikasi termasuk SIM Kemaslahatan (finalisasi); *Update Progress* Siskehat Gen-2 (Hasil Pertemuan dengan Bank CIMB) Update on Hardware Development; Update on Application Development including SIM Kemaslahatan (finalization); Update on Siskehat Gen-2 Progress (Results of Meeting with Bank CIMB)							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Pengembangan Development							
		a. Kajian organisasi BP-BPKH untuk perhitungan kebutuhan SDM 2022 Review of BP-BPKH organization to calculate HR needs in 2022							
	7	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
15 Februari February 15	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 11 Feb 2022; Progress usulan Sukuk MUDHARABAH I Waskita Karya tahun 2022 (*Government Guaranteed*) dan Wijaya Karya; FU rencana eksekusi limit persetujuan Dewas investasi SBSN mengganti yg jatuh tempo; Usulan RD Penyertaan Terbatas Syariah PNM 2022 Evaluation of Portfolio and ISBE Return 2022 as of Feb 11, 2022; Progress of Proposed Sukuk MUDHARABAH I Waskita Karya year 2022 (*Government Guaranteed*) and Wijaya Karya; FU of execution plan of approval limit of Supervisory Board on SBSN, that is to replace those already due; Proposed Islamic Limited Equity Fund of PNM 2022							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* perkembangan *hardware;* Update pengembangan aplikasi termasuk SIM Kemaslahatan (finalisasi); *Update* progress Siskehat Gen-2 (BSI) Update on Hardware Development; Update on Application Development including SIM Kemaslahatan (finalization); Update on Siskehat Gen-2 Progress (BSI)							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
		a. Agenda Prioritas BPKH Feb-Mei 2022 Priority Agenda of BPKH on Feb-May 2022							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
22 Februari February 22	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE 2022 Evaluation of Portfolio and ISBE Return 2022							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	FLR (*Forum Legal Review*) FLR (Legal Review Forum)							
		a. PKBP Pedoman Pengelolaan Keuangan Operasional BPKH PKBP on Guidelines on BPKH Operational Fund Management							
		b. PKBP Tata Cara Pemindahtanganan Barang dengan Cara Penjualan PKBP on Procedures of Transfer of Goods by Sales Method							
	7	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
1 Maret March 1	1	Pembukaan Opening	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 25 Februari 2022; Update Hasil Eksekusi Transaksi SBSN Pasar Sekunder 2022; Usulan Pembelian SBSN 2022 Senilai Rp10T (Memo Rp10T SBSN ke MR dan HK) Evaluation of Portfolio and ISBE Return as of February 25, 2022; Update on Execution Results of SBSN Transaction in Secondary Market 2022; Proposed SBSN 2022 Purchase Worth Rp10T (Memo of Rp10T SBSN to MR and HK)							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI (*Update Hardware*; *Update* Persiapan Sosialisasi Bersama Pimpinan Komisi VIII DPR RI; Siskehat Gen2; *Software Development* 2022) Update on Digital Transformation and IT (Update on Hardware); Update on Preparation of Dissemination with Head of Commission VIII of DPR RI; Siskehat Gen2; Software Development 2022)							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain (Matriks PKBP Percepatan dan Penyederhanaan LP3KH, Penempatan dan Investasi) Others (Matrix of PKBP on Acceleration and Simplification of LP3KH, Placement and Investment)							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
8 Maret March 8	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 04 Maret 2022; dan Update Hasil Eksekusi Transaksi SBSN Pasar Sekunder per 04 Maret 2022 Evaluation of Portfolio and ISBE Return as of March 04, 2022; Update on Execution Results of SBSN Transaction in Secondary Market as of March 04, 2022							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* transformasi digital dan TI (Siskehat Gen-2; Draft peraturan (PKBP) TDTI; dan Persiapan pembangunan *software* 2022) Update on digital transformation and IT (Siskehat Gen-2; PKBP Draft of TDTI; and Preparation of software development 2022)							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
17 Maret March 17	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 11 Maret 2022; Update Hasil Eksekusi Transaksi SBSN Pasar Sekunder dan Lelang 2022; dan Usulan Persetujuan Investasi Sukuk Mudharabah Berkelanjutan Pegadaian 2022 Evaluation of Portfolio and ISBE Return as of March 11, 2022; Update on Execution Results of SBSN Transaction in Secondary Market and Auction 2022; and Proposed Approval for Investment in Continuous Sukuk Mudharabah of Pegadaian 2022							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. Update Transformasi Digital dan TI Update on Digital Transformation and IT							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Audit Internal Internal Audit							
		a. Usulan Konsep SK Tim Penyelesaian Kerugian Negara Proposed Concept of SK of State Loss Settlement Team							
	7	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
22 Maret March 22	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 18 Maret 2022; Update Hasil Eksekusi Transaksi SBSN Pasar Sekunder dan Lelang 2022 Evaluation of Portfolio and ISBE Return as of March 18, 2022; Update on Execution Results of SBSN Transaction in Secondary Market and Auction 2022;							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Siskehat Gen2; Update progres pengembangan aplikasi 2022 Update of Siskehat Gen2; Update on application development progress 2022							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
30 Maret March 30	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
		a. *Update* Siskehat Gen2; Update progres pengembangan aplikasi 2022 Update of Siskehat Gen2; Update on application development progress 2022							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Rapat KPKH Bulan Maret 2022 KPKH Meeting in March 2022							
	7	Lain-Lain Others							
7 April April 7	1	Pembukaan Opening	✓	✓	✓	Cuti On Leave	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE 03 Apr 2022; Update Hasil Eksekusi Transaksi SBSN Pasar Sekunder 2022 dan persiapan eksekusi RDSPT PNM Evaluation of Portfolio and ISBE Return as of Apr 03, 2022; Update on Execution Results of SBSN Transaction in Secondary Market 2022 and preparation of execution of RDSPT of PNM;							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. Update Siskehat Gen2; *Software development* 2022 Update of Siskehat Gen2; *Software development* 2022							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
12 April April 12	1	Pembukaan Opening	✓	✓	✓	✓	✓	Cuti On Leave	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE 2022 Evaluation of Portfolio and ISBE Return 2022							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Keuangan Finance							
		a. Penetapan Usulan Pelaksanaan Pengadaan Banknotes untuk Penyelenggaraan Ibadah Haji 1443H/2022M Determination of Proposed Implementation of Banknotes Procurement for Implementation of Hajj Pilgrimage 1443H/2022M							
	7	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
19 April April 19	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 14 Apr 2022; Update persiapan ikut lelang SBSN Pasar perdana dan appeal inv sukuk WK Evaluation of Portfolio and ISBE Return 2022 as of Apr 12, 2022; Update on preparation of auction participation of SBSN in primary market and appeal of inv sukuk of WK							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
26 April April 26	1	Pembukaan Opening	✓	✓	✓	✓	Cuti | On Leave	Perjalanan Dinas | On Business Trip	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and Cooperation (IKSLN)							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
28 April April 28	1	Agenda Kemaslahatan Philanthropic Program Agenda	✓	✓	✓	✓	✓	✓	✓
6 Mei May 6	1	Transfer BPIH 1443 H Transfer of BPIH 1443 H	✓	✓	Perjalanan Dinas | On Business Trip	✓	Perjalanan Dinas | On Business Trip	✓	✓
	2	Rapat BP Selama Perjadin BP Meeting during Business Trip							
	3	Lain-Lain Others							
12 Mei May 12	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
18 Mei May 18	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	Update Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 13 Mei 2022; Update Hasil Eksekusi Transaksi SBSN Tahun 2022; Update Investasi Emas (MoA BP-DP Done Siap Eksekusi) & Surat Berharga Lainnya; Update Investable Funds (Untuk Konfirmasi KPKH) Dalam Rangka Eksekusi SBSN Mei 2022 Evaluation of Portfolio and ISBE Return as of May 13, 2022; Update on Execution Results of SBSN Transaction in 2022; Update on Investment in Gold (MoA of BP-DP is Done, Ready for Execution) & Other Securities; Update on Investable Funds (For Confirmation of KPKH) for the Purposes of SBSN Execution in May 2022							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
20 Mei May 20	1	Pembukaan Opening	✓	✓	✓	Cuti | On Leave	✓	✓	✓
	2	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
24 Mei May 24	1	a. *Update* Kemaslahatan Update on Philanthropic Program	✓	✓	✓	Tidak Hadir | Absent	✓	✓	✓
	2	Update Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
26 Mei May 26		Rapat BP Khusus Special BP Meeting	✓	✓	✓	✓	✓	✓	✓
3 Juni June 3	1	Sistem Transisi Kepemimpinan BPKH BPKH Leadership Transition System	✓	✓	✓	✓	✓	✓	✓

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
8 Juni June 8	1	Status Kepala Badan Pelaksana Periode Perpanjangan Anggota Badan Pelaksana Status of Head of Executive Board in Extension Period of Executive Board Member	✓	✓	✓	✓	✓	✓	✓
15 Juni June 15	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
22 Juni June 22	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Laporan dan Rekomendasi dari Tim Penjaringan BMI dan agenda RUPS BMI Report and Recommendations from BMI Selection Team and BMI GMS Agenda							
	7	Lain-Lain Others							
23 Juni June 23	1	Pembukaan Opening	✓	✓	✓	✓	Tidak Hadir | Absent	✓	✓
	2	Persiapan RUPS PT Bank Muamalat Indonesia Preparation of GMS of PT Bank Muamalat Indonesia							
	3	Penutup Closing							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
29 Juni June 29	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	Update Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Rapat KPKH Bulan Juni 2022 KPKH Meeting of June 2022							
	7	FLR (Forum Legal Review) FLR (Legal Review Forum)							
		a. PKBP tentang Pedoman Penilaian GCG di Lingkungan BPKH PKBP on Guidelines of GCG Assessment at BPKH							
		b. PKBP tentang Tata Laksana Kajian di Lingkungan BPKH PKBP on Procedures of Research at BPKH							
	8	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
6 Juli July 6	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
12 Juli July 12	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
19 Juli July 19	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
26 Juli July 26	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	FLR (*Forum Legal Review*) FLR (Legal Review Forum)							
		a. FLR Perubahan PKBP Nomor 40 Tahun 2020 tentang Tata Cara Perencanaan dan Penganggaran Rencana Kerja Anggaran Tahunan Pengelolaan Keuangan Haji BPKH FLR on Revised PKBP No. 40 of 2020 on Procedures of Planning and Budgeting of Annual Work Plan and Budget and BPKH Hajj Fund Management							
	7	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
2 Agustus August 2	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
3 Agustus August 3	1	Rapat Tertutup Badan Pelaksana Closed Meeting of Executive Board	✓	✓	✓	✓	✓	✓	✓
9 Agustus August 9	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
16 Agustus August 16	1	Pembukaan Opening	✓	✓	✓	✓	Cuti | On Leave	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
23 Agustus August 23	1	Pembukaan Opening	✓	✓	✓	✓	✓	✓	✓
	2	Update Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a *Update* Kemaslahatan Update on Philanthropic Program							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							
30 Agustus August 30	1	Pembukaan Opening	✓	✓	✓	Online	✓	✓	✓
	2	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	3	Update Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		Progres Sisgen II dan LK Realtime Progress of Sisgen II and LK Realtime							
	5	Update Laporan Keuangan per Agustus 2022 Update of Financial Statements as of August 2022							
	6	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. Rencana Rekrutmen SDM dan RKAT -P 2022 (Kepada Pengurus Baru) HR Recruitment Plan and RKAT-P 2022 (To New Management)							
	7	Lain-Lain Others							
		Pendokumentasian Notulen dan Dokumen Peraturan serta *Update* Masalah Hukum Documentation of Minutes and Regulation Document and Update on Legal Issues							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
2 September September 2	1	Persiapan FGD LPJ di Solo Preparation of FGD on LPJ in Solo	✓	✓	✓	✓	✓	Cuti | On Leave	✓
	2	Persetujuan Proposal Kemaslahatan MS Approval of Philanthropic Program Proposal of MS							
13 September September 13	1	Pembukaan Opening	✓	✓	✓	✓	Cuti | On Leave	✓	✓
	2	Persetujuan RKAT-P 2022 Approval of RKAT-P 2022							
	3	Update Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	4	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	5	Update Transformasi Digital dan Teknologi Informasi Update on Digital Transformation and Information Technology							
	6	a. *Update* SDM Update on HR							
	7	Lain-Lain Others							
20 September September 20	1	Pembukaan Opening	Cuti | On Leave	✓	✓	✓	✓	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 16 September 2022; Progres Laporan ISB: Eksekusi SBSN US$ (175juta US$ dari 200juta US$); Progres laporan ISBELA: Laporan Eksekusi Investasi Emas (Cost Averaging); Pengajuan perubahan PKBP Evaluation on Portfolio and ISBE Return as of September 16, 2022; Progress of ISB Report: Execution of SBSN US$ (175million US$ from 200million US$); Progress of ISBELA Report: Report on Execution of Gold Investment (Cost Averaging); Request of PKBP revision							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Akses Rekaman dan Notulen Rapat Access to Recording and Minutes of Meeting							
	7	SK Keanggotaan di SC APIF Decision Letter of Membership at SC APIF							
	8	Lain-Lain Others							
4 Oktober October 4	1	Pembukaan Opening	✓	✓	✓	✓	Cuti | On Leave	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE Evaluation of Portfolio and ISBE Return							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			AA	ARJ	BW	AIZ	HEI	RH	ASB
11 Oktober October 11	1	Pembukaan Opening	✓	✓	✓	✓	Cuti | On Leave	✓	✓
	2	*Update* Investasi Investment Update							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 7 Oktober 2022; Evaluasi dan Update ISB: Kondisi Pasar Hasil Review Economist; Evaluasi ISBELA: Laporan Eksekusi Investasi Emas (*Cost Averaging*) Evaluation on Portfolio and ISBE Return as of October 7, 2022; Evaluation and Update of ISB: Economist Review Results on Market Condition; Evaluation of ISBELA: Report of Gold Investment Execution (Cost Averaging)							
		b. Penghimpunan, Penempatan dan ILAL (PPILAL) Collection, Placement and ILAL (PPILAL)							
		c. Investasi dan Kerja Sama Luar Negeri (IKSLN) Foreign Investment and International Relations (IKSLN)							
	3	Kesekretariatan Badan dan Kemaslahatan Secretariat of the Agency and Philanthropic Program							
		a. *Update* Kemaslahatan Update on Philanthropic Program							
	4	Transformasi Digital dan TI Digital Transformation and IT							
		a. *Update* Transformasi Digital dan TI Update on Digital Transformation and IT							
	5	SDM, Pengadaan, Umum, Perencanaan dan Pengkajian HR, Procurement, General Affairs, Planning and Research							
		a. *Update* SDM Update on HR							
	6	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			FI	ARJ	IG	HA	MAM	AY	S
19 Oktober October 19	1	Pemilihan Kepala BP Selection of Head of Executive Board (BP)	✓	✓	✓	✓	✓	✓	✓
	2	Isu-Isu *Urgent* yang Membutuhkan Keputusan BP Urgent Issues Requiring Decision from BP							
	3	Lain-Lain Others							
25 Oktober October 25	1	SOTK 2023	✓	✓	✓	Online	✓	✓	✓
	2	Anggaran 2023 Budget 2023							
	3	Gedung Kantor BPKH BPKH Office Building							
	4	Rencana *Asset Sales (bulk) bad bank* dari PPA kepada *Strategic Investors (buyers)* Asset Sales (bulk) bad bank from PPA to Strategic Investors (buyers) Plan							
	5	RUPSLB PT Bank Muamalat Indonesia Tbk EGMS of PT Bank Muamalat Indonesia Tbk							
	6	Hak-Hak Anggota (HP/Laptop/Kendaraan Operasional/ Sekretaris) Rights of Members (Mobile Phone/Laptop/Official Vehicle/ Secretary)							
	7	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			FI	ARJ	IG	HA	MAM	AY	S
1 November November 1	1	Relokasi Kantor dan *Mapping* Struktur Organisasi (Bidang A7) Relocation of Office and Mapping of Organizational Structure (Field A7)	✓	✓	✓	✓	✓	✓	✓
	2	Penambahan Fungsi BMI sebagai BPS BPIH Pengelola Nilai Manfaat (Bidang A1) Addition of BMI Function as BPS BPIH of Return Manager (Field A1)							
	3	Surat kepada Dewas Penambahan Fungsi Bank Kaltimtara UUS sebagai BPS BPIH Mitra Investasi (MoA sudah ada namun BP periode sebelumnya)(Bidang A1) Letter to the Supervisory Board for Adding the Functions of UUS of Bank Kaltimtara as BPS BPIH Investment Partner (MoA already exists yet during the previous period's BP)(Field A1)							
	4	Rapat Komite Pengembangan Keuangan Haji/KPKH (Bidang A2) Hajj Fund Development Committee Meeting/KPKH (Field A2)							
	5	Keputusan RUPSLB dan Usulan Direksi/Komisaris (Bidang A4) EGMS Resolutions and Directors/Commissioners Proposals (Field A4)							
	6	Kajian AD/Art BMI - 16 Materi Klausul AD/ART BMI (Bidang A4) Review of Articles of Association of BMI – 16 Paragraphs of Articles of Association of BMI (Field A4)							
	7	Update dan Persetujuan Investasi Surat Berharga dan Emas (Bidang A3-ISBE) Update and Approval of Gold and Securities Investment (Field A3-ISBE)							
	8	Usulan Integrasi Fund Admin BPIH BPKH (Bidang A3-TDTI) Proposal on Integration of BPIH Admin Fund of BPKH (Field A3-TDTI)							
	9	*Dashboard* Penyerapan Anggaran (Bidang A2) Dashboard of Budget Absorption (Field A2)							
	10	Laporan GCG Tahun 2021 (Bidang A1) GCG Report of 2021 (Field A1)							
	11	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			FI	ARJ	IG	HA	MAM	AY	S
8 November November 8	1	Pipeline ISB - Investasi Surat Berharga pada SBSN USD senilai USD 100 juta (bidang A3) Pipeline of ISB – Securities investment in SBSN USD worth USD 100 million (field A3)	✓	✓	✓	✓	✓	✓	✓
	2	Perwakilan BPKH sebagai *Supervisory Committee* (SC) pada *Awqaf Properties Fund*/APIF (bidang A5) BPKH representatives as Supervisory Committee (SC) in Awqaf Properties Fund/APIF (field A5)							
	3	Usulan Rencana Investasi Tahunan/RIT (bidang A5) Proposal on Annual Investment Plan/RIT (field A5)							
	4	Usulan Investasi pada *Mashariq for Food Product* (bidang A5) Proposal on Investment in Mashariq for Food Product (field A5)							
	5	Laporan Hasil *Meeting* dengan Dewas terkait Gedung, Kendaraan, RKAT dll (bidang A7) Report on Results of Meeting with the Supervisory Board related to Office, Vehicles, RKAT, etc (field A7)							
	6	Progres Kegiatan Kemaslahatan dan *Review* Proses Bisnis Kemaslahatan (bidang A6 dan AI) Progress of Philanthropic Activity and Review of Philanthropic Program Business Process (field A6 and AI)							
	7	*Update* Bidang Penghimpunan, Penempatan, Investasi Langsung dan Lainnya (bidang A4) Update on Field of Collection, Placement, Direct and Other Investments (field A4)							
	8	Update Penyerapan Anggaran (bidang A2) Update on Budget Absorption (field A2)							
	9	*Forum Legal Review* (FLR) (bidang A1) Legal Review Forum (FLR) (field A1)							
		a. Perubahan PKBP Nomor 23 Tahun 1. 2021 tentang Pedoman Sistem Manajemen Mutu ISO 9001:2015; dan Amendment to PKBP No. 23 of 1. 2021 on Guidelines of Quality Management System of ISO 9001:2015; and							
		b. Perubahan PKBP Nomor 18 Tahun 2021 tentang Pedoman Sistem Manajemen Anti Penyuapan ISO 37001:2016. Amendment to PKBP No. 18 of 2021 on Guidelines on Anti-Bribery Management System of ISO 37001:2016.							
	10	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			FI	ARJ	IG	HA	MAM	AY	S
15 November November 15	1	Keputusan tentang Pengangkatan Staf Ahli untuk Dewas Decision on the Appointment of Expert Staff for the Supervisory Board	✓	✓	✓	✓	✓	✓	✓
	2	Usulan atas Expired Lisensi DC: Opsi Teknologi, Risiko dan Mitigasi, Biaya dan Opsi Alternatif Serta Impact dan Mitigasi TDTI atas Relokasi Gedung Proposal on Expired License DC: Technology Option, Risk and Mitigation, Cost and Alternative Options and Impact and Mitigation of TDTI on Office Relocation							
	3	*Forum Legal Review* (FLR) (bidang A1) Legal Review Forum (FLR) (field A1)							
		a. Perubahan PKB Nomor 23 Tahun 2021 tentang Pedoman Sistem Manajemen Mutu ISO 90001;2015;dan Amendment to PKB No. 23 of 2021 on Guidelines on Quality Management System of iSO 90001;2015; and							
		b. Perubahan PKBP Nomor 18 Tahun 2021 tentang Pedoman Sistem Manajemen Anti Penyuapan ISO 37001:2016 Amendment to PKB No. 18 of 2021 on Guidelines of Anti Bribery Management System of ISO 37001:2016							
	4	Update Bidang Penghimpunan, Penempatan, Investasi Langsung dan investasi Lainnya Update on Field of Collection, Placement, Direct Investment, and Other Investments							
	5	Update Hasil Rapat Panitia Penjariangan Calon Pengurus PT Bank Muamalat Indonesia Tbk. Update on Meeting Results on Selection Committee of Candidates for Board of PT Bank Muamalat Indonesia Tbk.							
	6	Lain-Lain Others							
		a. Undangan Konferensi dari *National Hajj Commission of Nigeria* (NAHCON) Conference invitation from the National Hajj Commission of Nigeria (NAHCON)							
		b. Paparan Kepala BP terkait Materi RKAT BPKH 2023 dengan Pimpinan Komisi VIII Presentation of Head of Executive Board related to Material of RKAT of BPKH 2023 with Chairman of Commission VIII							
22 November November 22	1	Persetujuan Program Kemaslahatan Approval for BPKH Trust Fund - Philanthropic Program	✓	✓	✓	✓	✓	✓	✓
	2	Pembahasan Revisi Draft Materi RDP RKAT 2023 pada tanggal 30 November 2022 Discussion on Revision of RDP Material Draft of RKAT 2023 on November 30, 2022							
	3	Update Bidang A7 Update of Field A7							
		a. Perpindahan Kantor BPKH ke Muamalat Tower Relocation of BPKH Office to Muamalat Tower							

Tanggal Rapat Meeting Date	Agenda Rapat Meeting Agenda	Kehadiran Attendance						
		FI	ARJ	IG	HA	MAM	AY	S
	b. Evaluasi Benefit dan Kinerja DPLK; dan Evaluation of Benefit and DPLK Performance; and							
	c. Tindak Lanjut Keputusan Rapat BP tentang status Deputi yang menjadi Anggota Follow-Up of Decision Letter of BP on status of Deputy becoming Member							
4	*Forum Legal Review*/FLR (Bidang A1) Legal Review Forum/FLR (Field A1)							
	a. Perubahan PKBP Nomor 23 Tahun 2021 tentang Pedoman Sistem Manajemen Mutu ISO 9001:2015; dan Amendment to PKBP No. 23 of 2021 on Quality Management System of ISO 9001:2015; and							
	b. Perubahan PKBP Nomor 18 Tahun 2021 tentang Pedoman Sistem Manajemen Anti Penyuapan ISO 37001:2016. Amendment to PKBP No. 18 of 2021 on Guidelines on Anti Bribery Management System of ISO 37001:2016.							
5	Update Bidang A3 Update of Field A3							
	a. TDTI: Update DC dan Relokasi (Koordinasi Kemenag dan BMI) TDTI: Update of DC and Relocation (Coordination of the Ministry of Religious Affairs and BMI)							
	b. Evaluasi Portofolio dan Nilai Manfaat ISBE per 17 November 2022; Evaluation of Portfolio and Return of ISBE as of November 17, 2022;							
	c. Laporan Investasi Rekening Emas (Cost Averaging) dan Persiapan Usulan Investasi EBA SP Syariah; dan Report of Gold Account Investment (Cost Averaging) and Preparation of Investment Proposal of Sharia EBA SP; and							
	d. Usulan Sukuk Medco Power Indonesia total sz IDR600m Proposed Sukuk Medco Power Indonesia total sz IDR600m							
6	Pembahasan Materi BPIH dan Sustainabilitas Keuangan Haji untuk kegiatan Muzakaroh Kemenag pada tanggal 29 November 2022 Discussion on BPIH Material and Sustainability of Hajj Finance for Muzakaroh activity of the Ministry of Religious Affairs on November 29, 2022							
7	*Update* Bidang A4: Penghimpunan, Penempatan, Investasi Langsung dan Investasi Lainnya; Update of Field A4: Collection, Placement, Direct Investments and Other Investments;							
8	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			FI	ARJ	IG	HA	MAM	AY	S
29 November November 29	1	Pembukaan Opening	✓	Perjalanan Dinas | On Business Trip	✓	✓	✓	✓	✓
		a. *Update* Persiapan Dukungan TI untuk Perpindahan Kantor BPKH dan Kesiapan Dukungan WFA Update on Preparation of IT Support for the Relocation of BPKH Office and Preparation of WFA Support							
		a. Evaluasi Portofolio dan Nilai Manfaat ISBE per 24 November 2022; dan Evaluation on Portfolio and ISBE Return as of November 24, 2022; and							
		c. Evaluasi ISBELA: Laporan Investasi Rekening Emas (Cost Averaging) dan Persiapan Usulan Investasi EBA SP Syariah ISBELA evaluation: Report on Gold Account Investment (Cost Averaging) and Preparation of Proposal on Investment of Sharia EBA SP							
	2	*Forum Legal Review*/FLR (Bidang A1) Legal Review Forum/FLR (Field A1)							
		a. Perubahan PKBP Nomor 23 Tahun 2021 tentang Pedoman Sistem Manajemen Mutu ISO 9001:2015; dan Amendment to PKBP No. 23 of 2021 on Guidelines on Quality Management System of ISO 9001:2015; and							
		b. Perubahan PKBP Nomor 18 Tahun 2021 tentang Pedoman Sistem Manajemen Anti Penyuapan ISO 37001:2016 Amendment to PKBP No. 18 of 2021 on Guidelines on Anti Bribery Management System of ISO 37001:2016							
	3	*Update* Bidang A4 Update of Field 14							
		a. Persetujuan Badan Pelaksana atas penyediaan sumber dana lelang penempatan yang tidak ikut sertakan Bank Muamalat Indonesia; dan Approval of the Executive Board for the provision of auction fund sources not participated by Bank Muamalat Indonesia; and							
		b. Finalisasi Agenda Annual Meeting BPKH 2022. Finalization of BPKH Annual Meeting Agenda 2022							
	4	*Update* Bidang SDM: Materi DPLK Update of HR Field: DPLK Material							
	5	Progres program kemaslahatan dan tindaklanjut kebijakan diskresi; Progress of philanthropic program and follow-up of discretion policy							
	6	Laporan perjadin KSA terkait pokja investasi akomodasi dan permohonan kemaslahatan KUH Report of business trips of KSA related to work group of accommodation investment and application of philanthropic program of KUH							
	7	Persiapan Materi RDP dengan DPR, 30 Nov 2022 Preparation of Hearing Material with DPR, Nov 30, 2022							
	8	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			FI	ARJ	IG	HA	MAM	AY	S
6 Desember December 6	1	Draft Materi Rincian Anggaran Beserta Program (Bidang A7) Material Draft of Details on Budget and Program (Field A7)	✓	✓	Via Zoom	✓	✓	✓	✓
	2	*Update* Bidang A3 Update of Field A3							
		a. *Update* Persiapan Dukungan TI untuk Perpindahan Kantor BPKH dan Kesiapan Dukungan WFA Update on Preparation of IT Support for the Relocation of BPKH Office and Readiness of WFA Support							
		b. Evaluasi Portofolio dan Nilai Manfaat ISBE per 24 November 2022 Evaluation of Portfolio and ISBE Return as of November 24, 2022							
		c. Evaluasi ISBELA: Laporan ISBELA Evaluation: Report							
	3	*Forum Legal Review*/FLR (bidang A1/A2) Legal Review Forum/FLR (field A1/A2)							
		a. Perubahan PKBP Nomor 23 Tahun 2021 tentang Pedoman Sistem Manajemen Mutu ISO 9001:2015 Amendment to PKBP No. 23 of 2021 on Guidelines on Quality Management System of ISO 9001:2015							
		b. Perubahan PKBP Nomor 18 Tahun 2021 tentang Pedoman Sistem Manajemen Anti Penyuapan ISO 37001:2016 Amendment to PKBP No. 18 of 2021 on Guidelines on Anti Bribery Management System of ISO 37001:2016							
	4	Update Bidang SDM-PUM (bidang A7) Update of Field HR-PUM (field A7)							
		a. *Review* Program DPLK Review of DPLK Program							
		b. *Update* Pindah Kantor Update on Office Relocation							
		c. *Update* Pengadaan Setelan Jas Update on Suit Procurement							
		d. *Update* Fasilitas Pimpinan Lainnya Update on Other Leader Facilities							
	5	Timeline dan proses perubahan struktur organisasi menuju 1 Jan 2023, termasuk penunjukkan Sekretaris Badan sebagai Juru Bicara (Bidang Pengembangan) Timeline and organizational structure change process towards Jan 1, 2023, including appointment of Secretary of the Agency as the Spokesperson (Development Field)							
	6	Persetujuan proposal kemaslahatan dan Keputusan Diskresi Pimpinan BPKH (Bidang A6) Approval of philanthropic program proposal and Decision of Discretion of BPKH Leader (Field A6)							
	7	Pokja dan SPV di Arab Saudi (Bidang A5) Work group and SPV in Saudi Arabia (Field A5)							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			FI	ARJ	IG	HA	MAM	AY	S
	8	Update agenda kegiatan terakhir sampai dengan akhir tahun Update on latest activity agenda up to end of year							
	9	Update Bidang A4: Penghimpunan, Penempatan, Investasi Langsung dan Investasi Lainnya; Update on Field A4: Collection, Placement Direct Investments and Other Investments;							
	10	Jadwal Kunjungan Kerja DPR DPR Work Visit Schedule							
	11	Lain-Lain Others							
13 Desember December 13	1	Persetujuan proposal kemaslahatan Approval of philanthropic program proposal	✓		Tidak Hadir | Absent	✓	✓	✓	✓
	2	*Update* bidang A3 Update of field A3							
	3	*Update* bidang A4 Update of field A4							
	4	*Update* bidang A5 Update of field A5							
	5	Informasi diseminasi mitra strategis 2023 Information of dissemination of strategic partners 2023							
	6	*Pipeline* serah terima kemaslahatan 2023 Pipeline of philanthropic program handover 2023							
	7	SOTK 2023							
	8	Update SDM: Asuransi, DPLK, fasilitas Kesehatan Update of HR: Insurance, DPLK, Health facilities							
	9	Agenda akhir dan awal tahun Agenda of end and beginning of year							
	10	Lain-Lain Others							

Tanggal Rapat Meeting Date		Agenda Rapat Meeting Agenda	Kehadiran Attendance						
			FI	ARJ	IG	HA	MAM	AY	S
20 Desember December 20	1	*Update* bidang A3 Update of field A3	✓	Online	✓	Online	✓	✓	✓
	2	*Update* bidang A4 Update of field A4							
	3	*Update* bidang A5 Update of field A5							
	4	*Update* SDM Update of HR							
		a. *Update* proses pengisian jabatan di BPKH & Usulan kedepannya Update on filling of vacancy in BPKH & Recommendation for the future							
		b. Pembahasan Mekanisme SDM untuk mengisi Deputi A1, A2-MR, A3-ISBE dan A5 melalui mekanisme *Headhunter* dan Internal Assesment Discussion on HR Mechanism to fill Deputy A1, A2-MR, A3-ISBE and A5 through Headhunter mechanism and Internal Assessment							
	5	Progress Konsultasi Renstra dari Pengembangan dan Pengkajian Strategic Plan Consultancy Progress from Development and Research							
	6	Lain-Lain Others							
27 Desember December 27	1	Pending Matters	✓	✓	✓	Online	Online	✓	✓
	2	Update Bidang A6-Kemaslahatan Update of Field A6-Philanthropic Program							
	3	Penyampaian *Summary* atas Proposal Penawaran dari Konsultan Renstra 2022-2027 BPKH Submission of Summary on Offering Proposal from the Strategic Plan Consultant 2022-2027 of BPKH							
	4	Penetapan Usulan Standar Roundown Kegiatan Diseminasi dan Pendamping Anggota DP/BP dengan Komisi VIII DPR RI Determination of Proposal of Roundown Standard of Dissemination Activity and Assistant of Member of DP/BP with Commission VIII of DPR RI							
	5	Update Bidang A3-ISBE Update on Field A3-ISBE							
	6	Lain-Lain Others							
30 Desember December 30	1	Update Progress Pemilihan Konsultan Renstra Update on Progress of Strategic Plan Consultant Selection	✓	✓	✓	✓	Tidak Hadir | Absent	✓	✓

Total Rapat Meeting Total	Agenda Rapat Meeting Agenda	Kehadiran Attendance						
		FI	ARJ	IG	HA	MAM	AY	S
47	**Total Agenda Rapat dan Kehadiran Rapat Anggota Badan Pelaksana Pimpinan 2017-2022** Total Meeting Agenda and Meeting Attendance of Members of Head of Executive Board Period 2017-2022	45	47	45	43	39	42	46
12	**Total Agenda Rapat dan Kehadiran Rapat Anggota Badan Pelaksana Pimpinan 2022-2027** Total Meeting Agenda and Meeting Attendance of Members of Head of Executive Board Period 2022-2027	12	11	11	12	11	12	12
59	**Total Agenda Rapat dan Keseluruhan Kehadiran Rapat Anggota Badan Pelaksana BPKH 2022** Total Meeting Agenda and Meeting Attendance of Members of Head of Executive Board of BPKH	57	58	56	55	50	54	58

KEBIJAKAN PELATIHAN DAN/ ATAU PENINGKATAN KOMPETENSI ANGGOTA BADAN PELAKSANA

Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Badan Pelaksana tercantum dalam *Board Manual* Badan Pelaksana.

PROGRAM ORIENTASI BAGI BADAN PELAKSANA

Pada tahun 2022 terjadi perubahan komposisi Badan Pelaksana. Badan Pelaksana yang baru diangkat mengikuti program orientasi yang dilaksanakan pada tanggal 24-25 Oktober 2022.

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI YANG DIIKUTI ANGGOTA BADAN PELAKSANA

Pada tahun 2022, Badan Pelaksana tidak mengikuti pelatihan dan/atau peningkatan kompetensi.

PENILAIAN BADAN PELAKSANA TERHADAP KINERJA KOMITE YANG MENDUKUNG PELAKSANAAN TUGAS BADAN PELAKSANA

Pada tahun 2022, Badan Pelaksana belum memiliki komite yang mendukung pelaksanaan tugas Badan Pelaksana.

TRAINING AND/OR COMPETENCY IMPROVEMENT POLICY FOR EXECUTIVE BOARD MEMBERS

Training and/or competency improvement policy for Executive Board members is stated in the Board Manual of Executive Board.

ORIENTATION PROGRAM FOR EXECUTIVE BOARD

In 2022, composition of the Executive Board changed. The newly appointed Executive Board participated in the orientation program which was held on October 24-25, 2022.

TRAINING AND/OR COMPETENCY IMPROVEMENT ATTENDED BY EXECUTIVE BOARD MEMBERS

In 2022, the Executive Board did not attend training and/or competency improvement program.

ASSESSMENT OF EXECUTIVE BOARD OF PERFORMANCE OF COMMITTEES SUPPORTING DUTY IMPLEMENTATION OF THE EXECUTIVE BOARD

In 2022, the Executive Board did not have a committee supporting duty implementation of the Executive Board.

PELAKSANAAN TUGAS BADAN PELAKSANA

Sepanjang tahun 2022, Badan Pelaksana telah menjalankan tugas dan tanggungjawabnya, antara lain dengan melakukan:

1. Penyusunan kebijakan dan rencana strategis BPKH.
2. Menyusun regulasi BPKH sesuai dengan peraturan perundang-undangan.
3. Melaksanakan program pengelolaan keuangan haji yang telah ditetapkan serta rekomendasi atas hasil pengawasan dan pemantauan dari Dewan Pengawas untuk tahun 2022.
4. Menyusun rencana kerja dan anggaran tahunan perubahan (RKATP) tahun 2022 serta rencana kerja dan anggaran tahunan tahun 2023.
5. Terlibat aktif dalam penentuan nilai Bipih dan BPIH bersama Kemenag dan DPR.
6. Menyusun strategi untuk penambahan jumlah calon jamaah baru (Haji Muda, Aplikasi Pendaftaran Haji) untuk peningkatan dana kelolaan.
7. Menjalankan strategi untuk peningkatan nilai manfaat (yield) melalui peningkatan profil risiko investasi BPKH dan pilihan strategi investasi.
8. Meningkatkan akuntabilitas pengelolaan keuangan haji dengan transformasi digital.
9. Penyelenggaraan pengelolaan keuangan, pembukuan, dan administrasi keuangan haji termasuk penerimaan dan pengeluaran keuangan haji dan manajemen risiko keuangan haji.
10. Penyelenggaraan kegiatan kemaslahatan umat Islam.
11. Penyelenggaraan pengelolaan kepegawaian BPKH.
12. Penyelenggaraan pengelolaan pengadaan barang dan jasa untuk operasional kantor.
13. Penyelenggaraan kajian serta riset terapan yang berkaitan dengan investasi, penempatan dan pengelolaan dana haji yang dilakukan oleh BPKH.
14. Penyusunan laporan kinerja dan laporan keuangan secara bulanan, triwulan, semester, dan tahunan.
15. Penyusunan laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji kepada Presiden dan DPR untuk Tahun 2023.
16. Melakukan tindak lanjut hasil pemeriksaan internal maupun eksternal.

DUTY IMPLEMENTATION OF THE EXECUTIVE BOARD

Throughout 2022, the Executive Board had carried out its duties and responsibilities, among others by performing the following:

1. Formulation of BPKH policies and strategic plans.
2. Prepare BPKH regulations in accordance with laws and regulations.
3. Implement hajj fund management program that has been set as well as recommendations of the results of supervision and monitoring from the Supervisory Board for 2022.
4. Prepare revised annual work plan and budget (RKATP) for 2022 as well as annual work plan and budget for 2023.
5. Actively involved in determining Bipih (Hajj Travel Cost) and BPIH (Hajj pilgrimage Operational Cost) with the Ministry of Religious Affairs and DPR (House of Representatives).
6. Develop a strategy to increase the number of new prospective pilgrims (Young Hajj, Hajj Registration Application) to increase managed funds.
7. Execute strategies to increase yields by improving BPKH's investment risk profile and investment strategy options.
8. Increase the accountability of hajj fund management with digital transformation.
9. Implementation of fund management, bookkeeping, and administration of hajj fund including receipts and expenditures of hajj fund and hajj fund risk management.
10. Implementation of BPKH Trust Fund – Philanthropic Program for Muslims.
11. Implementation of BPKH employment management.
12. Implementation of the management of procurement of goods and services for office operations.
13. Implementation of studies and applied research related to investment, placement and management of hajj fund conducted by BPKH.
14. Preparation of performance reports and financial reports on a monthly, quarterly, semester and annual basis.
15. Preparation of hajj fund management accountability report to the President and DPR for 2023.
16. Follow up the results of internal and external examination.

Dewan Pengawas
Supervisory Board

Dewan Pengawas merupakan organ utama yang berfungsi untuk melakukan pengawasan dan persetujuan terhadap pengelolaan keuangan haji yang dilakukan oleh Badan Pelaksana. Dewan Pengawas dapat melakukan koordinasi dengan Dewan Perwakilan Rakyat (DPR) dan memberikan saran dan rekomendasi kepada Presiden melalui Kementerian Agama terkait dengan kinerja Badan Pelaksana. Sesuai Undang-Undang No. 34 Tahun 2014, anggota Dewan Pengawas ditunjuk dan diangkat oleh Presiden.

Supervisory Board is the main organ that functions to supervise and approve the management of hajj fund carried out by the Executive Board. The Supervisory Board can coordinate with the House of Representatives (DPR) and provide advice and recommendations to the President through the Ministry of Religious Affairs regarding the performance of the Executive Board. In accordance with Law No. 34 of 2014, members of the Supervisory Board are appointed by the President.

DASAR HUKUM

1. Undang-Undang No. 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.
2. Peraturan Presiden Republik Indonesia Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji.

LEGAL BASIS

1. Law No. 34 of 2014 on Hajj Fund Management.
2. Regulation of the President of the Republic of Indonesia Number 110 of 2017 on Hajj Fund Management Agency.

TUGAS DAN TANGGUNG JAWAB DEWAN PENGAWAS

1. Melaksanakan penilaian atas rumusan kebijakan, rencana strategis, rencana kerja, dan anggaran tahunan pengelolaan keuangan haji.
2. Melaksanakan pengawasan dan pemantauan atas pelaksanaan pengelolaan keuangan haji.
3. Menilai dan memberikan pertimbangan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji dan pengelolaan BPKH yang disusun oleh Badan Pelaksana sebelum ditetapkan menjadi laporan BPKH.
4. Menyusun pedoman pengawasan dan pemantauan atas pelaksanaan pengelolaan keuangan haji.
5. Menilai rancangan rumusan kebijakan, rencana strategis, dan rencana kerja, serta anggaran tahunan pengelolaan keuangan haji paling lama 14 (empat belas) hari kerja setelah diterima dari Badan Pelaksana.
6. Melakukan *review* dan pemeriksaan laporan kinerja dan laporan keuangan.
7. Melakukan pembinaan penyusunan laporan pertanggungjawaban pelaksanaan pengelolaan

DUTIES AND RESPONSIBILITIES OF SUPERVISORY BOARD

1. Perform assessment of the formulation of policies, strategic plans, work plans, and annual budget of hajj fund management.
2. Carry out supervision and monitoring of the implementation of hajj fund management.
3. Assess and give consideration to the accountability report on the implementation of hajj fund management and BPKH management prepared by the Executive Board before it is determined to be a BPKH report.
4. Develop guidelines for supervision and monitoring of the implementation of hajj fund management.
5. Assess the draft of policy formulation, strategic plans, and work plans, as well as annual budget for hajj fund management no later than 14 (fourteen) working days after the draft is received from the Executive Board.
6. Review and examine performance reports and financial reports.
7. Provide guidance on the preparation of hajj fund management accountability report and management

keuangan haji dan pengelolaan BPKH.

8. Menyusun tata cara pemberian persetujuan atas rencana strategis dan rencana kerja dan anggaran tahunan pengelolaan keuangan haji serta penempatan dan/atau investasi keuangan haji.

of BPKH.

8. Develop procedures for granting approval for strategic plans and annual work plan and budget on hajj fund management as well as for placement and/or investment of hajj fund.

FUNGSI DEWAN PENGAWAS

Sesuai Pepres No. 110 Tahun 2017 disebutkan bahwa Dewan Pengawas memiliki fungsi pengawasan terhadap perencanaan, pelaksanaan, serta pertanggungjawaban, dan pelaporan keuangan haji.

SUPERVISORY BOARD FUNCTIONS

In accordance with Presidential Decree No. 110 of 2017, it is stated that the Supervisory Board has a supervisory function over the planning, implementation, accountability and reporting of hajj fund.

KOMPOSISI DEWAN PENGAWAS

Berdasarkan Undang-Undang Nomor 34 Tahun 2014, keanggotaan Dewan Pengawas diangkat dan diberhentikan oleh Presiden; terdiri dari 7 (tujuh) orang anggota dengan komposisi 2 (dua) orang anggota dari unsur pemerintah (Kementerian Keuangan dan Kementerian Agama) serta 5 (lima) orang dari unsur profesional/masyarakat yang akan melaksanakan tugas dan fungsinya untuk jangka waktu 5 (lima) tahun.

COMPOSITION OF SUPERVISORY BOARD

Based on Law Number 34 of 2014, members of the Supervisory Board are appointed and dismissed by the President; consisting of 7 (seven) members with a composition of 2 (two) people from the government agency (Ministry of Finance and Ministry of Religious Affairs) and 5 (five) people who are professionals/representing the public who will carry out their duties and functions for a period of 5 (five) years.

Komposisi Dewan Pengawas per 31 Desember 2022 adalah sebagai berikut:

Composition of the Supervisory Board as of December 31, 2022 is as follows:

Nama Name	**Jabatan** Position	**Dasar Hukum** Legal Basis	**Masa Jabatan** Term of Office	**Unsur Keanggotaan** Element of Membership
Firmansyah N. Nazaroedin	Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of the Supervisory Board	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Pemerintah Government
Heru Muara Sidik, Ak, CMA, CA, MM, QIA.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public
Dr. Deni Suardini, SE, AKT, M.M, CFRA, CA, QIA	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public
Ishfah Abidal Aziz	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Pemerintah Government

Nama Name	Jabatan Position	Dasar Hukum Legal Basis	Masa Jabatan Term of Office	Unsur Keanggotaan Element of Membership
Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public
Dr. Mulyadi, SE, Akt, MM, MSi, CPMA, SAS, CA.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	Keputusan Presiden RI Nomor 101/P Tahun 2022 Presidential Decree of RI No. 101/P of 2022	2022-2027	Masyarakat Public

PEMBAGIAN TUGAS DEWAN PENGAWAS

Pembagian tugas masing-masing Anggota Dewan Pengawas adalah sebagai berikut:

SEGREGATION OF DUTIES OF SUPERVISORY BOARD

Segregation of duties of each Member of the Supervisory Board is as follows:

Nama Name	Jabatan Position	Bidang Tugas dan Fungsi Pengawasan Field of Supervisory Duties and Functions	Dasar Hukum Legal Basis
Firmansyah N. Nazaroedin	Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of Supervisory Board	1. Sekretariat Kepala Pelaksana (Utama); 2. Pengembangan (Utama); 3. Pengkajian (Utama); 4. Sekretariat Dewan Pengawas (Utama); 5. Transformasi Digital (Alternate 1); 6. Humas dan Administrasi Kantor (Alternate 1); 7. SDM (Alternate 1); 8. Pengadaan dan Umum (Alternate 1); 9. Pengendalian Mutu dan Pengembangan Audit (Alternate 2); 10. Teknis Pemeriksaan (Alternate 2); 11. Akuntansi dan Pelaporan (Alternate 2); dan 12. Tresuri dan Pengendalian Keuangan (Alternate 2). 1. Secretariat of Head of the Executive Board (Main); 2. Development (Main); 3. Research (Main); 4. Secretariat of the Supervisory Board (Main); 5. Digital Transformation (Alternate 1); 6. Public Relations and Office Administration (Alternate 1); 7. HR (Alternate 1); 8. Procurement and General Affairs (Alternate 1); 9. Quality Control and Audit Development (Alternate 2); 10. Technical Examination (Alternate 2); 11. Accounting and Reporting (Alternate 2); and 12. Treasury and Financial Control (Alternate 2).	Nomor 01/DP/11/2022 Number 01/DP/11/2022

Nama Name	**Jabatan** Position	**Bidang Tugas dan Fungsi Pengawasan** Field of Supervisory Duties and Functions	**Dasar Hukum** Legal Basis
Heru Muara Sidik, Ak, CMA, CA, MM, QIA.	Anggota Dewan Pengawas Supervisory Board Member	1. Investasi Surat Berharga (Utama); 2. Investasi Emas dan Surat Berharga Lainnya (Utama); 3. Transformasi Digital (Utama); 4. Teknologi Informasi (Utama); 5. Investasi Luar Negeri (Alternate 1); 6. Kerja Sama Luar Negeri (Alternate 1); 7. Advisory dan Support Luar Negeri (Alternate 1); 8. Sekretariat Dewan Pengawas (Alternate 1); 9. Penghimpunan (Alternate 2); 1. Investment in Securities (Main); 2. Investment in Gold and Other Securities (Main); 3. Digital Transformation (Main); 4. Information Technology (Main); 5. Foreign Investment (Alternate 1); 6. International Relations (Alternate 1); 7. Foreign Advisory and Support (Alternate 1); 8. Secretariat of the Supervisory Board (Alternate 1); 9. Collection (Alternate 2);	Nomor 02/DP/11/2022 Number 02/DP/11/2022
Dr. Mulyadi, SE, Akt, MM, MSi, CPMA, SAS, CA.	Anggota Dewan Pengawas Supervisory Board Member	1. Tresuri dan Pengendalian Keuangan (Utama); 2. Penghimpunan (Utama); 3. Penempatan (Utama); 4. Investasi Langsung dan Investasi Lainnya Dalam Negeri (Utama); 5. Sekretariat Kepala Pelaksana (Alternate 1); 6. Pengembangan (Alternate 1); 7. Administrasi Keuangan (Alternate 1); 8. Registrasi dan Analisa Kemaslahatan (Alternate 1); 9. Investasi Surat Berharga (Alternate 2); 10. Investasi Emas dan Surat Berharga Lainnya (Alternate 2); 11. Investasi Luar Negeri (Alternate 2); 12. Kerja Sama Luar Negeri (Alternate 2); dan *13. Advisory* dan *Support* Luar Negeri (Alternate 2). 1. Treasury and Financial Control (Main); 2. Collection (Main); 3. Placement (Main); 4. Domestic Direct Investments and Other Investments (Main); 5. Secretariat of Head of the Executive Board (Alternate 1); 6. Development (Alternate 1); 7. Financial Administration (Alternate 1); 8. Registration and Analysis of Philanthropic Program (Alternate 1); 9. Investment in Securities (Alternate 2); 10. Investment in Gold and Other Securities (Alternate 2); 11. Foreign Investment (Alternate 2); 12. International Relations (Alternate 2); and 13. Overseas Advisory and Support (Alternate 2).	Nomor 03/DP/11/2022 Number 03/DP/11/2022

Nama Name	Jabatan Position	Bidang Tugas dan Fungsi Pengawasan Field of Supervisory Duties and Functions	Dasar Hukum Legal Basis
Dr. Deni Suardini, SE, AKT, M.M, CFRA, CA, QIA	Anggota Dewan Pengawas Supervisory Board Member	1. Manajemen Risiko Bisnis (Utama); 2. Manajemen Risiko Korporasi (Utama); 3. Akuntansi dan Pelaporan (Utama); 4. Perencanaan (Utama); 5. Pengendalian Mutu dan Pengembangan Audit (Alternate 1); 6. Teknis Pemeriksaan (Alternate 1); 7. Teknologi Informasi (Alternate 1); 8. Pelaksanaan dan Monev Kemaslahatan (Alternate 1); 9. Hukum (Alternate 2); 10. Kepatuhan (Alternate 2); 11. SDM (Alternate 2); 12. Pengadaan dan Umum (Alternate 2); dan 13. Pengkajian (Alternate 2). 1. Business Risk Management (Main); 2. Corporate Risk Management (Main); 3. Accounting and Reporting (Main); 4. Planning (Main); 5. Quality Control and Audit Development (Alternate 1); 6. Technical Examination (Alternate 1); 7. Information Technology (Alternate 1); 8. Implementation and Monev of Philanthropic Program (Alternate 1); 9. Legal (Alternate 2); 10. Compliance (Alternate 2); 11. HR (Alternate 2); 12. Procurement and General Affairs (Alternate 2); and 13. Research (Alternate 2).	Nomor 04/DP/11/2022 Number 04/DP/11/2022
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	1. Kepatuhan (Utama); 2. Investasi Luar Negeri (Utama); 3. Kerja Sama Luar Negeri (Utama); 4. *Advisory* dan *Support* Luar Negeri (Utama); 5. Investasi Surat Berharga (Alternate 1); 6. Investasi Emas dan Surat Berharga Lainnya (Alternate 1); 7. Penghimpunan (Alternate 1); 8. Penempatan (Alternate 1); 9. Investasi Langsung dan Investasi Lainnya Dalam Negeri (Alternate 1); 10. Pelaksanaan dan Monev Kemaslahatan (Alternate 2); dan 11. Sekretariat Dewan Pengawas (Alternate 2). 1. Compliance (Main); 2. Foreign Investment (Main); 3. International Relations (Main); 4. Foreign Advisory and Support (Main); 5. Investment in Securities (Alternate 1); 6. Investment in Gold and Other Securities (Alternate 1); 7. Collection (Alternate 1); 8. Placement (Alternate 1); 9. Domestic Direct Investments and Other Investments (Alternate 1); 10. Implementation and Monev of Philanthropic Program (Alternate 2); and 11. Secretariat of the Supervisory Board (Alternate 2).	Nomor 05/DP/11/2022 Number 05/DP/11/2022

Nama Name	Jabatan Position	Bidang Tugas dan Fungsi Pengawasan Field of Supervisory Duties and Functions	Dasar Hukum Legal Basis
Ishfah Abidal Aziz	Anggota Dewan Pengawas Supervisory Board Member	1. Administrasi Keuangan (Utama); 2. Humas dan Administrasi Kantor (Utama); 3. Registrasi dan Analisa Kemaslahatan (Utama); 4. Pelaksanaan dan Monev Kemaslahatan (Utama); 5. Hukum (Alternate 1); 6. Kepatuhan (Alternate 1); 7. Perencanaan (Alternate 1); 8. Pengkajian (Alternate 1); 9. Sekretariat Kepala Pelaksana (Alternate 2); 10. Pengembangan (Alternate 2); 11. Manajemen Risiko Bisnis (Alternate 2); dan 12. Manajemen Risiko Korporasi (Alternate 2). 1. Financial Administration (Main); 2. Public Relations and Office Administration (Main); 3. Registration and Analysis of Philanthropic Program (Main); 4. Implementation and Monev of Philanthropic Program (Main); 5. Legal (Alternate 1); 6. Compliance (Alternate 1); 7. Planning (Alternate 1); 8. Research (Alternate 1); 9. Secretariat of Head of the Executive Board (Alternate 2); 10. Development (Alternate 2); 11. Business Risk Management (Alternate 2); and 12. Corporate Risk Management (Alternate 2).	Nomor 06/DP/11/2022 Number 06/DP/11/2022
Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	1. Pengendalian Mutu dan Pengembangan Audit (Utama); 2. Teknis Pemeriksaan (Utama); 3. Hukum (Utama); 4. SDM (Utama); 5. Pengadaan dan Umum (Utama); 6. Manajemen Risiko Bisnis (Alternate 1); 7. Manajemen Risiko Korporasi (Alternate 1); 8. Akuntansi dan Pelaporan (Alternate 1); 9. Tresuri dan Pengendalian Keuangan (Alternate 1); 10. Administrasi Keuangan (Alternate 2); 11. Transformasi Digital (Alternate 2); 12. Teknologi Informasi (Alternate 2); 13. Registrasi dan Analisa Kemaslahatan (Alternate 2); dan 14. Perencanaan (Alternate 2). 1. Quality Control and Audit Development (Main); 2. Technical Examination (Main); 3. Legal (Main); 4. HR (Main); 5. Procurement and General Affairs (Main); 6. Business Risk Management (Alternate 1); 7. Corporate Risk Management (Alternate 1); 8. Accounting and Reporting (Alternate 1); 9. Treasury and Financial Control (Alternate 1); 10. Financial Administration (Alternate 2); 11. Digital Transformation (Alternate 2); 12. Information Technology (Alternate 2); 13. Registration and Analysis of Philanthropic Program (Alternate 2); and 14. Planning (Alternate 2).	Nomor 07/DP/11/2022 Number 07/DP/11/2022

PEDOMAN KERJA

Dewan Pengawas BPKH telah menyusun Peraturan Badan Pengelola Keuangan Haji dan di dalam Peraturan No. 2 tentang Tata Hubungan Organ Badan Pengelola Keuangan Haji dan Hubungan Antar-Lembaga tercantum mengenai organ dan tata laksana kerja Dewan Pengawas. Isi dari peraturan tersebut antara lain menjelaskan tentang tugas, tanggung jawab, pelaporan juga koordinasi dan hubungan dengan lembaga lainnya.

WORK GUIDELINES

Supervisory Board of BPKH has drawn up a Hajj Fund Management Agency Regulation, and Regulation No. 2 on Organ Relation Rules of Hajj Fund Management Agency and Inter-Institutional Relations set outs organs and work procedures of the Supervisory Board. The contents of the regulations include explanation on duties, responsibilities, reporting as well as coordination and relations with other institutions.

KEBIJAKAN RAPAT DEWAN PENGAWAS

Kebijakan rapat Badan Pelaksana tercantum dalam *Board Manual* Dewan Pengawas..

MEETING POLICY OF SUPERVISORY BOARD

Meeting policy of the Supervisory Board is stated in Board Manual of the Supervisory Board.

RAPAT DEWAN PENGAWAS

Sepanjang tahun 2022, Dewan Pengawas menyelenggarakan rapat sebanyak 44 (empat puluh empat) kali. Pelaksanaan rapat dihadiri oleh Dewan Pengawas dan Sekretaris Dewan Pengawas yang bertugas untuk membuat dan mempersiapkan dokumen risalah rapat dan disimpan sebagai arsip. Adapun frekuensi kehadiran dan agenda rapatnya sebagai berikut:

SUPERVISORY BOARD MEETING

Throughout 2022, the Supervisory Board held 44 (forty four) meetings. The meeting was attended by the Supervisory Board and Secretary of the Supervisory Board whose job is to create and prepare minutes of meetings and keep them as archives. The frequency of attendance and meeting agenda are as follows:

Frekuensi Kehadiran / **Attendance Frequency**

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Periode 1 Januari 2022-17 Oktober 2022 **Period Januari 1, 2022-October 17, 2022**				
Dr. Yuslam Fauzi, S.E., M.B.A.	Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of Supervisory Board	29	26	89,66%
Khasan Faozi, S.E., Ak., M.Si.	Anggota Dewan Pengawas Supervisory Board Member	29	25	86,21%
Moh. Hatta, Ak., M.B.A.	Anggota Dewan Pengawas Supervisory Board Member	29	25	86,21%
Dr. K.H. Marsudi Syuhud	Anggota Dewan Pengawas Supervisory Board Member	29	23	79,31%
Ir. Suhaji Lestiadi, M.E.	Anggota Dewan Pengawas Supervisory Board Member	29	25	86,21%
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Anggota Dewan Pengawas Supervisory Board Member	29	27	93,10%
Prof. Dr. Abd. Hamid Paddu, M.A.	Anggota Dewan Pengawas Supervisory Board Member	29	29	100%

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Periode 17 Oktober 2022-31 Desember 2022 **Period October 17, 2022-December 31, 2022**				
Firmansyah N. Nazaroedin	Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of Supervisory Board	15	11	73,33%
Dr. Deni Suardini, SE, AKT, M.M, CFRA, CA, QIA	Anggota Dewan Pengawas Supervisory Board Member	15	12	80,00%
Heru Muara Sidik, Ak, CMA, CA, MM, QIA.	Anggota Dewan Pengawas Supervisory Board Member	15	13	86,67%
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	15	9	60,00%
Dr. Mulyadi, SE, Akt, MM, MSi, CPMA, SAS, CA.	Anggota Dewan Pengawas Supervisory Board Member	15	13	86,67%
Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	15	14	93,33%
Ishfah Abidal Aziz	Anggota Dewan Pengawas Supervisory Board Member	15	4	26,67%

Agenda Rapat / Meeting Agenda

Rapat Internal 2022
Internal Meeting 2022

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
1	Rabu, 24 Januari 2022 Wednesday, January 24, 2022	13.30-15.30 WIB	1. Pembahasan Permohonan Persetujuan Penurunan Tingkat Ekspektasi Imbal Hasil Pembiayaan Sindikasi PT Permodalan Nasional Madani; 2. Pembahasan Permohonan Persetujuan Usulan Investasi pada Sedco Capital dan Penunjukkan Sedco Capital sebagai Manajer Portofolio; dan 3. Lain-lain. 1. Discussion of Application for Approval of Reduction of the Expected Rate of Return on Syndicated Financing of PT Permodalan Nasional Madani; 2. Discussion of Application for Approval of Proposed Investments in Sedco Capital and Appointment of Sedco Capital as Portfolio Manager; and 3. Others.

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
Rapat Internal 2022 Internal Meeting 2022			
2	Rabu, 24 Januari 2022 Wednesday, January 24, 2022	15.30-16.00 WIB	1. Pembahasan Permohonan Persetujuan Penurunan Tingkat Ekspektasi Imbal Hasil Pembiayaan Sindikasi PT Permodalan Nasional Madani; 2. Pembahasan Permohonan Persetujuan Usulan Investasi pada Sedco Capital dan Penunjukkan Sedco Capital sebagai Manajer Portofolio; dan 3. Lain-lain. 1. Discussion of Application for Approval of Reduction of the Expected Rate of Return on Syndicated Financing of PT Permodalan Nasional Madani; 2. Discussion of Application for Approval of Proposed Investments in Sedco Capital and Appointment of Sedco Capital as Portfolio Manager; and 3. Others.
3	Jum'at, 28 Januari 2022 Friday, January 28, 2022	09.00-11.00 WIB	1. Pembahasan Permohonan Persetujuan Usulan Penunjukkan Sedco Capital sebagai Manajer Portofolio; 2. Pembahasan Permohonan Persetujuan Usulan Investasi pada Sedco Capital; 3. Pembahasan Usulan RIT ILL DN Tahun 2022;dan 4. Lain-lain. 1. Discussion of the Application for Approval of Proposed Appointment of Sedco Capital as Portfolio Manager; 2. Discussion of Application for Approval of Proposed Investment in Sedco Capital; 3. Discussion of RIT ILL DN Proposals for 2022; and 4. Others.
4	Jum'at, 28 Januari 2022 Friday, January 28, 2022	11.00 – selesai 11.00 – finished	1. Pembahasan Permohonan Persetujuan Usulan Penunjukkan Sedco Capital sebagai Manajer Portofolio; 2. Pembahasan Permohonan Persetujuan Usulan Investasi pada Sedco Capital; 3. Pembahasan Usulan RIT ILL DN Tahun 2022;dan 4. Lain-lain. 1. Discussion of Application for Approval of Proposed Appointment of Sedco Capital as Portfolio Manager; 2. Discussion of Application for Approval of Proposed Investment in Sedco Capital; 3. Discussion of RIT ILL DN Proposals for 2022; and 4. Others.
5	Senin, 14 Februari 2022 Monday, February 14, 2022	1.30 – 11.30 WIB	1. Pembahasan Permohonan Persetujuan atas *Discretionary Portfolio Management Agreement*;dan 2. Lain-lain. 1. Discussion of Application for Approval of Discretionary Portfolio Management Agreement; and 2. Others.

Rapat Internal 2022
Internal Meeting 2022

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
6	Senin, 14 Februari 2022 Monday, February 14, 2022	11.30 - 12.00 WIB	1. Pengambilan Keputusan atas Permohonan Persetujuan atas *Discretionary Portfolio Management Agreement*;dan 2. Lain-lain. 1. Decision Making on the Application for Approval of the Discretionary Portfolio Management Agreement; and 2. Others.
7	Rabu, 16 Februari 2022 Wednesday, February 16, 2022	13.30 – 15.30 WIB	1. Pembahasan Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT Wijaya Karya (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022; 2. Pembahasan Usulan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; dan 3. Lain-lain. 1. Discussion of Application for Investment Approval of BPKH in Corporate Sukuk of PT Wijaya Karya (Persero), Tbk Year 2022 in order to Maintain Investment Portfolio Portion & Support Achievement of Return Target 2022; 2. Discussion of Proposed Approval for Investment of Sukuk Mudharabah I Waskita Karya Year 2022; and 3. Others.
8	Rabu, 16 Februari 2022 Wednesday, February 16, 2022	15.30 - 16.00 WIB	1. Pembahasan Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT Wijaya Karya (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022; 2. Pembahasan Usulan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; dan 3. Lain-lain. 1. Discussion of Application for Investment Approval of BPKH in Corporate Sukuk of PT Wijaya Karya (Persero), Tbk Year 2022 in order to Maintain Investment Portfolio Portion & Support Achievement of Return Target 2022; 2. Discussion of Proposed Approval for Investment of Sukuk Mudharabah I Waskita Karya Year 2022; and 3. Others.
9	Kamis, 17 Februari 2022 Thursday, February 17, 2022	13.30 - 15.30 WIB	1. Pembahasan Lanjutan Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT Wijaya Karya (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022; 2. Pembahasan Usulan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; dan 3. Lain-lain. 1. Further Discussion of Application for Investment Approval of BPKH in Corporate Sukuk of PT Wijaya Karya (Persero), Tbk Year 2022 in order to Maintain Investment Portfolio Portion & Support Achievement of Return Target 2022; 2. Discussion of Proposed Approval for Investment of Sukuk Mudharabah I Waskita Karya Year 2022; and 3. Others.

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
Rapat Internal 2022 Internal Meeting 2022			
10	Kamis, 17 Februari 2022 Thursday, February 17, 2022	15.30 - 16.00 WIB	1. Pembahasan Lanjutan Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT Wijaya Karya (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022; 2. Pembahasan Usulan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; dan 3. Lain-lain. 1. Further Discussion of Application for Investment Approval of BPKH in Corporate Sukuk of PT Wijaya Karya (Persero), Tbk Year 2022 in order to Maintain Investment Portfolio Portion & Support Achievement of Return Target 2022; 2. Discussion of Proposed Approval for Investment of Sukuk Mudharabah I Waskita Karya Year 2022; and 3. Others.
11	Selasa, 8 Maret 2022 Tuesday, March 8, 2022	09.00 - 11.00 WIB	1. Pembahasan Rencana Investasi Tahunan (RIT) Investasi Luar Negeri Tahun 2022; 2. Pembahasan Lanjutan Usulan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; 3. Lain-lain. 1. Discussion of Annual Investment Plan (RIT) of Foreign Investment for 2022; 2. Further Discussion of Proposed Approval for Investment of Sukuk Mudharabah I Waskita Karya Year 2022; and 3. Others.
12	Selasa, 8 Maret 2022 Tuesday, March 8, 2022	11.00 - 12.00 WIB	1. Pengambilan Keputusan atas Rencana Investasi Tahunan (RIT) Investasi Luar Negeri Tahun 2022; 2. Pengambilan Keputusan atas Usulan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; dan 3. Lain-lain. 1. Decision Making on Annual Investment Plan (RIT) of Foreign Investment for 2022; 2. Decision Making on Proposed Approval for Investment of Sukuk Mudharabah I Waskita Karya Year 2022; and 3. Others.

Rapat Internal 2022
Internal Meeting 2022

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
13	Senin, 21 Maret 2022 Monday, March 21, 2022	09.00 - 11.00 WIB	1. Pembahasan Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 2. Pembahasan Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 3. Pembahasan Tanggapan Badan Pelaksana atas Tanggapan Dewan Pengawas atas Permohonan Persetujuan *Discretionary Portfolio Management Agreement* (DPM) antara BPKH dengan Sedco Capital; 4. Pembahasan Laporan Pelaksanaan Pengisian Jabatan Pengurus BMI; dan 5. Lain-lain. 1. Discussion of Application for Approval of Placement of Initial Deposit in Rupiah in the amount of Rp100,000,000,000.00 through Placement Auction Mechanism; 2. Discussion of Application for Approval of the Placement of Return Fund of DAU and Non-DAU in Rupiah in the amount of Rp100,000,000,000.00 through Placement Auction Mechanism; 3. Discussion of Response from the Executive Board to Response from the Supervisory Board regarding Application for Approval of Discretionary Portfolio Management Agreement (DPM) between BPKH and Sedco Capital; 4. Discussion of Report on the Implementation of Filling in of BMI Board Position; and 5. Others.
14	Senin, 21 Maret 2022 Monday, March 21, 2022	11.00 - 12.00 WIB	1. Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 2. Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 3. Pengambilan Keputusan atas Tanggapan Badan Pelaksana atas Tanggapan Dewan Pengawas atas Permohonan Persetujuan *Discretionary Portfolio Management Agreement* (DPM) antara BPKH dengan Sedco Capital;dan 4. Lain-lain. 1. Decision Making on Application for Approval of Placement of Initial Deposit in Rupiah in the amount of Rp100,000,000,000.00 through Placement Auction Mechanism; 2. Decision Making on Application for Approval of the Placement of Return Fund of DAU and Non-DAU in Rupiah in the amount of Rp100,000,000,000.00 through Placement Auction Mechanism; 3. Decision Making on Response from the Executive Board to Response from the Supervisory Board regarding Application for Approval of Discretionary Portfolio Management Agreement (DPM) between BPKH and Sedco Capital; and 4. Others.

Rapat Internal 2022 Internal Meeting 2022			
No	**Tanggal Rapat** Date of Meeting	**Waktu** Time	**Agenda**
15	Senin, 28 Maret 2022 Monday, March 28, 2022	09.00 - 11.00 WIB	1. Pembahasan Permohonan Persetujuan Investasi Sukuk Mudharabah Berkelanjutan Adira Finance; 2. Pembahasan Permohonan Persetujuan Investasi RDSPT PNM Pembiayaan Mikro BUMN Seri X; 3. Pembahasan Persetujuan Investasi SBSN Rupiah Sebesar Nominal Rp 10 Triliun pada Tahun 2022 untuk Mempertahankan Target Portofolio Investasi, Nilai Manfaat, dan Penyerapan Likuiditas Tahun 2022; 4. Pembahasan Tindak Lanjut Usulan RIT ILN 2022; dan 5. Lain-lain. 1. Discussion of Application for Approval of Investment of Adira Finance Continuous Sukuk Mudharabah; 2. Discussion of Application for Investment Approval of RDSPT PNM Pembiayaan Mikro BUMN Series X; 3. Discussion of Investment Approval of SBSN in Rupiah of Rp10 Trillion in 2022 to Maintain Target of Investment Portfolio, Return, and Liquidity Absorption in 2022; 4. Discussion of Follow-Up of Proposed RIT ILN 2022; and 5. Others.
16	Senin, 28 Maret 2022 Monday, March 28, 2022	11.00 - 12.00 WIB	1. Pengambilan Keputusan atas Permohonan Persetujuan Investasi Sukuk Mudharabah Berkelanjutan Adira Finance; 2. Pengambilan Keputusan atas Permohonan Persetujuan Investasi RDSPT PNM Pembiayaan Mikro BUMN Seri X; 3. Pengambilan Keputusan atas Persetujuan Investasi SBSN Rupiah Sebesar Nominal Rp 10 Triliun pada Tahun 2022 untuk Mempertahankan Target Portofolio Investasi, Nilai Manfaat, dan Penyerapan Likuiditas Tahun 2022; 4. Pengambilan Keputusan atas Tindak Lanjut Usulan RIT ILN 2022; dan 5. Lain-lain. 1. Decision Making on Application for Approval of Investment of Adira Finance Continuous Sukuk Mudharabah; 2. Decision Making on Application for Investment Approval of RDSPT PNM Pembiayaan Mikro BUMN Series X; 3. Decision Making on Investment Approval of SBSN in Rupiah of Rp10 Trillion in 2022 to Maintain Target of Investment Portfolio, Return, and Liquidity Absorption in 2022; 4. Decision Making on Follow-Up of Proposed RIT ILN 2022; and 5. Others.
17	Senin, 11 April 2022 Monday, April 11, 2022	09.00 - 11.00 WIB	1. Pembahasan Tanggapan Bidang Investasi Surat Berharga dan Emas atas Permohonan Persetujuan Investasi Sukuk Mudharabah Berkelanjutan Adira Finance; dan 2. Lain-lain. 1. Discussion of Response of the Securities and Gold Investment Field to Application for Approval of Adira Finance Continuous Sukuk Mudharabah Investment; and 2. Others.

Rapat Internal 2022
Internal Meeting 2022

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
18	Senin, 11 April 2022 Monday, April 11, 2022	11.00 - 12.00 WIB	1. Pengambilan Keputusan atas Tanggapan Bidang Investasi Surat Berharga dan Emas atas Permohonan Persetujuan Investasi Sukuk Mudharabah Berkelanjutan Adira Finance; dan 2. Lain-lain. 1. Decision Making on Response of the Securities and Gold Investment Field to Application for Approval of Adira Finance Continuous Sukuk Mudharabah Investment; and 2. Others.
19	Selasa, 19 April 2022 Tuesday, April 19, 2022	09.00 - 11.00 WIB	1. Pembahasan Permohonan Appeal Terhadap Surat Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; dan 2. Lain-lain. 1. Discussion on Application for Appeal on Decision Letter of Supervisory Board on Application for Approval of Investment of Sukuk Mudharabah I Waskita Karya Year 2022; and 2. Others.
20	Selasa, 19 April 2022 Tuesday, April 19, 2022	11.00 - 12.00 WIB	1. Pembahasan Permohonan Appeal Terhadap Surat Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; dan 2. Lain-lain. 1. Discussion on Application for Appeal on Decision Letter of Supervisory Board on Application for Approval of Investment of Sukuk Mudharabah I Waskita Karya Year 2022; and 2. Others.
21	Jum'at, 20 Mei 2022 Friday, May 20, 2022	13.00 - 14.30 WIB	1. Pembahasan Permohonan Persetujuan atas Usulan Investasi Lainnya melalui Pembiayaan Sindikasi Syariah kepada Persyarikatan Muhammadiyah; 2. Pembahasan Penyampaian Informasi Tambahan Atas Permohonan Persetujuan Limit Penempatan Keuangan Haji pada BPS BPIH Melalui Mekanisme Lelang dan/atau Permintaan Penempatan dari BPS BPIH; 3. Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD pada Bank Mega Syariah sebesar USD30.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana dari BPS BPIH Penempatan; dan 4. Lain-lain. 1. Discussion of Application for Approval of Other Proposed Investments through Sharia Syndicated Financing to Persyarikatan Muhammadiyah; 2. Discussion of Submission of Additional Information on Application for Approval of Hajj Fund Placement Limits at BPS BPIH Through Auction Mechanism and/or Placement Requests from BPS BPIH; 3. Discussion of Application for Approval of Placement of Initial Deposit in USD Currency at Bank Mega Syariah in the amount of USD 30,000,000.00 through Fund Placement Request Mechanism from BPS BPIH Placement; and 4. Others.

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
			Rapat Internal 2022 Internal Meeting 2022
22	Jum'at, 20 Mei 2022 Friday, May 20, 2022	14.30 - 15.00 WIB	1. Pengambilan Keputusan atas Permohonan Persetujuan atas Usulan Investasi Lainnya melalui Pembiayaan Sindikasi Syariah kepada Persyarikatan Muhammadiyah; 2. Pengambilan Keputusan atas Penyampaian Informasi Tambahan Atas Permohonan Persetujuan Limit Penempatan Keuangan Haji pada BPS BPIH Melalui Mekanisme Lelang dan/atau Permintaan Penempatan dari BPS BPIH; 3. Pengambilan Keputusan atas Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD pada Bank Mega Syariah sebesar USD30.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana dari BPS BPIH Penempatan; dan 4. Lain-lain. 1. Decision Making on Application for Approval of Other Proposed Investments through Sharia Syndicated Financing to Persyarikatan Muhammadiyah; 2. Decision Making on Submission of Additional Information on Application for Approval of Hajj Fund Placement Limits at BPS BPIH Through Auction Mechanism and/or Placement Requests from BPS BPIH; 3. Decision Making on Application for Approval of Placement of Initial Deposit in USD Currency at Bank Mega Syariah in the amount of USD 30,000,000.00 through Fund Placement Request Mechanism from BPS BPIH Placement; and 4. Others.
23	Jum'at, 27 Mei 2022 Friday, May 27, 2022	13.30 – Selesai 13.30 – Finished	1. Arahan Dewan Pengawas di akhir Masa Jabatan kepada OPD & Pending Matters pekerjaan; 2. Paparan Draft Laporan Komite Audit: Laporan ke Presiden dan LPJ Akhir Periode Dewan Pengawas; dan 3. Lain-lain. 1. Directions of the Supervisory Board at the end of the Term of Office to OPD & Pending Matters on work; 2. Presentation of Audit Committee Draft Report: Report to the President and Accountability Report of End of Period of the Supervisory Board; and 3. Others.
24	Selasa, 31 Mei 2022 Tuesday, May 31, 2022	13.30 - 15.00 WIB	1. Pembahasan Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT PP (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022; dan 2. Lain-lain. 1. Discussion of Application for Approval of BPKH Investment in Corporate Sukuk of PT PP (Persero), Tbk Year 2022 in order to Maintain Investment Portfolio Portion & Support Return Target Achievement in 2022; and 2. Others.

Rapat Internal 2022
Internal Meeting 2022

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
25	Selasa, 31 Mei 2022 Tuesday, May 31, 2022	15.00 - 15.30 WIB	1. Pengambilan Keputusan atas Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT PP (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022; dan 2. Lain-lain. 1. Decision Making on Application for Approval of BPKH Investment in Corporate Sukuk of PT PP (Persero), Tbk Year 2022 in order to Maintain Investment Portfolio Portion & Support Return Target Achievement in 2022; and 2. Others.
26	Senin, 20 Juni 2022 Monday, June 20, 2022	10.00 - 12.00 WIB	1. Rapat Pembahasan Hasil Audit Pendampingan Komite Audit dan Hasil Audit AI; dan 2. Lain-lain. 1. Meeting of Discussion of Audit Results in Assistance of Audit Committee and IA Audit Results; and 2. Others.
27	Kamis, 28 Juli 2022 Thursday, July 28, 2022	13.30 – selesai 13.30 – finished	1. Pembahasan Permohonan Penilaian dan Persetujuan atas Rancangan RKAT Pengelolaan Keuangan Haji BPKH Tahun 2023; 2. Pembahasan Usulan RKAT Dewan Pengawas 2023; dan 3. Lain-lain. 1. Discussion of Application for Assessment and Approval of Annual Work Plan and Budget Draft on BPKH Hajj Fund Management for 2023; 2. Discussion of Proposed Annual Work Plan and Budget of the Supervisory Board for 2023; and 3. Others.
28	Kamis, 4 Agustus 2022 Thursday, August 4, 2022	09.00 - 17.00 WIB	1. Penilaian Kinerja Badan Pelaksana; dan 2. Lain-lain. 1. Assessment of Performance of the Executive Board; and 2. Others.
29	Kamis, 22 September 2022 Thursday, September 22, 2022	10.00 – Selesai 10.00 – finished	1. Pembahasan Penilaian dan Persetujuan atas Usulan Kebijakan Umum Penganggaran Rancangan RKAT Perubahan Tahun 2022; 2. Pembahasan Penilaian dan Persetujuan atas Usulan Rancangan RKAT Perubahan Tahun 2022; dan 3. Lain-lain. 1. Discussion of Assessment and Approval of Proposed General Policy of Budgeting of Revised Annual Work Plan and Budget Draft for 2022; 2. Discussion of Assessment and Approval of Proposed Revised Annual Work Plan and Budget Draft for 2022; and 3. Others.

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
			Rapat Internal 2022 Internal Meeting 2022
30	Kamis, 20 Oktober 2022 Thursday, October 20, 2022	16.00 – Selesai 16.00 – Finished	Pembahasan Draf Usulan Pembagian Tugas Dewan Pengawas 2022-2027 Discussion of Proposed Draft of Duty Distribution of Supervisory Board of 2022-2027
31	Selasa, 1 November 2022 Tuesday, November 1, 2022	09:00 - 14:30 WIB	1. Rapat Internal Pengawasan dengan Sekretaris DP 2. Rapat Koordinasi Dewan Pengawas dengan Komite dan Sekretaris Dewan Pengawas 3. Rapat Koordinasi Dewan Pengawas dengan bidang Audit Internal (Tertutup) 1. Internal Meeting on Supervision with Secretary of the Supervisory Board 2. Coordination Meeting of the Supervisory Board with the Committee and the Secretary of the Supervisory Board 3. Coordination Meeting of the Supervisory Board with the Internal Audit Unit (Closed)
32	Kamis, 3 November 2022 Thursday, November 3, 2022	10:00 - 12:00 WIB	1. Koordinasi Pemenuhan Kebutuhan Fasilitas bagi Pengurus BPKH Periode 2022 - 2027; 2. Lain-lain 1. Coordination of Fulfillment of Needs for Facilities for BPKH Board for Period 2022 - 2027; 2. Others
33	Senin, 7 November 2022 Monday, November 7, 2022	09:00 - 12:00 WIB	1. Pembahasan hasil rapat koordinasi oleh Dewas Bidang SDM dan PUM; 2. Persiapan Rapat Gabungan DP BP Terbatas a. RKAT BPKH 2022 *b. Standing position* BPKH di RUPS LB BMI 24 November 2022 c. Distribusi kemaslahatan BPKH tahun 2022 dan 3. Lain-lain: *a. Merge manual board* DP & BP menjadi *manual board* BPKH; b. Tindak lanjut implementasi eoffice di lingkungan BPKH;dan c. Lainnya. 1. Discussion of the results of the coordination meeting by Supervisory Board from the HR and PUM Field; 2. Preparation for the DP-BP Limited Joint Meeting a. RKAT of BPKH 2022 b. Standing position of BPKH at the BMI EGMS on November 24, 2022 c. Distribution of BPKH Trust Fund – Philanthropic Program in 2022 and 3. Others: a. Merge of the DP & BP manual board into the BPKH manual board; b. Follow up on e-office implementation within the BPKH environment; and c. Others.
34	Rabu, 9 November 2022 Wednesday, November 9, 2022	13:30 – 16:00 WIB	1. *Accounting System* BPKH; 2. Lain-lain 1. Accounting System of BPKH; 2. Others

Rapat Internal 2022
Internal Meeting 2022

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
35	Kamis, 10 November 2022 Thursday, November 10, 2022	09:00 - 10:30 WIB	Pembahasan Bisnis Proses di KIP & Isu-Isu terkait Proses *Review* Discussion of Business Process at KIP & Issues related to Review Process
36	Kamis, 10 November 2022 Thursday, November 10, 2022	10-30 - 12.00 WIB	Pembahasan Bisnis Proses di KMRS & Isu-Isu terkait Proses *Review* Discussion of Business Process at KMRS & Issues related to Review Process
37	Selasa, 15 November 2022 Tuesday, November 15, 2022	09:00 - 12:00 WIB	Persiapan Rapat Dengar Pendapat bersama Komisi VIII DPR RI (Rencana Kerja dan Program Tahun 2022) Preparation of Hearing Meeting with the Commission VIII of the House of Representatives of DPR RI (Work Plan and Program for 2022)
38	Kamis, 24 November 2022 Thursday, November 24, 2022	09:00 - 12:00 WIB	1. Persiapan Rapat Dengar Pendapat (RDP) bersama Komisi VIII DPR RI 30 November 2022; dan 2. Lain-lain. 1. Preparation of Hearing Meeting with the Commission VIII of the House of Representatives of DPR RI on November 30. 2022; and 2. Others.
39	Senin, 28 November 2022 Monday, November 28, 2022	09:00 - 12:00 WIB	1. Persiapan RUPS LB PT BMI Tbk 29 November 2022; dan 2. Lain-lain. 1. Preparation of EGMS of PT BMI Tbk on November 29, 2022; and 2. Others.
40	Selasa, 29 November 2022 Tuesday, November 29, 2022	09:00 - 12:00 WIB	1. Pembahasan dan Pengambilan Keputusan Penambahan Fungsi Bank Muamalat Indonesia sebagai Pengelola Nilai Manfaat; 2. Pembahasan dan Pengambilan Keputusan Revisi Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas (ISBE) Tahun 2022; dan 3. Lain-lain. 1. Discussion and Decision Making on Additional Functions of Bank Muamalat Indonesia as Return Fund Manager; 2. Discussion and Decision Making on the Revised Annual Investment Plan (RIT) of Investment in Securities and Gold (ISBE) Year 2022; And 3. Others.

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
Rapat Internal 2022 Internal Meeting 2022			
41	Senin, 5 Desember 2022 Monday, December 5, 2022	09:00 – 12:00 WIB	1. Pembahasan dan Pengambilan Keputusan atas Investasi SBSN Dengan Optimalisasi Pada US Dollar Sebesar USD 100 Juta Pada Tahun 2022 Hingga Juni 2023; 2. Pembahasan dan Pengambilan Keputusan atas Penempatan Dana Setoran Awal Rupiah Sebesar Rp2.735.000.000.000 Dana Setoran Awal USD Sebesar USD184.400.000 dan Dana Nilai Manfaat Rupiah Sebesar Rp1.900.000.000.000 Melalui Mekanisme Lelang Penempatan; dan 3. Lain-lain. 1. Discussion and Decision Making on SBSN Investment with Optimization in US Dollars of USD 100 Million in 2022 to June 2023; 2. Discussion and Decision Making on the Placement of Rp2,735,000,000,000 Initial Deposit, USD 184,400,000 Initial Deposit, and Rp1,900,000,000,000 Return through Placement Auction Mechanism; and 3. Others.
42	Senin, 12 Desember 2022 Monday, December 12, 2022	09:00 – 12:00 WIB	1. Persiapan FGD bersama Komisi VIII DPR RI; dan 2. Lain-lain. 1. Preparation of FGD with Commission VIII of the House of Representative of RI; and 2. Others.
43	Rabu, 21 Desember 2022 Wednesday, December 21, 2022	09:00 - 12:00 WIB	1. Progress Report Dewan Pengawas per 21 Desember 2022; dan 2. Lain-lain. 1. Progress Report of the Supervisory Board as of December 21, 2022; and 2. Others.
44	Selasa, 27 Desember 2022 Tuesday, December 27, 2022	13:30 – 16:00 WIB	1. Pembahasan dan Pengambilan Keputusan atas Investasi SBSN Dengan Optimalisasi Pada US Dollar Sebesar USD 100 Juta Pada Tahun 2022 Hingga Juni 2023; 2. Pembahasan dan Pengambilan Keputusan atas Penempatan Dana Setoran Awal Rupiah Sebesar Rp2.735.000.000.000 Dana Setoran Awal USD Sebesar USD184.400.000 dan Dana Nilai Manfaat Rupiah Sebesar Rp1.900.000.000.000 Melalui Mekanisme Lelang Penempatan; dan 3. Lain-lain. 1. Discussion and Decision Making on SBSN Investment with Optimization in US Dollars of USD 100 Million in 2022 to June 2023; 2. Discussion and Decision Making on the Placement of Rp2,735,000,000,000 Initial Deposit, USD 184,400,000 Initial Deposit, and Rp1,900,000,000,000 Return through Placement Auction Mechanism; and 3. Others.

RAPAT DEWAN PENGAWAS DAN BADAN PELAKSANA

Rapat gabungan antara Dewan Pengawas dan Badan Pelaksana pada tahun 2022 dilangsungkan sebanyak 14 (empat belas) kali. Adapun realisasi tanggal, agenda, peserta, dan frekuensi kehadiran dalam Rapat Gabungan Dewan Pengawas dan Badan Pelaksana adalah sebagai berikut:

MEETINGS OF SUPERVISORY BOARD AND EXECUTIVE BOARD

There were 14 (fourteen) joint meetings between the Supervisory Board and the Executive Board held in 2022. Date, agenda, participants, and frequency of attendance at the Joint Meetings of the Supervisory Board and Executive Board are detailed below:

Frekuensi Kehadiran

Attendance Frequency

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Dewan Pengawas **Supervisory Board**				
Periode 1 Januari 2022-17 Oktober 2022 **Period January 1, 2022-October 17, 2022**				
Dr. Yuslam Fauzi, S.E., M.B.A.	Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of Supervisory Board	6	6	100,00%
Khasan Faozi, S.E., Ak., M.Si.	Anggota Dewan Pengawas Supervisory Board Member	6	6	100,00%
Moh. Hatta, Ak., M.B.A.	Anggota Dewan Pengawas Supervisory Board Member	6	6	100,00%
Dr. K.H. Marsudi Syuhud	Anggota Dewan Pengawas Supervisory Board Member	6	5	83,33%
Ir. Suhaji Lestiadi, M.E.	Anggota Dewan Pengawas Supervisory Board Member	6	6	100,00%
Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.	Anggota Dewan Pengawas Supervisory Board Member	6	6	100,00%
Prof. Dr. Abd. Hamid Paddu, M.A.	Anggota Dewan Pengawas Supervisory Board Member	6	6	100,00%
Periode 17 Oktober 2022-31 Desember 2022 **Period October 17, 2022-December 31, 2022**				
Firmansyah N. Nazaroedin	Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of Supervisory Board	8	6	75,00%
Dr. Deni Suardini, SE, AKT, M.M, CFRA, CA, QIA	Anggota Dewan Pengawas Supervisory Board Member	8	8	100,00%
Heru Muara Sidik, Ak, CMA, CA, MM, QIA.	Anggota Dewan Pengawas Supervisory Board Member	8	8	100,00%
Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.	Anggota Dewan Pengawas Supervisory Board Member	8	8	100,00%

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Kehadiran Attendance	Persentase Percentage
Dr. Mulyadi, SE, Akt, MM, MSi, CPMA, SAS, CA.	Anggota Dewan Pengawas Supervisory Board Member	8	8	100,00%
Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota Dewan Pengawas Supervisory Board Member	8	8	100,00%
Ishfah Abidal Aziz	Anggota Dewan Pengawas Supervisory Board Member	8	5	62,50%
Badan Pelaksana **Executive Board**				
Periode 1 Januari 2022-17 Oktober 2022 **Period January 1, 2022-October 17, 2022**				
Dr. Anggito Abimayu, M.Sc.	Kepala Badan Pelaksana Head of Executive Board	6	6	100,00%
Ir. Ajar Susanto Broto, M.M.	Anggota Badan Pelaksana Executive Board Member	6	6	100,00%
Dr. Rahmat Hidayat, S.E., M.T.	Anggota Badan Pelaksana Executive Board Member	6	6	100,00%
Dr. Beny Witjaksono, S.P., M.M.	Anggota Badan Pelaksana Executive Board Member	6	6	100,00%
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Executive Board Member	6	6	100,00%
A. Iskandar Zulkarnain, S.E., M.M.	Anggota Badan Pelaksana Executive Board Member	6	6	100,00%
Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.	Anggota Badan Pelaksana Executive Board Member	6	5	83,33%
Periode 17 Oktober 2022-31 Desember 2022 **Period October 17, 2022-December 31, 2022**				
Fadlul Imansyah S.E., M.M., CIFP, AAK	Kepala Badan Pelaksana Head of Executive Board	8	8	100,00%
Dr. Ir. Acep Riana Jayaprawira, M.Si.	Anggota Badan Pelaksana Executive Board Member	8	7	87,50%
Dr. Indra Gunawan S.E., S.IP., M.Sc., CIArb, CSA., CIP., CPM	Anggota Badan Pelaksana Executive Board Member	8	8	100,00%
Harry Alexander, S.H., M.H., LL.M.	Anggota Badan Pelaksana Executive Board Member	8	6	75,00%
Prof. Dr. M. Arief Mufraini, Lc., M.Si.	Anggota Badan Pelaksana Executive Board Member	8	8	100,00%
Amri Yusuf, S.E., Ak., CA., M.M.	Anggota Badan Pelaksana Executive Board Member	8	8	100,00%
Dr.(C) Sulistyowati M.E., WMI.CFP	Anggota Badan Pelaksana Executive Board Member	8	8	100,00%

Frekuensi Kehadiran

Attendance Frequency

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
			Rapat Gabungan 2022 Joint Meeting 2022
1	Rabu, 5 Januari 2022 Wednesday, January 5, 2022	09.00 – Selesai 09.00 – Finished	1. Pembahasan Tindak Lanjut atas Appeal Usulan Investasi pada Sedco Capital dan Penunjukkan Sedco Capital sebagai Manajer Portofolio; 2. Pembahasan Tindak Lanjut atas Usulan Rencana Investasi Tahunan (RIT)Investasi Luar Negeri Tahun 2022; 3. Pembahasan Tindak Lanjut atas Perpanjangan Surat Keputusan (SK) Manajer Investasi PT PNM Investment Management; 4. Pembahasan LP3KH November 2021; dan 5. Lain-lain. 1. Discussion of Follow-up on Appeal of the Investment Proposal to Sedco Capital and Appointment of Sedco Capital as Portfolio Manager; 2. Discussion of Follow-up on Proposed Annual Investment Plan (RIT) of Foreign Investment for 2022; 3. Discussion of Follow-up on Extension of Decision Letter of Investment Manager PT PNM Investment Management; 4. Discussion on Hajj Fund Management Accountability Report (LP3KH) of November 2021; and 5. Others.

Rapat Gabungan 2022 Joint Meeting 2022			
No	**Tanggal Rapat** Date of Meeting	**Waktu** Time	**Agenda**
2	Rabu, 8 Juni 2022 Wednesday, June 8, 2022	09.00 – Selesai 09.00 – Finished	1. Pembahasan mengenai Tafsir Hukum Kepres tentang Status Kepengurusan BPKH Periode 2017-2022; 2. Pembahasan mengenai LPJ ke Presiden; 3. Pembahasan mengenai Update Hasil Audit BPK untuk Tahun Buku 2021 & Progres Tindak Lanjut Audit Tahun Lalu; 4. Pembahasan mengenai Posisi Keuangan dan Aset BPKH; 5. Pembahasan mengenai hasil evaluasi Anggota/Bidang Badan Pelaksana berdasarkan Evaluasi Q1 Tahun 2022; 6. Pembahasan mengenai Pengembalian Aset dari Anggota Dewan Pengawas dan Anggota Badan Pelaksana; 7. Pembahasan mengenai Penjelasan BP tentang Penambahan BPIH +/- Rp1,5T, dan Pengaruhnya pada perhitungan Sustainabilitas, Total BPIH 2022 dan Penggunaan Nilai Manfaat untuk BPIH dan Alokasi *Virtual Account;* 8. Pembahasan mengenai Rencana Syukuran Milad BPKH; 9. Lain-lain (Rapat Tertutup): a. Pembahasan mengenai Progres Hasil Audit Atas Proses Penjaringan Calon Pengurus BMI (merujuk pada Rapat Konsultasi terakhir Dewan Pengawas dengan Kepala Badan Pelaksana tanggal 27 Mei 2022); dan b. Pembahasan mengenai *Management Letter* Audit Internal pada Objek Bidang Tertentu di BP. 1. Discussion of Legal Interpretation of Presidential Decree on Management Status of BPKH for Period 2017-2022; 2. Discussion of Accountability Report (LPJ) to the President; 3. Discussion of Update on Audit Results by BPK for Fiscal Year 2021 & Last Year's Audit Follow-Up Progress; 4. Discussion of Financial Position and Assets of BPKH; 5. Discussion of evaluation results of Members/Fields of the Executive Board based on Q1 Evaluation 2022; 6. Discussion of Asset Return from Members of the Supervisory Board and Members of the Executive Board; 7. Discussion of Explanation from the Executive Board (BP) regarding Extra Hajj Pilgrimage Operational Cost (BPIH) of +/- Rp1.5T, and its Effect on Sustainability Calculations, Total BPIH 2022 and Use of Return for BPIH and Allocation of Virtual Accounts; 8. Discussion of the BPKH Anniversary Celebration Plan; 9. Others (Closed Meeting): a. Discussion of the Audit Results Progress on the Selection Process of Candidates for BMI Board (referring to the last Consultation Meeting of the Supervisory Board with the Head of the Executive Board on May 27, 2022); and b. Discussion of the Internal Audit Management Letter on Specific Field Objects at BP.

Rapat Gabungan 2022 Joint Meeting 2022			
No	**Tanggal Rapat** Date of Meeting	**Waktu** Time	**Agenda**
3	Kamis, 23 Juni 2022 Thursday, June 23, 2022	09.00 – Selesai 09.00 – Finished	1. Pembahasan mengenai posisi keuangan dan asset BPKH per Mei & Juni 2022; 2. Pembahasan mengenai Evaluasi Anggota BP berdasarkan Evaluasi Q1/2022; 3. Pembahasan mengenai *Management Letter* Audit Internal pada Objek Bidang Tertentu di BP; 4. Pembahasan mengenai Hasil Audit Atas Proses Penjaringan Calon Pengurus BMI; dan 5. Lain-lain. 1. Discussion of financial position and assets of BPKH as of May & June 2022; 2. Discussion of Evaluation of BP Members based on Q1/2022 Evaluation; 3. Discussion of Internal Audit Management Letter on Specific Field Objects at BP; 4. Discussion of Audit Results of Selection Process of Candidates for BMI Board; and 5. Others.
4	Jum'at, 29 Juli 2022 Friday, July 29, 2022	13.30 – Selesai 13.30 – Finished	1. Pembahasan Permohonan Penilaian dan Persetujuan atas Rancangan RKAT Pengelolaan Keuangan Haji BPKH Tahun 2023; dan 2. Lain-lain. 1. Discussion of Application for Assessment and Approval of Annual Work Plan and Budget Draft on BPKH Hajj Fund Management for 2023; and 2. Others
5	Rabu, 3 Agustus 2022 Wednesday, August 3, 2022	12.00 - 21.00 WIB	1. Penilaian Kinerja Badan Pelaksana; dan 2. Lain-lain 1. Assessment of Executive Board Performance; and 2. Others
6	Senin, 17 Oktober 2022 Monday, October 17, 2022	09.00 – Selesai 09.00 – Finished	1. Pembahasan Evaluasi Pelaksanaan Investasi & Penempatan di BMI; 2. Pembahasan Rencana RUPS BMI; 3. Pembahasan Permasalahan Hukum yang ada di BPKH; dan 4. Lain-lain. 1. Discussion of Evaluation on Investment & Placement Implementation at BMI; 2. Discussion of BMI GMS Plan; 3. Discussion of Legal Cases in BPKH; and 4. Others.
7	Selasa, 18 Oktober 2022 Tuesday, October 18, 2022	14:00 WIB s.d. selesai 14.00 WIB until finished	1. Pembahasan Persiapan RUPS BMI; 2. *Pending Issues*; dan 3. Lain-lain. 1. Discussion of BMI GMS Preparation; 2. Pending Issues; and 3. Others.

Rapat Gabungan 2022 Joint Meeting 2022			
No	**Tanggal Rapat** Date of Meeting	**Waktu** Time	**Agenda**
8	Kamis, 20 Oktober 2022 Thursday, October 20, 2022	09.00 WIB – selesai 09.00 WIB – finished	1. Pembahasan Standing Position untuk RUPSLB BMI tanggal 24 November 2022; 2. Pembahasan Issue Strategis: a. Paparan Singkat Pending Matters Temuan Audit BPK (Pic: Deputi Audit Internal); b. Paparan Singkat Investasi dan Penempatan BPKH (Pic: Ex. Deputi Investasi Surat Berharga dan Investasi Emas, Deputi Penghimpunan dan Penempatan Dana, ILAL DN, Plt. Deputi IKSLN); c. Paparan Singkat Performa LK BPKH & Pencapaian Target Anggaran periode Agustus atau September (Pic: Deputi Keuangan & Deputi Perencanaan dan Pengkajian); d. Paparan Singkat Kasus Hukum BPKH (Pic: Ex. Deputi Hukum dan Kepatuhan); e. Paparan Singkat tentang Penyaluran Dana Kemaslahatan BPKH (Pic: Deputi Kesekretariatan Badan dan Kemaslahatan); f. Paparan Singkat tentang Aplikasi IT di BPKH Penggunaan E Office (Pic: Deputi TDTI); g. Paparan Singkat tentang SDM dan Pengadaan & Umum BPKH (Pic: Deputi SDM dan PUM); 3. Lain-lain. 1. Discussion of Standing Position for EGMS of BMI on November 24, 2022; 2. Discussion of Strategic Issues: a. Brief Presentation of Pending Matters of BPK Audit Findings (Pic: Deputy of Internal Audit); b. Brief Presentation of BPKH Investment and Placement (Pic: Ex. Deputy of Securities Investment and Gold Investment, Deputy of Funds Collection and Placement, ILAL DN, Acting Officer for Deputy of IKSLN); c. Brief Presentation of BPKH Financial Statements Performance & Achievement of Budget Target for the August or September period (Pic: Deputy of Finance & Deputy of Planning and Review); d. Brief Presentation of BPKH Legal Case (Pic: Ex. Deputy of Legal and Compliance); e. Brief Presentation of Disbursement of BPKH Trust Fund – Philanthropic Program (Pic: Deputy of Agency and BPKH Trust Fund – Philanthropic Program Secretariat); f. Brief Presentation of IT Applications at BPKH Use of E Office (Pic: Deputy of TDTI); g. Brief Presentation of HR and Procurement & General Affairs of BPKH (Pic: Deputy of HR and PUM); 3. Others.

Rapat Gabungan 2022
Joint Meeting 2022

No	Tanggal Rapat Date of Meeting	Waktu Time	Agenda
9	Rabu, 9 November 2022 Wednesday, November 9, 2022	10.0 - 12.00 WIB	1. Progress Persetujuan RKAT BPKH 2023 di DPR; 2. Progress Audiensi terkait *Standing Position* BPKH di RUPS LB PT BMI; 3. *Progress* Distribusi Dana Kemaslahatan; dan 4. Lain-lain. 1. Progress on Approval of Annual Work Plan and Budget of BPKH at the House of Representatives; 2. Hearing Progress on Standing Position of BPKH at the EGMS of PT BMI; 3. Progress of Disbursement of BPKH Trust Fund – Philanthropic Program; and 4. Others.
10	Kamis, 17 November 2022 Thursday, November 17, 2022	13.00 - 16.00 WIB	*Update* Proses Penjaringan Calon Pengurus PT Bank Muamalat Indonesia Tbk Update on Selection Process of Candidates for Board of PT Bank Muamalat Indonesia Tbk
11	Senin, 28 November 2022 Monday, November 28, 2022	13.00 - 16.00 WIB	1. *Update* Hasil Panitia Seleksi Proses Penjaringan Calon Pengurus BMI; dan 2. Penyampaian Surat OJK terkait proses PKK calon pengurus BMI. 1. Update on Results of Selection Committee of Selection Process of Candidates for BMI Board; and 2. Submission of OJK Letter regarding the PKK process of candidates for BMI board.
12	Rabu, 7 Desember 2022 Wednesday, December 7, 2022	14.00 - 16.00 WIB	1. Pembahasan Persiapan FGD BPKH bersama Komisi VIII DPR RI 12-14 Desember 2022; dan 2. Lain-lain. 1. Discussion of FGD Preparation of BPKH together with Commission VIII of House of Representatives of RI on December 12-14, 2022; and 2. Others
13	Kamis, 8 Desember 2022 Thursday, December 8, 2022	15.00 - 17.00 WIB	1. Update Rapat Finalisasi RKAT BPKH; dan 2. Lain-lain. 1. Update on Finalization Meeting of Annual Work Plan and Budget of BPKH; and 2. Others.
14	Jum'at, 23 Desember 2022 Friday, December 23, 2022	13:30 - 16:00 WIB	1. Pembahasan Capaian Kinerja BPKH per 30 November 2022; 2. Pembahasan Laporan Keuangan BPKH per 30 November 2022; dan 3. Lain-lain. 1. Discussion of Performance Achievement of BPKH as of November 30. 2022; 2. Discussion of Financial Statements of BPKH as of November 30, 2022; and 3. Others.

KEBIJAKAN PELATIHAN DAN/ ATAU PENINGKATAN KOMPETENSI ANGGOTA DEWAN PENGAWAS

Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Pengawas tercantum dalam *Board Manual* Dewan Pengawas.

PROGRAM ORIENTASI BAGI DEWAN PENGAWAS

Pada tahun 2022 terjadi perubahan komposisi Dewan Pengawas. Dewan Pengawas yang baru diangkat mengikuti program orientasi yang dilaksanakan pada tanggal 24-25 Oktober 2022.

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI YANG DIIKUTI ANGGOTA DEWAN PENGAWAS

Pada tahun 2022, Dewan Pengawas tidak mengikuti pelatihan dan/atau peningkatan kompetensi.

PENILAIAN KINERJA BADAN PELAKSANA DAN DEWAN PENGAWAS

Penilaian Kinerja Badan Pelaksana

Penilaian kinerja Badan Pelaksana mengacu pada Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 8 Tahun 2020 tentang Pedoman Penilaian Kinerja Badan Pelaksana Badan Pengelola Keuangan Haji.

Prosedur pelaksanaan penilaian kinerja

A. Penilaian kinerja kelembagaan dan Anggota Badan Pelaksana dilakukan:
   1) Oleh Dewan Pengawas secara *collective collegial;* atau
   2) Oleh TPK sesuai mekanisme yang ditetapkan oleh Dewan Pengawas.
B. Format formulir penilaian kinerja kelembagaan merupakan bagian tidak terpisahkan dari pedoman ini.
C. Format formulir penilaian kinerja Anggota Badan Pelaksana merupakan bagian tidak terpisahkan dari pedoman ini.
D. Hasil penilaian kinerja kelembagaan Badan

TRAINING AND/OR COMPETENCY IMPROVEMENT POLICY FOR SUPERVISORY BOARD MEMBERS

Training and/or competency improvement policy for Supervisory Board members is stated in Board Manual of Supervisory Board.

ORIENTATION PROGRAM FOR SUPERVISORY BOARD

In 2022, composition of the Supervisory Board changed. The newly appointed Supervisory Board participated in the orientation program which was held on October 24-25, 2022.

TRAINING AND/OR COMPETENCY IMPROVEMENT ATTENDED BY SUPERVISORY BOARD MEMBERS

In 2022, the Supervisory Board did not attend training and/or competency training program.

PERFORMANCE ASSESSMENT OF EXECUTIVE BOARD AND SUPERVISORY BOARD

Performance Assessment of Executive Board

Performance assessment of the Executive Board refers to the Regulation of the Head of the Executive Board of Hajj Fund Management Agency Number 8 of 2020 concerning Guidelines for Performance Assessment of the Executive Board of Hajj Fund Management Agency.

Performance assessment implementation procedures

A. Performance assessment of institution and Executive Board Members is carried out:
   1) By the Supervisory Board jointly and collectively; or
   2) By TPK according to the mechanism determined by the Supervisory Board.
B. The format of the institutional performance assessment form is an integral part of these guidelines.
C. The format of the performance assessment form for Executive Board Members is an integral part of these guidelines.
D. The results of the institutional performance

Pelaksana dan Anggota Badan Pelaksana disampaikan oleh Dewan Pengawas atau TPK kepada Ketua Dewan Pengawas dalam waktu paling lama 3 (tiga) hari setelah dilakukannya penilaian akhir.

E. Penentuan nilai akhir penilaian kinerja dapat dihadiri oleh Kepala Badan Pelaksana sebagai saksi.

assessment of the Executive Board and Members of the Executive Board are submitted by the Supervisory Board or TPK to the Chairman of the Supervisory Board no later than 3 (three) days after the final assessment is carried out.

E. Determination of the final score of performance assessment can be attended by the Head of Executive Board as a witness.

Penilaian Tahun 2022

Berdasarkan penilaian yang telah dilakukan oleh Dewan Pengawas, Pengelolaan Keuangan Haji yang dilakukan oleh Badan Pelaksana pada tahun 2022 dinilai cukup baik. Selain itu, Dewan Pengawas berharap Badan Pelaksana memiliki komitmen dan integritas yang tinggi untuk pengelolaan Keuangan Haji yang lebih baik, transparan, berkelanjutan, dan sesuai dengan prinsip tata kelola yang baik.

Assessment in 2022

Based on the assessment performed by the Supervisory Board, the Hajj Fund Management carried out by the Executive Board in 2022 was considered quite good. In addition, the Supervisory Board hopes that the Executive Board has a high commitment and integrity for better, transparent, sustainable Hajj Fund management that aligns with good governance principles.

Untuk perbaikan kinerja di tahun berikutnya, dan dengan mempertimbangkan hasil penilaian dan pertimbangan Dewan Pengawas terhadap LP3KH Tahun 2022 Audited, Dewan Pengawas merekomendasikan kepada Badan Pelaksana agar:

1. Meningkatkan transparansi dan akuntabilitas dalam pengelolaan Keuangan Haji dengan mengedepankan tata kelola yang baik dan penerapan praktik GRC yang lebih baik;
2. Mengembangkan strategi investasi yang lebih beragam dan memperhatikan prinsip kehati-hatian, nilai manfaat, dan prinsip syariah untuk meningkatkan nilai manfaat dan manajemen risiko;
3. Menyusun dan menetapkan risk treatment plan untuk memitigasi risiko engagement dengan membuat program yang dapat meningkatkan *employee engagement*;
4. Menyusun strategi pengembangan sumber daya manusia melalui sistem manajemen bakat (talent management system) secara menyeluruh;
5. Meningkatkan produktivitas pegawai dan kinerja Sumber Daya Manusia (SDM);
6. Membentuk Komite Penilaian Kinerja dan Remunerasi untuk melakukan penilaian kinerja Badan Pelaksana serta mengajukan usulan penyesuaian remunerasi bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas dengan mempertimbangkan antara lain,

In order to improve performance in the following year, and by taking into account the results of the Supervisory Board's assessment and consideration of the Audited LP3KH 2022, the Supervisory Board recommends that the Executive Board:

1. Increase transparency and accountability in Hajj Fund management by upholding good governance and implementing better GRC practices;
2. Develop investment strategies that are more diverse and pay attention to prudence principles, return, and sharia principles to increase return and risk management;
3. Develop and determine a risk treatment plan to mitigate engagement risk by creating programs that can increase employee engagement;
4. Formulate a human resource development strategy through a comprehensive talent management system;
5. Increase employee productivity and Human Resources (HR) performance;
6. Establish a Performance Evaluation and Remuneration Committee to evaluate the performance of the Executive Board and submit proposals for remuneration adjustments for Members of the Executive Board and Members of the Supervisory

namun tidak terbatas pada, kinerja organisasi, inflasi dan pertumbuhan ekonomi nasional;

7. Mempercepat transformasi digital dengan mengintegrasikan teknologi digital ke seluruh area bisnis, termasuk pembuatan management dashboard terintegrasi dan implementasi sistem informasi yang terintegrasi;
8. Meningkatkan pengawasan, kepatuhan, dan pengelolaan risiko dengan menyusun manajemen risiko terintegrasi, meningkatkan koordinasi dengan entitas perusahaan anak, dan memperkuat pengawasan internal atas pelaksanaan kebijakan kepatuhan dan manajemen risiko;
9. Membangun sistem pengawasan keuangan haji secara digital dan terintegrasi dengan pihak-pihak mitra untuk mempermudah dan mempercepat proses pengawasan keuangan haji dan untuk mempercepat dalam mengantisipasi munculnya kondisi yang berpotensi merugikan keuangan haji;
10. Mengkaji tugas dan fungsi bidang yang membawahi treasuri agar dapat mengoptimalkan perolehan Nilai Manfaat melalui fungsi tresuri;
11. Menyederhanakan proses bisnis dalam pengelolaan dan pendistribusian dana kemaslahatan namun dengan tetap mengedepankan asas kehati-hatian dalam penyalurannya; dan
12. Segera menindaklanjuti semua rekomendasi hasil audit BPK sesuai batas waktu yang telah ditentukan yaitu 60 (enam puluh) hari kerja sejak laporan hasil audit BPK diterima BPKH

Pihak yang Melakukan Penilaian

A. Penilaian kinerja Badan Pelaksana dapat dilakukan oleh Dewan Pengawas atau oleh TPK.
B. TPK ditunjuk berdasarkan kesepakatan Dewan Pengawas.
C. Apabila dilakukan oleh Dewan Pengawas, penilai kinerja dilakukan dengan cara musyawarah untuk mufakat.
D. Apabila tidak terjadi kesepakatan dalam penunjukan TPK atau tidak terjadi mufakat, penunjukan TPK atau penilaian kinerja ditetapkan melalui *voting*.

E. TPK terdiri atas 3 (tiga) orang anggota:
   1) Ketua Dewan Pengawas bertindak sebagai Ketua merangkap anggota TPK.

Board by considering, but not limited to, organizational performance, inflation and national economic growth;

7. Accelerate digital transformation by integrating digital technology into all business areas, including creating integrated management dashboards and implementing integrated information systems;
8. Improve supervision, compliance and risk management by developing integrated risk management, improving coordination with subsidiary, and strengthening internal control on the implementation of compliance and risk management policies;
9. Build a digital hajj financial monitoring system that is integrated with partners to simplify and expedite the hajj fund supervision process and to speed up the anticipation of emerging situations that have the potential to cause detrimental effect to hajj fund;
10. Review duties and functions of the field in charge of treasury in order to optimize the achievement of Return through the treasury function;
11. Simplify business processes in the management and distribution of philanthropic program funds while still upholding the prudence principles in their distribution; and
12. Immediately follow up on all BPK audit results recommendations according to a predetermined deadline, which is 60 (sixty) working days after the BPK audit report is received by BPKH.

Party Conducting Assessment

A. Performance assessment of the Executive Board may be conducted by the Supervisory Board or TPK.
B. The TPK is appointed based on agreement of the Supervisory Board.
C. If carried out by the Supervisory Board, performance assessment is conducted by way of deliberation to reach a consensus.
D. If there is no agreement on the appointment of the TPK or no consensus is reached, the appointment of the TPK or performance assessment shall be determined by voting.
E. The TPK consists of 3 (three) members:
   1) The Chairman of the Supervisory Board acts as Head concurrently member of the TPK.

2) 2 (dua) orang anggota Independen dari luar BPKH yang bertindak sebagai perorangan atau Lembaga yang ditunjuk oleh Dewan Pengawas.

F. Tim Penilai Kinerja melaksanakan pekerjaan sesuai penugasan dari Dewan Pengawas.

2) 2 (two) independent members from outside BPKH acting as individuals or institutions appointed by the Supervisory Board.

F. Performance Assessment Team carries out the work according to the assignment from the Supervisory Board.

PENILAIAN DEWAN PENGAWAS TERHADAP KINERJA KOMITE YANG MENDUKUNG PELAKSANAAN TUGAS DEWAN PENGAWAS

Komite Audit

Prosedur Penilaian Kinerja

Dewan Pengawas setiap satu tahun melakukan evaluasi dan penilaian terhadap pelaksanaan dan kinerja komite di bawahnya menggunakan metode penilaian yang diatur dalam ketentuan tersendiri oleh Dewan Pengawas. Evaluasi dan penilaian terhadap komite dimaksudkan untuk memberikan motivasi dalam upaya peningkatan efektivitas pelaksanaan dan kinerja komite setiap tahunnya.

Penilaian Kinerja Komite Audit

Penilaian Dewan Pengawas terhadap kinerja Komite Audit pada tahun 2022 dianggap baik dengan memberikan laporan, informasi, serta melakukan komunikasi dengan anggota Dewan Pengawas terkait fungsi pengawasan akan sistem pengendalian intern dan efektivitas auditor intern maupun Badan Pengawas Keuangan.

Komite Manajemen Risiko dan Syariah

Prosedur Penilaian Kinerja

Dewan Pengawas setiap satu tahun melakukan evaluasi dan penilaian terhadap pelaksanaan dan kinerja komite di bawahnya menggunakan metode penilaian yang diatur dalam ketentuan tersendiri oleh Dewan Pengawas. Evaluasi dan penilaian terhadap komite dimaksudkan untuk memberikan motivasi dalam upaya peningkatan efektivitas pelaksanaan dan kinerja komite setiap tahunnya.

ASSESSMENT OF THE SUPERVISORY BOARD ON PERFORMANCE OF THE COMMITTEES SUPPORTING DUTY IMPLEMENTATION OF THE SUPERVISORY BOARD

Audit Committee

Performance Assessment Procedures

The Supervisory Board annually evaluates and assesses the implementation and performance of the committees under it using the assessment method stipulated in separate rules by the Supervisory Board. Evaluation and assessment of the committee aims to provide motivation in an effort to increase the effectiveness of the implementation and performance of the committee every year.

Audit Committee Performance Assessment

The Supervisory Board assessed that the performance of the Audit Committee in 2022 was good as the Committee had provided reports, information, and made communication with members of the Supervisory Board regarding the oversight function of the internal control system and the effectiveness of the internal auditors and the Audit Board.

Risk Management and Sharia Committee

Performance Assessment Procedures

The Supervisory Board annually evaluates and assesses the implementation and performance of the committees under it using the assessment method stipulated in separate rules by the Supervisory Board. Evaluation and assessment of the committee aims to provide motivation in an effort to increase the effectiveness of the implementation and performance of the committee every year.

Penilaian Kinerja Komite Manajemen Risiko dan Syariah

Penilaian Dewan Pengawas terhadap kinerja Komite Manjemen Risiko dan Syariah pada tahun 2022 dinilai baik dengan memberikan laporan, informasi serta melakukan komunikasi dengan Dewan Pengawas terkait hasil pengawasan, pemantauan dan evaluasi terhadap kebijakan, penerapan dan pengelolaan manajemen risiko di BPKH, serta pemenuhan ketentuan dan prinsip syariah sesuai dengan fatwa Dewan Syariah Nasional Majelis Ulama Indonesia (DSN –MUI) pada mekanisme dan pelaksanaan penerimaan, pengeluaran dan pengelolaan Keuangan Haji.

Komite Investasi dan Penempatan

Prosedur Penilaian Kinerja

Dewan Pengawas setiap satu tahun melakukan evaluasi dan penilaian terhadap pelaksanaan dan kinerja komite di bawahnya menggunakan metode penilaian yang diatur dalam ketentuan tersendiri oleh Dewan Pengawas. Evaluasi dan penilaian terhadap komite dimaksudkan untuk memberikan motivasi dalam upaya peningkatan efektivitas pelaksanaan dan kinerja komite setiap tahunnya.

Penilaian Kinerja Komite Investasi dan Penempatan

Penilaian Dewan Pengawas terhadap kinerja Komite Investasi dan penempatan pada tahun 2022 dianggap baik dengan memberikan laporan, informasi serta melakukan komunikasi dengan anggota Dewan Pengawas terkait pelaksanaan investasi dan penempatan dan kesesuaian dengan prinsip dan asas pengelolaan Keuangan Haji dalam Investasi yang meliputi: prinsip syariah, prinsip kehati-hatian dan keamanan, likuiditas dan manfaat.

PELAKSANAAN TUGAS DEWAN PENGAWAS

Berikut beberapa penyelesaian pelaksanaan tugas Dewan Pengawas tahun kerja 2022:

1. Perjalanan Dinas Dewan Pengawas sebanyak 85 (delapan puluh lima) kali baik ke dalam maupun ke luar negeri.
2. Memberikan arahan dan rekomendasi terhadap aspek penting antara lain meliputi:

Risk Management and Sharia Committee Performance Assessment

The Supervisory Board assessed that the performance of the Risk Management and Sharia Committee in 2022 was good as the Committee had provided reports, information and communicated with the Supervisory Board regarding the results of supervision, monitoring and evaluation of policies, implementation, and management of risk management at BPKH, as well as compliance of sharia provisions and principles with the fatwa of the National Sharia Council of the Indonesian Council of Religious Scholars (DSN – MUI) on the mechanism and implementation of receipt, expenditure, and management of Hajj Fund.

Investment and Placement Committee

Performance Assessment Procedures

The Supervisory Board annually evaluates and assesses the implementation and performance of the committees under it using the assessment method stipulated in separate rules by the Supervisory Board. Evaluation and assessment of the committee aims to provide motivation in an effort to increase the effectiveness of the implementation and performance of the committee every year.

Investment and Placement Committee Performance Assessment

The Supervisory Board assessed that the performance of the Investment and Placement Committee in 2022 was good as the Committee had provided reports, information and made communication with members of the Supervisory Board regarding the implementation of investment and placement and compliance with the principles and values of Hajj Fund management in Investment, which include: sharia principles, prudence principles and security, liquidity, and benefits.

DUTY IMPLEMENTATION OF SUPERVISORY BOARD

The following are some of the duties fulfilled by the Supervisory Board in the financial year 2022:

1. 85 (eighty five) business trips of the Supervisory Board, both domestically and abroad.
2. Provided directions and recommendations on important aspects covering:

No	Nomor Dokumen Document No.	Tanggal Dokumen Date Of Document	Nama Dokumen / Perihal Document Title/Subject	Keterangan Description
1	B.009/DP/03/2022	2 Maret 2022 March 2, 2022	Penyampaian Penilaian dan Pertimbangan Dewan Pengawas atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) tahunan Tahun 2021 (*unaudited*). Submission of Assessment and Consideration of the Supervisory Board on the annual Hajj Fund Management Accountability Report (LP3KH) 2021 (unaudited)	LP3KH
2	B.036/DP/06/2022	29 Juni 2022 June 29, 2022	Penyampaian Penilaian dan Pertimbangan Dewan Pengawas atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) tahunan Tahun 2021 *(audited)* dan Rekomendasi Dewan Pengawas. Submission of Assessment and Consideration of the Supervisory Board on the annual Hajj Fund Management Accountability Report (LP3KH) 2021 (audited) and Recommendation of the Supervisory Board	LP3KH
3	B.040/DP/07/2022	29 Juli 2022 July 29, 2022	Penyampaian Penilaian dan Pertimbangan Dewan Pengawas atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji (LP3KH) Semester I Tahun 2022 dan Teguran Dewan Pengawas Kepada Badan Pelaksana. Submission of Assessment and Consideration of the Supervisory Board on Hajj Fund Management Accountability Report (LP3KH) for Semester I 2022 and Reprimand from the Supervisory Board to the Executive Board	LP3KH
4	B.044/DP/08/2022	26 Agustus 2022 August 26, 2022	Penyampaian Laporan Pertanggung-jawaban atas Pelaksanaan Tugas (LPJ) Dewan Pengawas BPKH (Badan Pengelola Keuangan Haji), dan Tindak-lanjut Kesimpulan Rapat Dengar Pendapat (RDP) Komisi VIII DPR RI dengan Dewan Pengawas BPKH tanggal 25 Agustus 2022. Submission of the Accountability Report on the Implementation of Tasks (LPJ) of the Supervisory Board of BPKH (Hajj Fund Management Agency), and Follow-up of the Conclusion of the Hearing Meeting (RDP) of Commission VIII of the House of Representatives of RI with BPKH Supervisory Board on August 25, 2022	LPJ Dewas ke Komisi VIII DPR RI Accountability Report (LPJ) of the Supervisory Board to the Commission VIII of the House of Representatives of RI
5	B.003/PW.01/11/2022	29 November 2022 November 29, 2022	Keputusan Dewan Pengawas atas Penambahan Fungsi Bank Muamalat Indonesia sebagai Pengelola Nilai Manfaat. Decision of the Supervisory Board on the Additional Function of Bank Muamalat Indonesia as Return Manager	BPS BPIH (Receiving Bank for Hajj Pilgrimage Deposit)

No	Nomor Dokumen Document No.	Tanggal Dokumen Date Of Document	Nama Dokumen / Perihal Document Title/Subject	Keterangan Description
6	022/PW.00/12/2022	24 Desember 2022 December 24, 2022	Masukan Dewan Pengawas atas Objek dan Skala Prioritas Audit Internal pada Perencanaan Audit Tahunan (PAT) Tahun 2023. Input from the Supervisory Board on Objects and Priority Scale of Internal Audit in Annual Audit Planning (PAT) 2023.	Audit

Nominasi dan Remunerasi Dewan Pengawas dan Badan Pelaksana

Nomination and Remuneration of Supervisory Board and Executive Board

NOMINASI ANGGOTA DEWAN PENGAWAS DAN BADAN PELAKSANA

Sesuai ketentuan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji dan Peraturan Presiden Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji, anggota Dewan Pengawas dan Badan Pelaksana diangkat dan diberhentikan oleh presiden. Pemilihan anggota Dewan Pengawas dan Badan Pelaksana dilakukan oleh panitia seleksi yang dibentuk oleh Presiden dan dilaksanakan sesuai dengan ketentuan peraturan perundang-undangan.

NOMINASI ANGGOTA DEWAN PENGAWAS

Dewan Pengawas terdiri atas 7 (tujuh) orang anggota, yang terdiri atas 2 (dua) orang dari unsur pemerintah dan 5 (lima) orang dari unsur masyarakat, dengan ketentuan sebagai berikut:

1. Anggota Dewan Pengawas yang berasal dari unsur pemerintah terdiri atas:
   a. 1 (satu) orang dari kementerian yang menyelenggarakan urusan pemerintahan di bidang agama;
   b. 1 (satu) orang dari kementerian yang menyelenggarakan urusan pemerintahan di bidang keuangan.

NOMINATION OF MEMBERS OF SUPERVISORY BOARD AND EXECUTIVE BOARD

In accordance with the provisions of Law Number 34 of 2014 concerning Hajj Fund Management and Presidential Regulation Number 110 of 2017 concerning Hajj Fund Management Agency, members of the Supervisory Board and Executive Board are appointed and dismissed by the president. Members of the Supervisory Board and Executive Board is selected by a selection committee formed by the President and implemented in accordance with the provisions of laws and regulations.

NOMINATION OF SUPERVISORY BOARD MEMBERS

The Supervisory Board consists of 7 (seven) members, consisting of 2 (two) people from the government agency and 5 (five) people representing the public, with the following provisions:

1. Members of the Supervisory Board who come from government agency consist of:
   a. 1 (one) person from the ministry that manages government affairs in the field of religious affairs;
   b. 1 (one) person from the ministry that manages government affairs in the financial sector.

2. Anggota Dewan Pengawas yang berasal dari unsur masyarakat dipilih oleh panitia seleksi yang dibentuk oleh Presiden.

NOMINASI ANGGOTA BADAN PELAKSANA

1. Badan Pelaksana paling sedikit terdiri atas 5 (lima) orang anggota yang berasal dari unsur profesional.
2. Anggota Badan Pelaksana diangkat untuk jangka waktu 5 (lima) tahun dan dapat diusulkan untuk diangkat kembali untuk 1 (satu) kali masa jabatan berikutnya.
3. Anggota Badan Pelaksana dipilih oleh panitia seleksi yang dibentuk oleh presiden.

REMUNERASI DEWAN PENGAWAS DAN BADAN PELAKSANA

Anggota Badan Pelaksana dan anggota Dewan Pengawas memperoleh penghasilan sesuai dengan tanggung jawab serta tuntutan profesionalisme yang diperlukan dalam menjalankan tugas di dalam BPKH sebagaimana telah ditentukan dalam Peraturan Presiden No. 49 Tahun 2020 tentang Gaji atau Upah dan Hak Keuangan Lainnya bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas Badan Pengelola Keuangan Haji.

PROSEDUR PENETAPAN REMUNERASI DEWAN PENGAWAS DAN BADAN PELAKSANA

Besaran remunerasi bagi anggota Dewan Pengawas dan anggota Badan Pelaksana ditetapkan melalui Peraturan Presiden dengan memperhatikan tingkat kewajaran yang berlaku dengan mempertimbangkan faktor pengelolaan dana, aset, kondisi, dan kemampuan keuangan BPKH, tingkat inflasi, dan faktor lain yang relevan. Faktor lain yang relevan tersebut merupakan faktor yang berlaku umum untuk menentukan tingkat penghasilan pada lembaga sejenis atau lembaga yang mengelola dana/atau memikul tanggung jawab dan beban kerja setara dengan tugas dan fungsi BPKH.

2. Members of the Supervisory Board representing the public are selected by a selection committee formed by the President.

NOMINATION OF EXECUTIVE BOARD MEMBERS

1. The Executive Board consists of at least 5 (five) members who are professionals.
2. Members of the Executive Board are appointed for a period of 5 (five) years and may be proposed to be reappointed for the following 1 (one) term of office.
3. Members of the Executive Board are selected by a selection committee formed by the president.

REMUNERATION OF SUPERVISORY BOARD AND EXECUTIVE BOARD

Members of the Executive Board and members of the Supervisory Board earn income in accordance with the responsibilities and demands of professionalism required to perform their duties at BPKH as stipulated in Presidential Regulation No. 49 of 2020 concerning Salaries or Wages and Other Financial Rights for Members of the Executive Board and Members of the Supervisory Board of Hajj Fund Management Agency.

PROCEDURES FOR DETERMINING REMUNERATION OF SUPERVISORY BOARD AND EXECUTIVE BOARD

The amount of remuneration for members of the Supervisory Board and members of the Executive Board is determined through a Presidential Regulation by paying attention to the generally-accepted reasonable range of amount by considering the factors of fund management, assets, condition and financial capacity of BPKH, inflation rate and other relevant factors. These other relevant factors are generally accepted factors for determining the level of income in similar institutions or institutions that manage funds/or assume responsibilities and workloads commensurate with the duties and functions of BPKH.

STRUKTUR REMUNERASI DEWAN PENGAWAS DAN BADAN PELAKSANA

Tabel Struktur Remunerasi Dewan Pengawas dan Badan Pelaksana Tahun 2022

REMUNERATION STRUCTURE OF SUPERVISORY BOARD AND EXECUTIVE BOARD

Table of Remuneration Structure of Supervisory Board and Executive Board in 2022

No	Remunerasi Dewan Pengawas Supervisory Board Remuneration	Remunerasi Badan Pelaksana Executive Board Remuneration
1	Gaji Salary	Gaji Salary
2	Tunjangan terdiri dari Tunjangan Perumahan, Tunjangan Transportasi, Tunjangan Hari Raya, Tunjangan Cuti Tahunan, Representasi, Asuransi Jiwa dan Kecelakaan, Tunjangan Asuransi Purna Jabatan Allowances, comprising Housing Allowance, Transportation Allowance, Holiday Allowance, Annual Leave Allowance, Representative, Life and Accident Insurances, Post-Employment Insurance Allowance	Tunjangan terdiri dari Tunjangan Perumahan, Tunjangan Transportasi, Tunjangan Hari Raya, Tunjangan Cuti Tahunan, Representasi, Asuransi Jiwa dan Kecelakaan, Tunjangan Asuransi Purna Jabatan Allowances, comprising Housing Allowance, Transportation Allowance, Holiday Allowance, Annual Leave Allowance, Representative, Life and Accident Insurances, Post-Employment Insurance Allowance
3	Fasilitas terdiri dari Fasilitas Kesehatan, Fasilitas Bantuan Hukum dan Perjalanan Dinas Facilities, comprising Health Facilities, Legal Aid Facilities, and Busines Trip	Fasilitas terdiri dari Fasilitas Kesehatan, Fasilitas Bantuan Hukum dan Perjalanan Dinas Facilities, comprising Health Facilities, Legal Aid Facilities, and Busines Trip
4	Pajak atas Gaji dan Hak Keuangan Lainnya Taxes on Salary and Other Financial Rights	Pajak atas Gaji dan Hak Keuangan Lainnya Taxes on Salary and Other Financial Rights

INDIKATOR PENETAPAN REMUNERASI DEWAN PENGAWAS DAN BADAN PELAKSANA

Penetapan penghasilan dilakukan dengan memperhatikan tingkat kewajaran yang berlaku dengan mempertimbangkan faktor pengelolaan dana, aset, kondisi dan kemampuan keuangan BPKH, tingkat inflasi, dan faktor lain yang relevan pada lembaga sejenis atau lembaga yang mengelola dana atau memikul tanggung jawab dan beban kerja setara dengan tugas dan fungsi BPKH.

INDICATORS FOR DETERMINING REMUNERATION OF SUPERVISORY BOARD AND EXECUTIVE BOARD

Income is determined by taking into account the generally-accepted reasonableness standard by considering the factors of fund management, assets, condition and financial capacity of BPKH, inflation rate, and other relevant factors in similar institutions or institutions that manage funds or bear responsibility and workload equivalent to the duties and function of BPKH.

JUMLAH REMUNERASI DEWAN PENGAWAS DAN BADAN PELAKSANA

Sesuai Peraturan Presiden Republik Indonesia Nomor: 49 Tahun 2020 tentang Gaji atau Upah dan Hak Keuangan Lainnya Bagi Anggota Badan Pelaksana dan Anggota Dewan Pengawas Badan Pengelola Keuangan Haji. Jumlah gaji dan tunjangan Dewan Pengawas dan Badan Pelaksana tahun 2022 adalah sebagai berikut

TOTAL REMUNERATION OF SUPERVISORY BOARD AND EXECUTIVE BOARD

In accordance with Presidential Regulation of the Republic of Indonesia Number: 49 of 2020 concerning Salary or Wages and Other Financial Rights for Members of the Executive Board and Members of the Supervisory Board of the Hajj Fund Management Agency, the total salaries and allowances for the Supervisory Board and Executive Board for 2022 are as follows

Tabel Remunerasi Badan Pelaksana Tahun 2022 **Table of Remuneration of Executive Board in 2022**

Jumlah Badan Pelaksana Total Members of Executive Board	Gaji dan Tunjangan Salary and Allowances	Tantiem Tantiem	Total
7 orang 7 people	Rp14.636.832.000	-	Rp14.636.832.000

Tabel Remunerasi Dewan Pengawas Tahun 2022 **Table of Remuneration of Supervisory Board in 2022**

Jumlah Dewan Pengawas Total Members of Supervisory Board	Gaji dan Tunjangan Salary and Allowances	Tantiem Tantiem	Total
7 orang 7 people	Rp11.273.720.000	-	Rp11.273.720.000

Komite Audit
Audit Committee

Komite Audit sebagai organ pendukung Dewan Pengawas dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan antara lain sistem pengendalian intern, tata kelola organisasi BPKH, dan pemeriksaan atas laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji.

Audit Committee serves as a supporting organ of the Supervisory Board in performing its supervisory duties and functions on matters related to, among others, internal control system, BPKH organizational governance, and audit of hajj fund management accountability report.

DASAR HUKUM

Dasar hukum yang mendasari terbentuknya Komite Audit ada pada Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji Pasal 32 Ayat (4) dan (5).

LEGAL BASIS

Legal basis underlying the formation of the Audit Committee is Law Number 34 of 2014 on Hajj Fund Management Article 32 Paragraph (4) and (5).

TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

1. Melakukan tata kelola kegiatan Komite Audit, meliputi:
   a. Menyusun rencana kerja tahunan.
   b. Menyusun jadwal rapat tahunan.
   c. Membuat risalah rapat untuk kemudian disampaikan kepada Dewan Pengawas dalam bentuk Laporan Rapat Berkala Komite Audit.
   d. Membuat laporan berkala dan dokumentasi kegiatan Komite Audit.

DUTIES AND RESPONSIBILITIES OF AUDIT COMMITTEE

1. Manage activities of the Audit Committee, covering:
   a. Develop an annual work plan.
   b. Arrange an annual meeting schedule.
   c. Prepare minutes of meetings to be submitted to the Supervisory Board in the form of Audit Committee Periodical Meeting Reports.
   d. Prepare periodical reports and documentation of Audit Committee activities.

2. Komite Audit memberikan rekomendasi kepada Dewan Pengawas terhadap hasil pemeriksaan, pemantauan, dan evaluasinya yang meliputi:
   a. Kecukupan struktur dan pelaksanaan sistem pengendalian internal.
   b. Prosedur yang terkait dengan proses penyusunan Laporan Keuangan.
   c. Kesesuaian Laporan Keuangan yang disajikan dengan prinsip akuntansi yang berlaku umum.
3. Melakukan telaah/*review* dan pemeriksaan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji, yang meliputi namun tidak terbatas pada Laporan Keuangan dan Laporan Kinerja Operasional BPKH.
4. Melakukan telaah/*review* atas usulan rancangan rencana strategis dan perubahannya dalam aspek keuangan, target kinerja, dan kepatuhan.
5. Melakukan telaah/*review* atas usulan rancangan RKAT dan perubahannya dalam aspek keuangan, target kinerja, dan kepatuhan.
6. Melakukan telaah/*review* atas Laporan Pertanggungjawaban Pelaksanaan Pengelolaan Keuangan Haji berkala (bulanan, triwulan, semester, dan tahunan).
7. Melakukan koordinasi dan harmonisasi atas laporan keuangan BPKH tahunan yang telah diaudit oleh BPK sebelum dipublikasikan ke publik atau kepada para pemangku kepentingan.
8. Melakukan *monitoring* dan evaluasi atas tindak lanjut hasil pemeriksaan internal maupun ekstemal.
9. Melakukan telaah/*review* atau pemeriksaan atas proses pengadaan barang dan/atau jasa.
10. Melakukan penilaian atas kinerja BPKH.
11. Melakukan *monitoring* tindak lanjut atas pengaduan atau kritik yang relevan terkait pengelolaan keuangan haji.
12. Melakukan telaah/*review* atas usulan pemindahtanganan atau penghapusan aset BPKH.
13. Melakukan evaluasi kinerja Komite Audit secara mandiri dan melaporkan hasilnya kepada Dewan Pengawas setiap tahun.
14. Melakukan tugas lain yang berkaitan dengan pengawasan yang diberikan oleh Dewan Pengawas.

2. The Audit Committee provides recommendations to the Supervisory Board regarding its audit, monitoring, and evaluation results, covering:
   a. Adequacy of structure and implementation of internal control system.
   b. Procedures related to the preparation of Financial Statements process.
   c. Conformity of the presented Financial Statements with generally accepted accounting principles.
3. Review and audit accountability reports on the implementation of hajj fund management, including but not limited to BPKH Financial Statements and Operational Performance Reports.
4. Review the proposed strategic plan draft and its revised version in respect of its financial aspects, performance targets, and compliance.
5. Review the proposed annual work plan and budget and its revised version in respect of its financial aspects, performance targets, and compliance.
6. Review periodical hajj fund management accountability report (monthly, quarterly, semester and yearly).
7. Coordinate and align the annual BPKH financial statements that have been audited by BPK prior to its publication to the public or to stakeholders.
8. Monitor and evaluate the follow-up results of internal and external audit.
9. Review or audit the procurement of goods and/or services process.
10. Conduct an assessment of BPKH performance.
11. Monitor follow-up on relevant complaints or criticisms related to hajj fund management.
12. Review the proposed transfer or write-off of BPKH assets.
13. Evaluate the performance of Audit Committee independently and report the results to the Supervisory Board annually.
14. Perform other tasks related to supervision given by the Supervisory Board.

PEDOMAN KERJA KOMITE AUDIT

BPKH telah menyusun Peraturan Kepala Badan Pelaksana BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji, yakni dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Audit. Isi dari peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, masa jabatan, aturan pengangkatan anggota komite, serta aturan rapat.

AUDIT COMMITTEE WORK GUIDELINES

BPKH has drawn up Regulation of the Head of Executive Board of BPKH No. 9 of 2020 on Work Guidelines for Committees under the Supervisory Board of Hajj Fund Management Agency, where one of the attachment thereto presents an explanation of the Audit Committee. The regulation sets out functions, authorities, duties, responsibilities, term of office, rules for appointing committee members, and meeting rules.

KOMPOSISI KEANGGOTAAN

Keanggotaan komite ditetapkan oleh Dewan Pengawas dengan jumlah anggota disesuaikan dengan tetap memperhatikan efektivitasnya. Komite Audit diketuai oleh anggota Dewan Pengawas yang membidangi Audit Internal, dan anggotanya dapat terdiri dari anggota Dewan Pengawas lainnya, Pegawai BPKH, dan/atau pihak-pihak independen dari luar BPKH yang memiliki latar belakang kemampuan dan reputasi akuntansi dan keuangan yang baik serta mampu bertindak independen.

MEMBERSHIP COMPOSITION

Committee membership is determined by the Supervisory Board by taking into account effectiveness in adjusting the number of the member. The Audit Committee is led by a member of the Supervisory Board in charge of Internal Audit, and its members may consist of other members of the Supervisory Board, BPKH Employees, and/or independent parties external to BPKH who have good accounting and financial background and reputation and are able to act independently.

Keanggotaan Komite Audit per 31 Desember 2022 adalah sebagai berikut:

The membership of the Audit Committee as of December 31, 2022 is as follows:

Nama Name	Jabatan Position	Keahlian Expertise	Keterangan Description	Periode Period
Dr. H. Rojikin, S.H., M.Si., QIA.	Ketua Head	Hukum Legal	Dewan Pengawas Supervisory Board	17 Oktober 2022 - sekarang October 17, 2022 - present
Dr. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE	Wakil Ketua Deputy Head	Akuntansi Accounting	Dewan Pengawas Supervisory Board	17 Oktober 2022 - sekarang October 17, 2022 - present
H. Firmansyah N. Nazaroedin, Ak. MSc., CA, Asean CPA.	Wakil Ketua Deputy Head	Akuntansi Accounting	Dewan Pengawas Supervisory Board	17 Oktober 2022 - sekarang October 17, 2022 - present
M Sopian Hadianto SE, Ak, CA, QIA, CICA, CACP, CCFA, GRCP, GRCA, CGP	Anggota Member	Akuntansi dan Tata Kelola Accounting and Governance	Pihak Independen Independent Party	November 2018-sekarang November 2018-present
Ismail, M.Si, Ak., CA, CRMP, QIA, CACP, CCFA	Anggota Member	Akuntansi dan Audit Accounting and Audit	Pihak Independen Independent Party	September 2020 -saat ini September 2020-present
Nasermen, SH, CRBD, CACP	Anggota Member	Akuntansi dan Tata Kelola Accounting and Governance	Pihak Independen Independent Party	Oktober 2021 - saat ini October 2021-present

Nama Name	Jabatan Position	Keahlian Expertise	Keterangan Description	Periode Period
Irham Yusnadi	Anggota Member	Akuntansi, Audit dan Investigasi Accounting, Audit and Investigation	Pihak Independen Independent Party	Oktober 2021 - sekarang October 2021-present
Yanu Suwandika	Anggota Member	Hukum, Kepatuhan dan Investigasi Legal, Compliance, and Investigation	Pihak Independen Independent Party	Oktober 2021 - sekarang October 2021-present

PROFIL ANGGOTA KOMITE AUDIT

Profil Dr. H. Rojikin, S.H., M.Si., QIA., Dr. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE, H. Firmansyah N. Nazaroedin, Ak. MSc., CA, Asean CPA. merupakan anggota Dewan Pengawas dan profil mereka dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

PROFILE OF AUDIT COMMITTEE MEMBERS

Dr. H. Rojikin, S.H., M.Si., QIA., Dr. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE, H. Firmansyah N. Nazaroedin, Ak. MSc., CA, Asean CPA are members of the Supervisory Board and their profiles can be seen in the Company Profile chapter in this Annual Report.

Ismail, M.Si, Ak., CA, CRMP, QIA, CACP, CCFA
Anggota Komite Audit
Audit Committee Member

Usia Age	49 Tahun 49 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	• D4 Akuntansi, Sekolah Tinggi Administrasi Negara tahun 1999 • S2 MIESP, Universitas Diponegoro tahun 2011 • Bachelor's degree in Accounting, Sekolah Tinggi Administrasi Negara in 1999 • Master's degree in MIESP, Diponegoro University in 2011
Riwayat Pekerjaan Work Experience	• Kepala Satuan Pengawas Internal BLU PPDPP (2017-2020) • Auditor pada Kementerian Pekerjaan Umum dan Perumahan Rakyat (2015-2017) • Auditor pada Kementerian Perumahan Rakyat (2012-2015) • Auditor pada Badan Pengawasan Keuangan dan Pembangunan (1994-2012) • Head of Internal Audit Unit of BLU PPDPP (2017-2020) • Auditor at the Ministry of Public Works and Public Housing (2015-2017) • Auditor at the Ministry of Public Housing (2012-2015) • Auditor of the Financial and Development Supervisory Agency (1994-2012)
Dasar Hukum Penunjukan Legal Basis of Appointment	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-02/DP-2021 BPKH/Tertanggal 25 Oktober 2021 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number KEP-02/DP-2021 BPKH/Dated October 25, 2021 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022

Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Akuntansi dan Audit Accounting and Audit

Nasermen, SH, CRBD, CACP
Anggota Komite Audit
Audit Committee Member

Usia **Age**	50 Tahun 50 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	• S1 Fakultas Hukum Universitas Andalas tahun 1997 • S2 Magister Management Universitas Muhammadiyah tahun 2022 – sekarang • Bachelor's degree in Law, Andalas University in 1997 • Master's degree in Management, Muhammadiyah University in 2022-present
Riwayat Pekerjaan Work Experience	• Account Officer dan Credit Analyst PT. Bank Danamon Indonesia Tbk. (1997-2007) • President Director PT. BPR Cempaka Mandiri. (2007-2010) • Credit Manager dan Branch Manager Maybank Indonesia UUS. (2011-2013) • Credit Manager dan Syariah Wholesale Business Expert PT. Bank Danamon Indonesia Tbk/UUS (AVP) (2013-2017) • Head of Wholesales Financing Risk dan Head of IB/SME Financing Risk (VP) (2017-2021) • Account Officer and Credit Analyst of PT. Bank Danamon Indonesia Tbk. (1997-2007) • President Director of PT. BPR Cempaka Mandiri. (2007-2010) • Credit Manager and Branch Manager of Maybank Indonesia UUS. (2011-2013) • Credit Manager and Sharia Wholesale Business Expert of PT. Bank Danamon Indonesia Tbk/UUS (AVP) (2013-2017) • Head of Wholesales Financing Risk and Head of IB/SME Financing Risk (VP) (2017-2021)
Dasar Hukum Penunjukan Legal Basis of Appointment	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-02/DP-2021 BPKH/Tertanggal 25 Oktober 2021 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number KEP-02/DP-2021 BPKH/Dated October 25, 2021 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian **Expertise**	Hukum dan Manajemen Risiko Legal and Risk Management

M Sopian Hadianto SE, Ak, CA, QIA, CICA, CACP, CCFA, GRCP, GRCA, CGP Anggota Komite Audit Audit Committee Member	
Usia Age	45 Tahun 45 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang
Riwayat Pendidikan Educational Background	• S1 Akunting, Universitas Gadjah Mada tahun 2001 • S2 MM PJJ Universitas Telkom – Bandung (2023-sekarang) • Bachelor's degree in Accounting, Gadjah Mada University in 2011 • Master's degree in Management (online learning), Telkom University – Bandung (2023-present)
Riwayat Pekerjaan Work Experience	• Partner PT Kharisma Integrasi Manajemen (KIM Consulting) (2017-2018) • Senior Manager PT Sarana Multigriya Finansial (Persero) (2013-2017) • Manager Audit PT Danareksa (Persero) (2011-2013) • Resident Auditor PT Bank BRI, Tbk. (2010-2011) • Auditor Internal PT Bank CIMB Niaga, Tbk. (2005-2010)) • IT Auditor PT Bank Syariah Mandiri (2005) • Auditor Internal PT Intraco Penta, Tbk. (2002-2004) • Partner of PT Kharisma Integrasi Manajemen (KIM Consulting) (2017-2018) • Senior Manager of PT Sarana Multigriya Financial (Persero) (2013-2017) • Audit Manager of PT Danareksa (Persero) (2011-2013) • Resident Auditor of PT Bank BRI, Tbk. (2010-2011) • Internal Auditor of PT Bank CIMB Niaga, Tbk. (2005-2010) • IT Auditor of PT Bank Syariah Mandiri (2005) • Internal Auditor of PT Intraco Penta, Tbk. (2002-2004)
Dasar Hukum Penunjukan Legal Basis of Appointment	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-04/DEWAS.BPKH/2018 Tertanggal 31 November 2018 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number 04/DEWAS.BPKH/2018 Dated November 31, 2018 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian **Expertise**	Akuntansi dan Tata Kelola Accounting and Governance

Irham Yusnadi Anggota Komite Audit Audit Committee Member	
Usia Age	44 Tahun
Kewarganegaraan Citizenship	Indonesia

Domisili Domicile	Bogor
Riwayat Pendidikan Educational Background	• S1 Akuntansi, Universitas Trisakti tahun 2003 • S2 Magister Manajemen, Universitas Indonesia 2007 • Bachelor's degree in Accounting, Trisakti University in 2003 • Master's degree in Management, University of Indonesia in 2007
Riwayat Pekerjaan Work Experience	• Anggota Komite Audit Badan Pengelola Keuangan Haji (BPKH) (2021 – sekarang) • Kepala Departemen Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Anti Kecurangan, PT MNC Kapital Indonesia Tbk. (2020 – 2021) • Kepala Departemen Investigasi, PT Bank Muamalat Tbk. (2018 – 2020) • Manager Senior Investigasi, PT Bank Maybank Indonesia Tbk. (2014 – 2018) • Auditor, PT Bank Rakyat Indonesia (Persero) Tbk. (2009 – 2014 • Member of the Audit Committee of Hajj Fund Management Agency (BPKH) (2021 -present). • Head of the Department of Anti-Money Laundering, Prevention of Terrorism Financing and Anti-Fraud, PT MNC Kapital Indonesia Tbk. (2020 -2021) • Head of Investigation Department, PT Bank Muamalat Tbk. (2018 -2020) • Senior Manager of Investigation, PT Bank Maybank Indonesia Tbk. (2014 - 2018) • Auditor, PT Bank Rakyat Indonesia (Persero) Tbk. (2009- 2014)
Dasar Hukum Penunjukan Legal Basis of Appointment	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-02/DP-2021 BPKH/Tertanggal 25 Oktober 2021 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number KEP-02/DP-2021 BPKH/Dated October 25, 2021 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Akuntansi, Audit dan Investigasi Accounting, Audit and Investigation

Yanu Suwandika
Anggota Komite Audit
Audit Committee Member

Usia **Age**	37 Tahun 37 Years Old
Kewarganegaraan **Citizenship**	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	• S1 – Hukum, Universitas Gadjah Mada (2004) • S2 – Magister Hukum, Universitas Gadjah Mada (2023-sekarang) • Bachelor's degree – Law, Gadjah Mada University (2004) • Master's degree –Law, Gadjah Mada University (2023-present)

Riwayat Pekerjaan Work Experience	• Kurator dan Pengurus PKPU dan Kepailitan (2018-sekarang) • Advokat (2014-sekarang) • Head, Legal Advisory PT Kustodian Sentral Efek Indonesia (2010-2020) • Management Trainee pada PT Indofood CBP Sukses Makmur Tbk. (2009-2010) • Receiver and Management of PKPU and Bankruptcy (2018-present) • Advocate (2014-present) • Head, Legal Advisory of PT Kustodian Sentral Efek Indonesia (2010-2020) • Management Trainee of PT Indofood CBP Sukses Makmur Tbk. (2009-2010)
Dasar Hukum Penunjukan Legal Basis of Appointment	• Surat Keputusan Dewan Pengawas BPKH Nomor KEP-02/DP-2021 BPKH/Tertanggal 25 Oktober 2021 • Surat Keputusan Dewan Pengawas Nomor KEP-03/DP-2022 BPKH/Tertanggal 1 November 2022 • Decision Letter of Supervisory Board of BPKH Number KEP-02/DP-2021 BPKH/Dated October 25, 2021 • Decision Letter of Supervisory Board of BPKH Number KEP-03/DP-2022 BPKH/Dated November 1, 2022
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Hukum Legal

INDEPENDENSI ANGGOTA KOMITE AUDIT

Komite Audit menjalankan tugas dan tanggung jawabnya secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Seluruh anggota Komite Audit tidak memiliki hubungan keuangan, maupun keluarga dengan Dewan Pengawas, Badan Pelaksana, dan anggota komite lain. Seluruh anggota Komite Audit juga tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain; tidak memiliki hubungan kepemilikan saham dan tidak juga menjabat sebagai pengurus partai politik, pejabat, dan pemerintahan. Komite Audit yang berasal dari luar BPKH tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan Badan.

INDEPENDENCE OF AUDIT COMMITTEE MEMBERS

The Audit Committee performs its duties and responsibilities professionally and independently, and does not accept/conduct intervention from/to other parties. All members of the Audit Committee have no financial or family relationship with the Supervisory Board, Executive Board, and other committee members. All members of the Audit Committee also do not have management relationships in other institutions/business units; does not have share ownership and does not serve as a board of a political party, government official, and the government. The Audit Committee who is external to BPKH has no personal interest/relationship that may have a negative impact and conflict of interest with the Agency.

PELATIHAN ANGGOTA KOMITE AUDIT

BPKH memberikan kesempatan kepada anggota Komite Audit untuk melakukan pengembangan kompetensi diri melalui berbagai program pelatihan/pendidikan baik yang diberikan secara *in house* maupun pihak eksternal. Pada tahun 2022, Komite Audit mengikuti pelatihan sebagai berikut:

AUDIT COMMITTEE MEMBER TRAINING

BPKH provides opportunities for members of the Audit Committee to take part in a self-competence development through various training/education programs, both provided in-house and externally. In 2022, the Audit Committee participated in the following training:

Nama Name	Pelatihan Training
Ismail, M.Si, Ak., CA, CRMP, QIA, CACP, CCFA	• Konferensi Nasional Komite Audit; • Pelatihan *Islamic Finance-Advance*; • Pelatihan *Data Analytic* dengan Power BI; dan • *Certified Corporate Forensic Auditor* (CCFA). • National Conference on Audit Committee; • Islamic Finance-Advance training; • Data Analytics training with Power BI Training; and • Certified Corporate Forensic Auditor (CCFA).
Nasermen, SH, CRBD, CACP	• *Certification in Audit Committee Practices*; • *Islamic Finance Advance*; dan • Konferensi Nasional Komite Audit. • Certification in Audit Committee Practices; • Islamic Finance Advance; and • National Conference on Audit Committee.
M Sopian Hadianto SE, Ak, CA, QIA, CICA, CACP, CCFA, GRCP, GRCA, CGP	• *Certification in Audit Committee Practices* (CACP); • *Certified Corporate Audit Fraud* (CCFA); dan • *Data Analytic Microsoft Power BI*. • Certification in Audit Committee Practices (CACP); • Certified Corporate Audit Fraud (CCFA); and • Data Analytic Microsoft Power BI.
Irham Yusnadi	• Konferensi Nasional Komite Audit; • Pelatihan Islamic Finance - Advance; dan • Certified Audit Committee Practices (CACP). • National Conference on Audit Committee; • Islamic Finance-Advance training; and • Certified Audit Committee Practices (CACP).
Yanu Suwandika	• Konferensi Nasional Komite Audit; • Pelatihan Islamic Finance; • Pelatihan Akuntansi dan Manajemen Syariah; • Sertifikasi Certified Corporate Forensic Auditor (CCFA) • National Conference on Audit Committee; • Islamic Finance training; • Sharia Accounting and Management Training; • Certified Corporate Forensic Auditor (CCFA) Certification

RAPAT KOMITE AUDIT

Dalam Peraturan Kepala Badan Pelaksana BPKH Nomor 9 Tahun 2020, tercantum bahwa Komite Audit dapat mengadakan rapat rutin minimal 2 (dua) kali dalam sebulan, dengan dipimpin oleh Ketua Komite atau perwakilan agar dapat mengambil keputusan berdasarkan musyawarah untuk mufakat.

AUDIT COMMITTEE MEETING

Regulation of the Head of Executive Board of BPKH Number 9 of 2020 stated that the Audit Committee may hold regular meetings at least twice a month, presided over by Head of the Committee or its representative so that they can make decisions based on deliberation to reach a consensus.

Sepanjang tahun 2022 Komite Audit telah mengadakan 27 (dua puluh tujuh) kali rapat dengan agenda dan persentase kehadiran sebagai berikut:

Throughout 2022, the Audit Committee held 27 (twenty seven) meetings with the following agenda and percentage of attendance::

Rapat Komite Audit

Attendance Frequency

No	Bulan Month	Tanggal Date	Agenda	KF	MH	YF	RJK	DS	FNN	IS	NSRM	IY	MSH	YS
1	Januari January	6-Jan-22 Jan-6-22	Rapat Komite Audit Paparan dan Diskusi atas Hasil Reviu Rancangan Piagam Komite Audit oleh BAI Audit Committee Meeting Exposure and Discussion on the Review Results of the Audit Committee Charter Draft by BAI	✓	✓	✓				✓	✓	✓	✗	✓
2		13-Jan-22 Jan-13-22	Pembahasan Rencana Kerja Komite Audit 2022 Discussion on Audit Committee Work Plan 2022	✓	✓	✓				✓	✓	✓	✓	✓
3	Februari February	2-Feb-22 Feb-2-22	Rapat Komite Audit Usulan Hasil Reviu atas Tupoksi, Tata Kelola Komite Audit dan Piagam Komdit Audit Committee Meeting, Suggestion of Review Results of Main Duties and Functions, Audit Committee Governance, and Audit Committee Charter	✓	✓	✓				✓	✓	✓	✓	✓
4		9-Feb-22 Feb-9-22	Rapat Evaluasi Kinerja Badan Pelaksana Bidang Sekretariat Badan Tahun 2021 Performance Evaluation Meeting of the Executive Board for Secretariat of the Agency in 2021	✗	✓	✓				✓	✗	✓	✓	✓

No	Bulan Month	Tanggal Date	Agenda	KF	MH	YF	RJK	DS	FNN	IS	NSRM	IY	MSH	YS
5		9-Feb-22 Feb-9-22	Rapat Evaluasi Kinerja Badan Pelaksana Divisi Pengembangan dan Administrasi Sekretariat Kepala Periode Tahun 2021 Performance Evaluation Meeting of the Executive Board for Development and Administration of the Secretariat of the Head of Executive Board Division Period 2021	✗	✓	✓				✓	✗	✓	✓	✓
		9-Feb-22 Feb-9-22	Rapat Evaluasi Kinerja Badan Pelaksana Divisi Pengkajian Periode Tahun 2021 Performance Evaluation Meeting of the Executive Board for Research Division Period 2021											
6		15-Feb-22 Feb-15-22	Rapat Komite Audit Pembahasan LP3KH Desember 2021 dan LP3KH Triwulan IV Tahun 2021 Audit Commmittee Meeting, Discussion of LP3KH of December 2021 and LK3KH of Q4 2021	✓	✓	✓				✓	✓	✓	✓	✓
7	Maret March	1-Mar-22 Mar-1-22	Pembahasan Usulan Penilaian dan Pertimbangan Dewan Pengawas terhadap LP3KH Tahun 2021 unaudited Discussion on Suggestion of Assessment and Consideration of the Supervisory Board on unaudited LP3KH 2021	○	○	✓				✓	✗	✓	✓	✓
8	April	4-Apr-22 Apr-4-22	Rapat Pembahasan Materi Diseminasi Meeting on Dissemination Material Discussion	○	○	✓				○	○	✗	○	✓
9		14-Apr-22 Apr-14-22	Rapat Komite Audit Pembahasan usulan Penilaian dan Pertimbangan atas LP3KH Semester 2 Tahun 2021, Januari 2022, dan Februari 2022 Audit Committee Meeting on Discussion on Suggestion of Assessment and Consideration on LP3KH Semester 2 of 2021, January 2022, and February 2022	✓	✓	✓				✓	✓	✓	✓	✓

No	Bulan Month	Tanggal Date	Agenda	KF	MH	YF	RJK	DS	FNN	IS	NSRM	IY	MSH	YS
10		21-Apr-22 Apr-21-22	Rapat Evaluasi Kinerja Badan Pelaksana Bidang Audit Internal Tahun 2021 dan Triwulan 1 Tahun 2022 Performance Evaluation Meeting of the Executive Board for Internal Audit in 2021 and Q1 2022	✓	✓	✗				✓	✓	✓	✓	✓
11		21-Apr-22 Apr-21-22	Rapat Evaluasi Kinerja Badan Pelaksana Divisi Pengembangan dan Administrasi Sekretariat Kepala Periode Tahun 2021 dan Triwulan 1 Tahun 2022 Performance Evaluation Meeting of the Executive Board for Development and Administration of Secretariat of the Head of the Executive Board in 2021 and Q1 2022	✓	✓	✓				✓	✓	✓	✓	✓
12		22-Apr-22 Apr-22-22	Rapat Evaluasi Kinerja Badan Pelaksana Bidang Keuangan Tahun 2021 dan Triwulan 1 Tahun 2022 Performance Evaluation Meeting of the Executive Board for Finance in 2021 and Q1 2022	✓	✗	✗				✓	✓	✓	✓	✓
13	Juni June	2-Jun-22 Jun-2-22	Rapat Evaluasi Kinerja Badan Pelaksana Divisi Pengkajian Periode Triwulan I Tahun 2022 Performance Evaluation Meeting of the Executive Board for Research in Q1 2022	✓	✓	✓				✓	✓	✓	✗	✓
14		2-Jun-22 June-2-22	Pembahasan usulan Penilaian dan Pertimbangan atas LP3KH Triwulan I, Maret, dan April Tahun 2022 Discussion on suggestion of Assessment and Consideration on LP3KH of Q1, March, and April 2022	✓	✓	✓				✓	✓	✓	✓	✓
15		9-Jun-22 Jun-9-22	Rapat Koordinasi Tindak Lanjut Hasil Rapat Gabungan Coordination Meeting on Follow Up of Joint Meeting Results	✓	✓	✓				✓	✓	✓	✓	✓

No	Bulan Month	Tanggal Date	Agenda	KF	MH	YF	RJK	DS	FNN	IS	NSRM	IY	MSH	YS
16		13-Jun-22 Jun-13-22	Rapat Pendalaman Materi Management Letter Bidang Audit Internal Meeting of Material Deepening of Management Letter of Internal Audit Field	✓	✓	✓				✓	✓	✓	✓	✓
17		17-Jun-22 Jun-17-22	Rapat Pembahasan Rancangan Laporan Pendampingan Komite Audit Terhadap Audit Proses Penjaringan Calon Pengurus PT Bank Muamalat Indonesia Tbk Meeting on Discussion of Report Draft of Audit Committee Assistance to Selection Process Audit of Candidates for Board of PT Bank Muamalat Indonesia Tbk	✓	✓	✓				✓	✗	✓	✓	✓
18		20-Jun-22 Jun-20-22	Rapat Evaluasi Kinerja Badan Pelaksana Divisi Humas dan Administrasi Kantor Periode Triwulan I Tahun 2022 Performance Evaluation Meeting of the Executive Board for Public Relations and Office Administration in 2021 and Q1 2022	✗	✗	✓				✓	✗	✓	✓	✓
19	Juli July	6-Jul-22 Jul-6-22	Rapat Koordinasi Persiapan Penyusunan Annual Report Coordination Meeting of Preparation of Drawing-Up of Annual Report	✗	○	○				✓	✗	✓	✓	✓
20		19-Jul-22 Jul-19-22	Rapat Penyusunan Format Penilaian Kinerja Badan Pelaksana Meeting on Format Development of Performance Assessment of Executive Board	✓	✓	✓				✓	✓	✓	✓	✓
21	Agustus August	10-Aug-22 Aug-10-22	Rapat Koordinasi Komite Audit dan Bidang Audit Internal (Fullboard) Coordination Meeting of Audit Committee and Internal Audit Division (Fullboard)	✓	✓	✓				✓	✓	✓	✓	✓
		11-Aug-22 Aug-11-22												
		12-Aug-22 Aug-12-22												

No	Bulan Month	Tanggal Date	Agenda	KF	MH	YF	RJK	DS	FNN	IS	NSRM	IY	MSH	YS
22		22-Aug-22 Aug-22-22	Rapat Pembahasan Rancangan Laporan Pertanggungjawaban Dewan Pengawas Meeting on Discussion on Accountability Report Draft of Supervisory Board	✓	✗	✓				✓	✓	✓	✓	✓
23	September	2-Sep-22 Sep-2-22	Rapat Evaluasi Kinerja Badan Pelaksana Semester I Tahun 2022 Performance Evaluation Meeting of the Executive Board of Semester I 2022	✓	○	✓				✓	○	○	✓	✓
24		2-Sep-22 Sep-2-22	Rapat Evaluasi Kinerja Badan Pelaksana Bidang Keuangan Semester I Tahun 2022 Performance Evaluation Meeting of the Executive Board for Finance of Semester I 2022	✓	✓	✓				✗	✓	✓	✓	✓
25		30-Sep-22 Sep-30-22	Rapat Komite Audit Audit Committee Meeting	✓	✓	✓				✓	✓	✓	✓	✓
26	November	8-Nov-22 Nov-8-22	Rapat Komite Audit Pembahasan LP3KH September 2022 dan Isu Keuangan Audit Committee Meeting on Discussion of LP3KH of September 2022 and Financial Issues				✓	✓	✓	✓	✓	✓	✓	✓
27	Desember December	1-Dec-22 Dec-1-22	Rapat Reviu SBM 2023 Meeting of SBMI Review 2023				✓	✗	✗	✓	✓	✓	✓	✓
		2-Dec-22 Dec-2-22												
		3-Dec-22 Dec-3-22												
JUMLAH KEHADIRAN TOTAL ATTENDANCE				19	18	22	2	1	1	25	20	25	24	27
JUMLAH EFEKTIF RAPAT PERORANGAN TOTAL INDIVIDUAL EFFECTIVE MEETING				23	21	24	2	2	2	26	25	26	26	27
PRESENTASE KEHADIRAN ATTENDANCE PERCENTAGE				82.61 %	85.71 %	91.67 %	100.00 %	50.00 %	50.00 %	96.15 %	80.00 %	96.15 %	92.31 %	100.00 %

KF	Khasan Faozi, S.E., Ak., M.Si.
MH	Moh. Hatta, Ak., M.B.A.
YF	Dr. Yuslam Fauzi, S.E., M.B.A.
RJK	Dr. H. Rojikin, S.H., M.Si., QIA.,
DS	Dr. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE,
FNN	H. Firmansyah N. Nazaroedin, Ak. MSc., CA, Asean CPA
IS	Ismail, M.Si, Ak., CA, CRMP, QIA, CACP, CCFA
NSRM	Nasermen, SH, CRBD, CACP
IY	M Sopian Hadianto SE, Ak, CA, QIA, CICA, CACP, CCFA, GRCP, GRCA, CGP
MSH	Irham Yusnadi
YS	Yanu Suwandika

	Pergantian Dewas Supervisory Board Transition
	Pra-aktif Pre-active
✓	Hadir Present
✗	Tidak Hadir Absent
○	Tidak Diundang Uninvited

Jumlah Rapat Komite Audit Total Audit Committee Meetings	**27**
Jumlah Rapat Dewas KF, MH, YF Total Supervisory Board Meeting of KF, MH, YF	**25**
Jumlah Rapat Dewas RJK, DS, FNN Total Supervisory Board Meeting of RJK, DS, FNN	**2**

LAPORAN PELAKSANAAN KERJA KOMITE AUDIT

Sepanjang tahun 2022, Komite Audit telah melakukan kegiatan sebagai berikut:

a Melakukan Pemeriksaan terhadap laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji, dan menyampaikan rekomendasi penilaian dan pertimbangannya kepada Dewan Pengawas;

b Melakukan telaah/reviu atas usulan rancangan rencana strategis dan/atau RKAT serta perubahannya, dan menyampaikan rekomendasinya kepada Dewan Pengawas;

c Melakukan Pengawasan atas:

AUDIT COMMITTEE WORK IMPLEMENTATION REPORT

Throughout 2022, the Audit Committee implemented the following activities:

a Conduct audit of the accountability report on the implementation of Hajj Fund management, and submit recommendations of the assessment and considerations to the Supervisory Board;

b Conduct review of the proposed strategic plan and/or RKAT draft and its amendments, and submit recommendations to the Supervisory Board;

c Conduct supervision on:

1) ketersediaan sistem Governance, Risk Management, dan Compliance (GRC) yang memadai termasuk pelaksanaannya di BPKH;
2) tindak lanjut hasil pengawasan intern dan pemeriksaan eksternal;
3) pengaduan atau kritik yang relevan terkait pengelolaan Keuangan Haji;
4) kinerja bidang Audit Internal sesuai rencana dan target yang telah ditetapkan;
5) pelaksanaan audit, dan pengawasan dalam bentuk lainnya oleh bidang Audit Internal, termasuk laporan yang dihasilkan, baik atas audit yang telah direncanakan maupun audit khusus;
6) Memberikan rekomendasi kepada Dewan Pengawas mengenai penilaian atas kinerja BPKH;
7) Melakukan evaluasi kinerja Komite Audit secara mandiri dan melaporkan hasilnya kepada Dewan Pengawas setiap semester;
8) Melakukan Pengawasan atas kepatuhan BPKH terhadap peraturan perundang-undangan yang berlaku;
9) Melakukan Pengawasan untuk memastikan kecukupan dan konsistensi implementasi GRC pada Dewan Pengawas, serta tercapainya target kinerja Dewan Pengawas, dan menyampaikan laporannya kepada Dewan Pengawas;
10) Melakukan tugas lain yang berkaitan dengan Pengawasan yang diberikan oleh Dewan Pengawas.

1) the availability of an adequate Governance, Risk Management and Compliance (GRC) system including its implementation at BPKH;
2) follow-up on the results of internal control and external audit;
3) relevant complaints or criticisms regarding the management of Hajj Fund;
4) performance in the field of Internal Audit according to the plan and target that have been set;
5) implementation of audit, and supervision in other forms by the Internal Audit division, including reports produced, both for planned and special audit;
6) Provide recommendations to the Supervisory Board regarding the assessment of BPKH performance;
7) Evaluate the performance of the Audit Committee independently and report the results to the Supervisory Board every semester;
8) Supervise BPKH's compliance with applicable laws and regulations;
9) Supervise to ensure the adequacy and consistency of GRC implementation at the Supervisory Board and the achievement of the Supervisory Board's performance targets, and submit the report to the Supervisory Board;
10) Perform other tasks related to Supervision given by the Supervisory Board.

Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee

Dewan Pengawas telah mengusulkan kepada Badan Pelaksana mengenai pembentukan Komite Nominasi dan Remunerasi, dan hingga saat ini masih dalam proses pertimbangan dan pengkajian oleh Badan Pelaksana. Oleh karena itu, sampai dengan tahun 2022, BPKH belum memiliki Komite Nominasi dan Remunerasi sehingga tidak ada informasi terkait

The Supervisory Board has proposed the formation of the Nomination and Remuneration Committee to the Executive Board, and until now the Executive Board is still considering and reviewing the proposal. Therefore, as of 2022, BPKH had not yet have a Nomination and Remuneration Committee, thus there is no information concerned.

1. Nama dan jabatannya dalam keanggotaan komite;
2. Usia;
3. Kewarganegaraan;
4. Riwayat pendidikan;
5. Riwayat jabatan, meliputi informasi:
   a. Dasar hukum penunjukan sebagai anggota komite;
   b. Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan
   c. Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar BPKH;
6. Periode dan masa jabatan anggota komite;
7. Pernyataan independensi komite;
8. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada);
9. Uraian tugas dan tanggung jawab;
10. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*);
11. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; dan
12. Uraian singkat pelaksanaan kegiatan pada tahun buku.

1. Name and position in committee membership;
2. Age;
3. Citizenship;
4. Educational background;
5. Work experience, covering information on:
   a. Legal basis of appointment as committee member;
   b. Concurrent position, both as members of the Board of Commissioners, members of the Board of Directors, and/or committee members and other positions (if any); and
   c. Work experience and years of services both inside and outside BPKH;
6. Period and tenure of committee members;
7. Statement of committee independence;
8. Training and/or competency improvement attended in the financial year (if any);
9. Description of duties and responsibilities;
10. Statement of having guidelines or charter;
11. Policy and frequency of meeting implementation and attendance rate of members at the meeting; and
12. Brief description of the implementation of activities in the financial year.

Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee

Dewan Pengawas dibantu oleh Komite Manajemen Risiko dalam hal pemberian pertimbangan, pendapat dan rekomendasi kepada Badan Pelaksana. Pembentukan Komite Manajemen Risiko pada awalnya bernama Komite Pemantau Risiko dan Kepatuhan Syariah, berdasarkan Peraturan BPKH Nomor 3 Tahun 2018 Tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik dan Pakta Integritas BPKH. Kemudian mengalami perubahan nama menjadi Komite Manajemen Risiko dan Syariah pada akhir tahun 2018.

Supervisory Board is assisted by Risk Management Committee in providing considerations, opinions and recommendations to the Executive Board. The Risk Management Committee was originally formed under the name Risk Monitoring and Sharia Compliance Committee based on BPKH Regulation Number 3 of 2018 on Compliance Policy, Good Governance Implementation, Code of Ethics and Integrity Pact of BPKH. The Committee later changed its name to Risk Management and Sharia Committee at the end of 2018.

DASAR HUKUM

Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji.

LEGAL BASIS

BPKH Regulation Number 3 of 2018 on Compliance Policy, Good Governance Implementation, Code of Ethics and Integrity Pact of BPKH and renewed to BPKH Regulation No. 9 of 2020 on Work Guidelines for Committees under Supervisory Board of Hajj Fund Management Agency.

KOMPOSISI KEANGGOTAAN

Keanggotaan Komite Manajemen Risiko dan Syariah ditetapkan oleh Dewan Pengawas, diketuai oleh Dewan Pengawas yang membidangi hal-hal terkait manajemen risiko dengan anggota yang memiliki latar belakang kemampuan dan reputasi manajemen risiko yang baik dan mampu bertindak independen. Komposisi Komite Manajemen Risiko dan Syariah per 31 Desember 2022 adalah sebagai berikut:

MEMBERSHIP COMPOSITION

Members of the Risk Management and Sharia Committee is determined by the Supervisory Board, led by the Supervisory Board in charge of matters related to risk management with members who have good risk management capabilities and reputation and are able to act independently. The composition of the Risk Management and Sharia Committee as of December 31, 2022 is as follows:

No	Nama Name	Jabatan Position	Periode Period
1	Dr. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE	Ketua merangkap Anggota (unsur Dewan Pengawas) Head concurrently Member (from Supervisory Board)	17 Oktober 2022-2027 October 17, 2022-2027
2	Dr. H. Rojikin, S.H., M.Si., QIA.	Anggota (*alternate* 1 - unsur Dewan Pengawas) Member (alternate 1 – from Supervisory Board)	17 Oktober 2022-2027 October 17, 2022-2027
3	Ishfah Abidal Aziz	Anggota (*alternate* 2 - unsur Dewan Pengawas) Member (alternate 2 – from Supervisory Board)	17 Oktober 2022-2027 October 17, 2022-2027
4	Faris Kasenda	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) Member (equal to Head of Division-From Non-Supervisory Board)	2019-sekarang 2019-present
5	Sri Wiyana	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) Member (equal to Head of Division-From Non-Supervisory Board)	2019-sekarang 2019-present
6	Budi Prasetyo	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) Member (equal to Head of Division-From Non-Supervisory Board)	2019-sekarang 2019-present
7	Suryo Tri Utomo	Anggota (setara Kadiv-Unsur Non-Dewan Pengawas) Member (equal to Head of Division-From Non-Supervisory Board)	2021-sekarang 2021-present

PROFIL ANGGOTA KOMITE MANAJEMEN RISIKO DAN SYARIAH

Profil Dr. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE, Dr. H. Rojikin, S.H., M.Si., QIA., Ishfah Abidal Aziz dapat dilihat pada bab Profil Perusahaan dalam buku Laporan Tahunan ini.

PROFILE OF RISK MANAGEMENT AND SHARIA COMMITTEE MEMBERS

Profiles of Dr. Deni Suardini, S.E., Ak., M.M., CFrA., CA., QIA., CGCAE, Dr. H. Rojikin, S.H., M.Si., QIA., Ishfah Abidal Aziz can be seen in the Company Profile chapter in this Annual Report.

Faris Kasenda Anggota Komite Manajemen Risiko dan Syariah Risk Management and Sharia Committee Member	
Usia Age	40 Tahun 40 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang
Riwayat Pendidikan Educational Background	• S1 Accounting, Universitas Indonesia (2004) • S2 Keuangan, Universitas Indonesia (2005) • S3 Keuangan, Universitas Persada Indonesia (2015) • Bachelor's degree, University of Indonesia (2004) • Master's degree in Finance, University of Indonesia (2005) • Doctoral degree, Universitas Persada Indonesia (2015)
Riwayat Pekerjaan Work Experience	• Head of Finance & Accounting The Global Fund (2017-2018) • Infrastructure & State Assets Policy Adviser, Australia Indonesia Partnership for Economic Governance (AIPEG) (2015-2017) • Australia Indonesia Partnership for Economic Governance (AIPEG) Bank of Tokyo Mitsubishi UFJ (2014-2015)
Dasar Hukum Penunjukan Legal Basis of Appointment	Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan Good Governance, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. SK Kepala Badan Pelaksana BPKH No.5/BPKH.00/2019 tentang Pengangkatan Pegawai Tetap BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. Decision Letter of Head of Executive Board of BPKH No.5/BPKH.00/2019 on Appointment of Permanent Employees
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian **Expertise**	Akuntansi dan Keuangan Accounting and Finance

Sri Wiyana Anggota Komite Manajemen Risiko dan Syariah Risk Management and Sharia Committee Member	
Usia **Age**	39 Tahun 39 Years Old
Kewarganegaraan **Citizenship**	Indonesia
Domisili Domicile	Tangerang Selatan South Tangerang

Riwayat Pendidikan Educational Background	S1 Teknik Pertanian, Fakultas Teknologi Pertanian, Institut Pertanian Bogor (2004) Bachelor's degree in Agricultural Engineering, Faculty of Agricultural Technology, Bogor Agricultural University (2004)
Riwayat Pekerjaan Work Experience	• Pengawas Internal, Komisi Pemberantasan Korupsi (2013-2018) • IT Auditor Bank Syariah Mandiri (2008-2013) • Internal Audit, Corruption Eradication Commission (2013-2018) • IT Auditor of Bank Syariah Mandiri (2008-2013)
Dasar Hukum Penunjukan Legal Basis of Appointment	Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan Good Governance, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. SK Kepala Badan Pelaksana BPKH No.001/BPKH.00/IX/2019 tentang Pengangkatan Pegawai Tetap BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. Decision Letter of Head of Executive Board of BPKH No.001/BPKH.00/IX/2019 on Appointment of Permanent Employees
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Audit dan Manajemen Risiko Audit and Risk Management

Budi Prasetyo
Anggota Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee Member

Usia Age	39 Tahun 39 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	S1 Ekonomi, Universitas Padjadjaran (2005) Bachelor's degree in Economics, Padjajaran University (2005)
Riwayat Pekerjaan Work Experience	• Portfolio & Process Improvement Head Panin Dubai Syariah Bank (2017-2018) • Deputy Head RCS Secured Loan (Mortgage, Wealth & Staff Loan) Hongkong and Shanghai Bank Corporation (HSBC) (2015-2017) • Manager Risk Assessment and Verification Secured and Loan Hongkong and Shanghai Bank Corporation (HSBC) (2011-2015)

Dasar Hukum Penunjukan Legal Basis of Appointment	Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan Good Governance, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. SK Kepala Badan Pelaksana BPKH No.001/BPKH.00/IX/2019 tentang Pengangkatan Pegawai Tetap BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. Decision Letter of Head of Executive Board of BPKH No.001/BPKH.00/IX/2019 on Appointment of Permanent Employees
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Manajemen Risiko Risk Management

Suryo Tri Utomo
Anggota Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee Member

Usia Age	42 Tahun 42 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	• S1 Ekonomi, Universitas Pancasila (2002) • Magister Management, Universitas Indonesia (2008) • Bachelor's degree in Economics, Pancasila University (2002) • Master's degree in Management, University of Indonesia (2008)
Riwayat Pekerjaan Work Experience	• Senior Managing Partner BW Kapital (2020 -2021) • Vice President, Indonesia Eximbank (2020) • Head of Sharia Business, Indonesia Eximbank (2019 -2020) • Head of Special Asset Management, Indonesia Eximbank (2018-2019)
Dasar Hukum Penunjukan Legal Basis of Appointment	Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. SK Kepala Badan Pelaksana BPKH No.603/BPKH.00/XII/2021 tentang Pengangkatan Pegawai Tetap BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. Decision Letter of Head of Executive Board of BPKH No.603/BPKH.00/XII/2021 on Appointment of Permanent Employees

Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Keuangan Syariah Sharia Finance

Bambang Kuncoro
Anggota Komite Manajemen Risiko dan Syariah
Risk Management and Sharia Committee Member

Usia Age	45 Tahun 45 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	• S1 Teknik Geodesi, Universitas Gadjah Mada (2001) • Magister Management, Universitas Indonesia (2019) • Bachelor's degree in Geodesy Engineering, Gadjah Mada University (2001) • Master's degree in Management, University of Indonesia (2019
Riwayat Pekerjaan Work Experience	• Assistant Vice President (AVP), Micro Business Risk Management, Bank Danamon (2013-2017) • Senior Manager, Micro Business Risk Management, Bank Danamon (2011-2012) • Senior Manager, Risk Management Learning Partner, Bank Danamon (2008 – 2010)
Dasar Hukum Penunjukan Legal Basis of Appointment	Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas BPKH dan diperbaharui dalam Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. SK Kepala Badan Pelaksana BPKH No.603/BPKH.00/XII/2021 tentang Pengangkatan Pegawai Tetap BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Governance, Code of Ethics, and Integrity Pact of BPKH and amended to BPKH Regulation No. 9 of 2020 on Work Guidelines of Committees under the Supervisory Board of Hajj Fund Management Agency. Decision Letter of Head of Executive Board of BPKH No.603/BPKH.00/XII/2021 on Appointment of Permanent Employees
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Risk Management, Tata Kelola/Good Corporate Governance, Financial Analysis, Investment/Credit Analysis

INDEPENDENSI ANGGOTA KOMITE MANAJEMEN RISIKO DAN SYARIAH

Komite Manajemen Risiko dan Syariah menjalankan tugas dan tanggung jawabnya secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/kepada pihak lainnya. Seluruh anggota Komite Manajemen Risiko dan Syariah tidak memiliki hubungan keuangan, maupun keluarga dengan Dewan Pengawas, Badan Pelaksana, dan anggota komite lain. Seluruh anggota Komite Manajemen Risiko dan Syariah juga tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain; tidak memiliki hubungan kepemilikan saham dan tidak juga menjabat sebagai pengurus partai politik, pejabat, dan pemerintahan. Komite Manajemen Risiko dan Syariah yang berasal dari luar BPKH tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan Badan.

INDEPENDENCE OF RISK MANAGEMENT AND SHARIA COMMITTEE MEMBERS

The Risk Management and Sharia Committee performs its duties and responsibilities professionally and independently, and does not accept/conduct intervention from/to other parties. All members of the Risk Management and Sharia Committee have no financial or family relationship with the Supervisory Board, Executive Board and members of other committees. All members of the Risk Management and Sharia Committee also do not have management relationships in other institutions/business units; does not have a share ownership and does not serve as a board of a political party, government official, and the government. The Risk Management and Sharia Committee members that come from outside BPKH have no personal interests/relationship that may bring negative impact and conflict of interest with the Agency.

PELATIHAN ANGGOTA KOMITE MANAJEMEN RISIKO DAN SYARIAH

Kegiatan pelatihan dan pengembangan kompetensi yang dilakukan sepanjang tahun 2022 adalah sebagai berikut:

TRAINING FOR RISK MANAGEMENT AND SHARIA COMMITTEE MEMBERS

Competency training and development activities implemented throughout 2022 are as follows:

Nama Name	**Pelatihan** Training	**Penyelenggara** Organizer	**Waktu dan Tempat** Time and Place
Faris Kasenda	*Double Degree: Qualified Risk Governance Professional (QRGP) dan Certified Enterprise Risk Governance (CERG)*	CRMS	Jakarta, Maret 2022 Jakarta, March 2022
Budi Prasety	*Double Degree: Qualified Risk Governance Professional (QRGP) dan Certified Enterprise Risk Governance (CERG)*	CRMS	Jakarta, Maret 2022 Jakarta, March 2022
Suryo Tri Utomo	*Double Degree: Qualified Risk Governance Professional (QRGP) dan Certified Enterprise Risk Governance (CERG)*	CRMS	Jakarta, Maret 2022 Jakarta, March 2022
Sri Wiyana	*Double Degree: Qualified Risk Governance Professional (QRGP) dan Certified Enterprise Risk Governance (CERG)*	CRMS	Jakarta, Maret 2022 Jakarta, March 2022
Bambang Kuncoro	-	-	-

TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO DAN SYARIAH

Seluruh anggota Komite Manajemen Risiko dan Syariah bertugas dan bertanggung jawab untuk membantu Dewan Pengawas dalam hal pemberian pertimbangan, pendapat, dan rekomendasi kepada Badan Pelaksana, berkenaan dengan hal-hal sebagai berikut:

1. Melakukan *review* atas kebijakan manajemen risiko BP dan memberikan rekomendasi mengenai penyempurnaan terhadap kebijakan dan pelaksanaan manajemen risiko dan penerapan prinsip Syariah;
2. Membantu Dewan Pengawas untuk memastikan efektivitas BP dalam pelaksanaan manajemen risiko dan memastikan ketaatan BP untuk menerapkan penerapan prinsip-prinsip Syariah dalam pelaksanaan kegiatan operasional BPKH;
3. Melakukan evaluasi terhadap penilaian risiko yang digunakan oleh BPKH dan memberikan saran penyempurnaan lebih lanjut;
4. Melakukan telaah kesesuaian kebijakan manajemen risiko dan penerapan prinsip Syariah dengan implementasinya;
5. Melakukan pemantauan atas profil risiko BPKH dan efektivitas rencana mitigasinya, baik yang mengacu kepada Rencana Strategis maupun RKAT;
6. Melakukan telaah atas hasil pengukuran tingkat maturitas manajemen risiko;
7. Memastikan telah terdapat prosedur evaluasi yang handal terhadap risiko-risiko strategis;
8. Merencanakan program kerja tahunan Komite dengan berkordinasi dengan Ketua Dewan Pengawas;
9. Mengelola sumber daya untuk melaksanakan program kerja Komite sesuai tenggat waktu yang telah ditetapkan;
10. Melakukan pertemuan berkala, guna membahas proses pengawasan yang telah dilakukan dan rencana tindakan ke depan;
11. Menyampaikan laporan berkala tentang pelaksanaan program kerja Komite kepada Dewan Pengawas;
12. Secara *periodic* melakukan pengkajian dan menelaah kelengkapan *Charter* (Pedoman Kerja) dan memberikan rekomendasi kepada Dewan Pengawas atas penyesuaian-penyesuaian yang diperlukan; dan

DUTIES AND RESPONSIBILITIES OF RISK MANAGEMENT AND SHARIA COMMITTEE

All members of the Risk Management and Sharia Committee have the duties and responsibilities in assisting the Supervisory Board in providing considerations, opinions and recommendations to the Executive Board on the following matters:

1. Reviewing risk management policy of the Executive Board and providing recommendations regarding improvements to policies and implementation of risk management and application of Sharia principles.
2. Assisting the Supervisory Board in ensuring the effectiveness of Executive Board in implementing risk management and ensuring the Board's adherence to the application of Sharia principles in the implementation of BPKH operational activities.
3. Evaluating risk assessment used by BPKH and providing recommendations for further improvement.
4. Reviewing the conformity of risk management policies and Sharia principles with their implementation.
5. Monitoring risk profile of BPKH and the effectiveness of its mitigation plans, be it those referring to the Strategic Plan or the RKAT.
6. Reviewing the results of risk management maturity level measurements.
7. Ensuring that there is a reliable evaluation procedure for strategic risks.
8. Planning the Committee's annual work program in coordination with Chairman of the Supervisory Board;
9. Managing resources to carry out the Committee's work program according to the set deadline;
10. Holding periodical meetings to discuss monitoring process that has been carried out and future action plans;
11. Submitting periodical reports on the implementation of the Committee's work program to the Supervisory Board;
12. Periodically reviewing and examining the completeness of Charter (Work Guidelines) and providing recommendations on necessary adjustments to the Supervisory Board; and

13. Melaksanakan tugas-tugas lainnya sesuai dengan kelayakan dan praktik terbaik (*best practices*) dan berdasarkan kebijakan yang digariskan oleh Dewan Pengawas.

13. Performing other tasks in accordance with feasibility and best practices and based on policies enforced by the Supervisory Board.

PEDOMAN KERJA KOMITE MANAJEMEN RISIKO DAN SYARIAH

BPKH telah menyusun Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji. Dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Manajemen Risiko dan Syariah. Isi dari peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, aturan pengangkatan anggota komite, serta aturan rapat.

RAPAT KOMITE MANAJEMEN RISIKO DAN SYARIAH

Sesuai dengan Peraturan BPKH Nomor 3 Tahun 2018, bahwa Komite Manajemen Risiko dan Syariah mengadakan rapat minimal 4 (empat) kali dalam setahun, dengan dipimpin oleh Ketua Komite atau perwakilan agar dapat mengambil keputusan berdasarkan musyawarah untuk mufakat. Sepanjang tahun 2022 Komite Manajemen Risiko dan Syariah telah mengadakan 20 (dua puluh) kali rapat dengan agenda dan persentase kehadiran sebagai berikut:

RISK MANAGEMENT AND SHARIA COMMITTEE WORK GUIDELINES

BPKH has drawn up BPKH Regulation No. 9 of 2020 on Work Guidelines for Committees under the Supervisory Board of Hajj Fund Management Agency. One of the attachments of the regulation includes an explanation of the Risk Management and Sharia Committee. The regulation contains description on functions, authorities, duties, responsibilities, rules for appointing committee members, and meeting rules.

RISK MANAGEMENT AND SHARIA COMMITTEE MEETINGS

In accordance with BPKH Regulation Number 3 of 2018, the Risk Management and Sharia Committee holds a meeting at least 4 (four) times a year, led by Head of the Committee or its representative in order to make decisions based on deliberation to reach consensus. Throughout 2022 the Risk Management and Sharia Committee has held 20 (twenty) meetings with the following agenda and attendance rate:

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode 2018-Sep 2022 Committee Member Attendance Period 2018-Sep 2022							
			MH	MS	KF	FK	SW	BP	STU	BK
1	17 Januari 2022 January 17, 2022	1. Pembahasan Lanjutan atas Permohonan Persetujuan Usulan Investasi pada Sedco Capital dan Penunjukkan Sedco Capital sebagai Manajer Portofolio; 2. Pembahasan Lanjutan Permohonan Persetujuan Perpanjangan Surat Keputusan (SK) Manajer Investasi – PT PNM Investment Management; 3. Pembahasan Lanjutan atas Usulan RIT Investasi langsung dan Lainnya Dalam Negeri; 4. Pembahasan Permohonan Persetujuan Penurunan Tingkat Ekspektasi Imbal Hasil Pembiayaan Sindikasi PT Permodalan Nasional Madani; dan 5. Lain lain. 1. Continued Discussion on Request for Approval of Investment Proposals in Sedco Capital and Appointment of Sedco Capital as Portfolio Manager; 2. Continued Discussion of Request for Approval of the Extension of the Investment Manager Decision Letter (SK) – PT PNM Investment Management; 3. Continued Discussion on RIT proposals for domestic direct and other investments; 4. Discussion of Request for Approval of Lowering of the Expected Rate of Yield on PT Permodalan Nasional Madani Syndicated Financing; And Others.	✓	✓	✓	✓	✓	✓	✓	✓
2	19 - 21 Januari 2022 January 19-21, 2022	1. Evaluasi Kinerja 2021 dan Rencana Kerja 2022; 2. Finalisasi Pedoman Kerja dan SOP KMRS; dan 3. Lain-lain. 1. Performance Evaluation 2021 and Work Plan2022; 2. Finalization of KMRS Work Guidelines and SOPs; and Others.	✓	✓	✓	✓	✓	✓	✓	✓
3	20 Januari 2022 January 20, 2022	1. Evaluasi Kinerja Badan Pelaksana Bidang Manajemen Risiko Tahun 2021; dan 2. Lain-lain. 1. Performance Evaluation of the Executive Board for Risk Management 2021; and 2. Others.	✓	✓	✓	✓	✓	✓	✓	✓

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode 2018-Sep 2022 Committee Member Attendance Period 2018-Sep 2022							
			MH	MS	KF	FK	SW	BP	STU	BK
4	11 Februari 2022 February 11, 2022	1. Pembahasan Permohonan Persetujuan atas Discretionary Portfolio Management Agreement – Sedco Capital; 2. Pembahasan usulan RIT ILN; dan 3. Lain lain. 1. Discussion of Request for Approval of the Discretionary Portfolio Management Agreement – Sedco Capital; 2. Discussion on RIT ILN proposals; and 3. Others.	✓	✓	✓	✓	✓	✓	✓	✓
5	15 Februari 2022 February 15, 2022	1. Pembahasan Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT Wijaya Karya (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022; 2. Pembahasn Usulan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022; dan 3. Lain lain. 1. Discussion of BPKH Investment Approval Applications for PT Wijaya Karya (Persero), Tbk Corporate Sukuk in 2022 in order to Maintain Investment Portfolio Portion & Support Achievement of Return Target 2022; 2. Discussion of Proposed Approval for Waskita Karya Sukuk Mudharabah I Investment 2022; and 3. Others.	✓	✓	✓	✓	✓	✓	✓	✓

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode 2018-Sep 2022 Committee Member Attendance Period 2018-Sep 2022							
			MH	MS	KF	FK	SW	BP	STU	BK
6	1 Maret 2022 March 1, 2022	1. Pembahasan Jawaban Badan Pelaksana atas Surat Tanggapan Komite Investasi dan Penempatan dan Komite Manjemen Risiko dan Syariah mengenai Rencana Investasi Tahunan (RIT) Investasi Luar Negeri Tahun 2022; dan 2. Lain lain- Pembahasan Addendum Kajian Risiko atas Usulan Sukuk PT Waskita Karya. 1. Discussion of the Executive Board's response to the Response Letter of the Investment and Placement Committee and the Risk Management and Sharia Committee regarding Annual Investment Plan (RIT) of Foreign Investment 2022); and 2. Others - Discussion of the Risk Assessment Addendum to Proposed PT Waskita Karya Sukuk.	✓	✓	✓	✓	✓	✓	✓	✓
7	15 - 17 Maret 2022 March 15-17, 2022	1. Finalisasi Laporan Kinerja KMRS 2021; 2. Finalisasi Laporan Pengawasan Risiko KMRS 2021; 3. Pembahasan Pending Matter Maret 2022 a. Usulan Pemberian Insentif pada BPS BPIH b. Usulan Investasi pada Sukuk Adira Finance c. Usulan Investasi pada RDSPT PNM d. Usulan Penempatan Dana SA Rp 100 M Melalui Mekanisme Lelang Penempatan e. Usulan Penempatan Dana Nilai Manfaat DAU 1. Finalization of the KMRS Performance Report 2021; 2. Finalization of the KMRS Risk Monitoring Report 2021; 3. Discussion of Pending Matters in March 2022 a. Proposed Incentive Provision to BPS BPIH b. Proposed Investment in Adira Finance Sukuk c. Proposed Investment in RDSPT PNM d. Proposed Placement of Rp100 Billion of SA Funds Through the Placement Auction Mechanism e. Proposed Placement of DAU Return	✓	✓	✓	✓	✓	✓	✓	✓

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode 2018-Sep 2022 Committee Member Attendance Period 2018-Sep 2022							
			MH	MS	KF	FK	SW	BP	STU	BK
8	22 Maret 2022 March 22, 2022	1. Pembahasan Permohonan Persetujuan Investasi SBSN Rupiah Sebesar Nominal Rp 10 Triliun pada Tahun 2022 untuk Mempertahankan Target Portofolio Investasi, Nilai Manfaat, dan Penyerapan Likuiditas Tahun 2022; dan 2. Lain lain 1. Discussion of Request for Investment Approval of Rupiah SBSN of Rp10 Trillion in 2022 to Maintain Investment Portfolio Target, Return, and Liquidity Absorption in 2022; and 2. Others	✓	✓	✓	✓	✓	✓	✓	✓
9	08 April 2022 April 08, 2022	1. Pembahasan Tanggapan Bidang Investasi Surat Berharga dan Emas atas Tanggpan Dewas atas Permohonan Persetujuan Investasi Sukuk Mudharabah Berkelanjutan Adira Finance; dan 2. Lain-lain 1. Discussion of Response of the Investment in Securities and Gold Division to Response of the Supervisory Board on Request for Approval for Adira Finance Continued Sukuk Mudharabah Investment; and 2. Others	✓	✓	✓	✓	✓	✓	✓	✓
10	18 April 2022 April 18, 2022	1. Pembahasan Permohonan Appeal Terhadap Surat Keputusan Dewan Pengawas atas Permohonan Persetujuan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022 dan 2. Lain-lain 1. Discussion of Appeal Request for the Decision Letter of the Supervisory Board on the Request for Approval of the Waskita Karya Sukuk Mudharabah I Investment 2022; and 2. Others	✓	✓	✓	✓	✓	✓	✓	✓

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode 2018-Sep 2022 Committee Member Attendance Period 2018-Sep 2022							
			MH	MS	KF	FK	SW	BP	STU	BK
11	25 April 2022 April 25, 2022	1. Pembahasan Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp50.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 2. Pembahasan Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp50.000.000.000,00 Melalui Mekanisme Lelang Penempatan; 3. Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD 1. Discussion of Request for Approval of the Placement of Initial Deposit in Rupiah in the amount of Rp50,000,000,000.00 through the Placement Auction Mechanism; 2. Discussion of Request for Approval of the Placement of Return of both DAU and Non-DAU in Rupiah in the amount of Rp 50,000,000,000.00 through the Placement Auction Mechanism; 3. Discussion of Request for Approval of Initial Deposit Placement in USD Currency	✓	✓	✓	✓	✓	✓	✓	✓

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode 2018-Sep 2022 Committee Member Attendance Period 2018-Sep 2022							
			MH	MS	KF	FK	SW	BP	STU	BK
12	19 Mei 2022 May 19, 2022	1. Pembahasan Permohonan Persetujuan atas Usulan Investasi Lainnya melalui Pembiayaan Sindikasi Syariah kepada Persyarikatan Muhammadiyah; 2. Pembahasan Permohonan Persetujuan Limit Penempatan Keuangan Haji pada BPS BPIH Melalui Mekanisme Lelang dan/atau Permintaan Penempatan dari BPS BPIH; 3. Pembahasan Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT PP (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022; 4. Pembahasan Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD pada Bank Mega Syariah sebesar USD30.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana dari BPS BPIH Penempatan; dan 5. Lain-lain 1. Discussion of Request for Approval of Other Investment Proposals through Sharia Syndicated Financing to Persyarikatan Muhammadiyah; 2. Discussion of Request for Approval of Placement Limit of Hajj Fund at BPS BPIH Through the Auction Mechanism and/or Placement Requests from BPS BPIH; 3. Discussion of Request for Approval of BPKH Investment in PT PP (Persero), Tbk Corporate Sukuk of 2022 in order to Maintain Investment Portfolio Portion & Support Achievement of Return Target 2022; 4. Discussion of Request for Approval of Placement of Initial Deposit in USD Currency at Bank Mega Syariah in the amount of USD 30,000,000.00 through the Fund Placement Request Mechanism from Placement of BPS BPIH; and 5. Others	✓	✓	✓	✓	✓	✓	✓	✓
13	06 Juni 2022 June 06, 2022	Evaluasi kinerja Bid MR Q-1 2022, 6 Juni 2022 Evaluation of RM Division performance in Q-1 2022, June 6, 2022	✓	✓	✓	✓	✓	✓	✓	✓

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode 2018-Sep 2022 Committee Member Attendance Period 2018-Sep 2022							
			MH	MS	KF	FK	SW	BP	STU	BK
14	21 Juni 2022 June 21, 2022	1. Pembahasan Permohonan Persetujuan Penurunan Tingkat Ekspektasi Imbal Hasil Pembiayaan Sindikasi PT Permodalan Nasional Madani; dan 2. Lain-lain 1. Discussion of Request for Approval of Lowering of the Expected Rate of Return on PT Permodalan Nasional Madani Syndicated Financing; And 2. Others	✓	✓	✓	✓	✓	✓	✓	✓
15	29 Agustus 2022 August 29, 2022	Evaluasi Kinerja BP Bid MR Semester 1 2022 Performance evaluation of BP for RM Division in semester 1 2022	✓	✓	✓	✓	✓	✓	✓	✓
16	19 September 2022 September 19, 2022	1. Pembahasan Permohonan Usulan Penempatan Dana SA dalam Mata Uang Rupiah pada Bank Muamalat Indonesia sebesar Rp750.000.000.000 Melalui Mekanisme Permintaan Penempatan Dana dari BPS BPIH Penempatan; 2. Pembahasan Usulan Permohonan Persetujuan Rencana Investasi Tahunan (RIT) Bidang Investasi Surat Berharga dan Emas Tahun 2023;dan 3. Lain-lain 1. Discussion of Request for Proposed Placement of SA Funds in Rupiah at Bank Muamalat Indonesia in the amount of Rp750,000,000,000 through Fund Placement Request Mechanism from Placement of BPS BPIH; 2. Discussion of the Proposed Request for Approval of the Annual Investment Plan (RIT) of the Investment in Securities and Gold Division in 2023; and 3. Others	✓	✓	✓	✓	✓	✓	✓	✓
	% Kehadiran **% Attendance**					100 ✓				

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode Oktober 2022-2027 Committee Member Attendance Period October 2022-2027							
			DS	RJ	IAS	FK	SW	BP	STU	BK
17	16-18 November 2022 November 16-18, 2022	1. Pengenalan dan Pendalaman Tata Kelola KMRS; 2. Pembahasan Arah Kebijakan Pengawasan KMRS; 3. Rencana Kerja KMRS 2023; 4. Pembahasan Permohonan Persetujuan Usulan Revisi Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas (ISBE) Tahun 2023; dan 5. Permohonan Persetujuan Usulan Revisi Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas (ISBE) Tahun 2022 1. Introduction and Deepening of KMRS Governance; 2. Discussion of KMRS Supervision Policy Directions; 3. KMRS Work Plan 2023; 4. Discussion of Request for Approval of Proposed Revisions to the Annual Investment Plan (RIT) of Investment in Securities and Gold (ISBE) for 2023; and 5. Request for Approval of the Proposed Revisions to Annual Investment Plan (RIT) of Investment in Securities and Gold (ISBE) for 2022	✓	✓	✓	✓	✓	✓	✓	✓
18	22 November 2022 November 22, 2022	Pembahasan Usulan Penambahan Fungsi Bank Muamalat Indonesia sebagai Pengelola Nilai Manfaat; Discussion on the Proposal for Adding the Function of Bank Muamalat Indonesia as Return Manager;	✓	✓	✓	S	✓	✓	✓	✓
19	08-10 Desember 2022 December 08-10, 2022	1. Evaluasi KInerja Berkala Pengawasan Bidang Manajemen Risiko; 2. Permohonan Persetujuan Usulan Investasi SBSN Dengan Optimalisasi Pada US Dollar Sebesar USD 100 Juta Pada Tahun 2022 Hingga Juni 2023 Guna Optimalisasi Nilai Manfaat; dan 3. lain-lain 1. Periodical Performance Evaluation of Risk Management Supervision; 2. Request for Approval of Proposed Investment of SBSN with Optimization in US Dollars of USD 100 Million in 2022 to June 2023 in order to Optimize Return; and 3. Others	✓	✓	P	✓	✓	✓	✓	✓

No	Tanggal Kegiatan Date of Activity	Keterangan Description	Kehadiran Anggota Komire Periode Oktober 2022-2027 Committee Member Attendance Period October 2022-2027							
			DS	RJ	IAS	FK	SW	BP	STU	BK
20	27 Desember 2022 December 27, 2022	1. Pembahasan Usulan Penempatan Dana SA IDR 2,735 T, Dana SA USD 184,4 Jt, Dana Nilai Manfaat Rp 1,9 T melalui mekanisme Lelang Penempatan; 2. Permohonan Persetujuan atas Usulan Rencana Investasi Tahunan (RIT) Investasi Luar Negeri Tahun 2023; 3. Permohonan Persetujuan Usulan Rencana Investasi Tahunan (RIT) Investasi Langsung dan Investasi Lainnya (ILAL) Tahun 2023; dan 4. Lain-lain (Refreshment usulan SBSN USD 1. Discussion of Proposed Placement of Rp2,735 T of SA Fund, USD 184.4 Million of SA Funds, Rp 1.9 T of Return through a Placement Auction mechanism; 2. Request for Approval of the Annual Investment Plan Proposal (RIT) of Foreign Investment 2023; 3. Request for Approval of the Annual Investment Plan Proposal (RIT) of Direct Investment and Other Investments (ILAL) for 2023; and 4. Others (Refreshment of USD SBSN proposal)	✓	✓	✓	✓	✓	✓	✓	✓
		% Kehadiran **% Attendance**	100%	100%	75%	75%	100%	100%	100%	100%

MH	Moh. Hatta, Ak., M.B.A.	P	Perjalanan Dinas / Business Trip
MS	Marsudi Syuhud	S	Sakit / Sick
KF	Khasan Faozi, S.E., Ak., M.Si.	C	Cuti / On Leave
FK	Faris Kasenda		
SW	Sri Wiyana		
BP	Budi Prasetyo		
STU	Suryo Tri		
BK	Bambang Kuncoro		
DS	Deni Suardini		
RJ	Rojikin		
AZ	Ishfah Abidal		

LAPORAN PELAKSANAAN KERJA KOMITE MANAJEMEN RISIKO DAN SYARIAH

Sepanjang tahun 2022, Komite Manajemen Risiko dan Syariah telah melaksanakan tugas dan tanggung jawab sebagai berikut:

REPORT ON WORK IMPLEMENTATION OF RISK MANAGEMENT AND SHARIA COMMITTEE

Throughout 2022, the Risk Management and Sharia Committee has carried out the following duties and responsibilities:

No.	Program Kerja/Kegiatan Komite Work Program/Activities of Committee	Keterangan Description
1	Pengawasan dan Pemantauan Risiko Penghimpunan dan Penempatan Dana BPKH pada BPS-BPIH Supervision and Monitoring of Collection and Placement Risk of BPKH Fund in BPS-BPIH	Komite Manajemen Risiko dan Syariah telah melakukan kegiatan Site Visit dalam rangka Pengawasan dan Pemantauan risiko penghimpunan dan penempatan dana BPKH pada BPS BPIH di tiga kota yaitu: • BPD Riau (14-16 Juli 2022) • BPD Jateng (25 – 27 Juli 2022) • Bank BJBS Bandung (30 November – 2 Desember 2022) The Risk Management and Sharia Committee has carried out Site Visit for the purpose of Supervision and Monitoring of collection and placement risk of BPKH fund in BPS-BPIH in three cities, namely: • BPD Riau (July 14-16, 2022) • BPD Jateng (July 25-27, 2022) • Bank BJBS Bandung (November 30 – December 2, 2022)
2	Perumusan Pengendalian Internal Dalam Pelaksanaan Fungsi Pengawasan Formulation of Internal Control in the Implementation of the Oversight Function	Pada tahun 2022 telah disusun laporan hasil kegiatan pengawsan risiko BPKH meliputi: 1. Laporan Pengawasan Risk Appetite 2. Laporan Evaluasi Penilaian Maturitas Penerapan Manajemen Risiko (Risk Maturity) Badan Pengelola Keuangan Haji Tahun 2022 3. Laporan Pengawasan atas Kepatuhan Syariah pada Investasi dan Penempatan 4. Laporan Evaluasi Business Continuity Management BPKH Tahun 2022 5. Laporan Pemantauan Risiko Teknologi Informasi Tahun 2022 Selain itu pada tahun 2022 telah dilakukan pendalaman dan penyempurnaan tata kelola Komite Manajemen Risiko dan Syariah (KMRS) meliputi penyempurnaan SOP dan Pedoman KMRS. In 2022, a report on the results of BPKH's risk monitoring activities was prepared. This report covers: 1. Risk Appetite Monitoring Report 2. Evaluation Report on the Maturity Assessment of the Implementation of Risk Management (Risk Maturity) of Hajj Fund Management Agency 2022 3. Report on Supervision of Sharia Compliance on Investment and Placement 4. BPKH Business Continuity Management Evaluation Report 2022 5. Information Technology Risk Monitoring Report 2022 In addition, deepening and improvement of the governance of the Risk Management and Sharia Committee (KMRS) were conducted. This includes improving SOP and KMRS Guidelines.
3	Peningkatan Fungsi Pengawasan atas Pengelolaan Risiko Melalui Penyempurnaan Pedoman Pengawasan berbasis Risiko Improving the Oversight Function of Risk Management through Refinement of Risk-based Supervision Guidelines	

No.	Program Kerja/Kegiatan Komite Work Program/Activities of Committee	Keterangan Description
4	Pengawasan dan Pemantauan risiko atas Penerapan dan Pengelolan risko BPKH Supervision and Monitoring of risk on the Implementation and Management of risks of BPKH	Pada tahun 2022 telah disusun laporan hasil kegiatan pengawsan dan pemantau risiko atas penerapan dan pengelolaan risiko BPKH, yang meliputi: 1. Laporan Pengawasan: Evaluasi Kinerja Bidang Manajemen Risiko dan Profile Risiko BPKH Semester I Tahun 2022 2. Laporan Pengawasan: Evaluasi Kinerja Bidang Manajemen Risiko dan Profile Risiko BPKH Tahun 2022 In 2022, a report on the results of risk supervision and monitoring activities on the implementation and management of risk of BPKH was prepared. This report includes: 1. Supervision Report: Performance Evaluation of Risk Management Division and BPKH Risk Profile of Semester I of 2022 2. Supervision Report: Performance Evaluation of Risk Management Division and BPKH Risk Profile in 2022
5	Pengawasan dan Pemantauan risiko Investasi dan Penempatan dana BPKH Supervision and Monitoring of Investment and Placement risk of BPKH funds	Pada tahun 2022 telah dilakukan reviu dan penyusunan kajian risiko atas usulan investasi dan penempatan dana BPKH dengan rincian sebagai berikut: 1. 17 (tujuh belas) kajian risiko dan memo reviu atas usulan Investasi Surat Berharga dan Emas 2. 23 (dua puluh tiga) kajian risiko dan memo reviu atas usulan penempatan dana dan investasi lainnya dalam negeri 3. 9 (Sembilan) kajian risiko dan memo reviu atas usulan investasi lainnya Luar Negeri In 2022, the Committee conducted review and prepared risk study on proposal of investment and placement of BPKH funds. The details is as follows: 1. 17 (seventeen) risk studies and review memos on proposed Securities and Gold Investment 2. 23 (twenty three) risk studies and review memos on proposed fund placements and other domestic investments 3. 9 (nine) risk studies and review memos on proposed other foreign investments

Komite Investasi dan Penempatan

Investment and Placement Committee

Komite Investasi dan Penempatan dibentuk oleh Dewan Pengawas untuk membantu menjalankan tugas dan fungsi pengawasan dalam hal pemberian pertimbangan/ pendapat kepada Badan Pelaksana agar memenuhi prinsip dan asas pengelolaan keuangan haji dalam investasi yang meliputi; prinsip syariah, prinsip kehati-hatian dan keamanan, likuiditas dan manfaat.

The Investment and Placement Committee was formed by the Supervisory Board to assist the Board in carrying out its supervisory duties and functions in respect of providing considerations/opinions to the Executive Board so that the Agency can comply with hajj fund management principles in investment which include; sharia principles, prudence principles and security, liquidity and benefits.

DASAR HUKUM

Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Governance*, Kode Etik, dan Pakta Integritas BPKH yang telah diperbaharui dalam Peratuan BPKH Nomor 9 Tahun 2020 tentang Pedoman Kerja Komite di bawah Dewan Pengawas Badan Pengelola Keuangan Haji.

LEGAL BASIS

BPKH Regulation Number 3 of 2018 on Compliance Policy, Good Governance Implementation, Code of Ethics, and Integrity Pact of BPKH which has been renewed in BPKH Regulation Number 9 of 2020 on Work Guidelines for Committees under the Supervisory Board of Hajj Fund Management Agency.

KOMPOSISI KEANGGOTAAN

Komite Investasi diketuai oleh anggota Dewan Pengawas yang membidangi hal-hal terkait Investasi, dan anggotanya dapat terdiri dari anggota Dewan Pengawas lainnya dan/atau pihak-pihak independen dari luar BPKH yang memiliki latar belakang kemampuan dan reputasi bidang investasi yang baik serta mampu bertindak independen. Per 31 Desember 2022, keanggotaan komite terdiri dari:

MEMBERSHIP COMPOSITION

The Investment Committee is chaired by a member of the Supervisory Board in charge of investment-related matters, and its members may consist of other members of the Supervisory Board and/or independent parties external to BPKH who have good investment capabilities and reputation and are able to act independently. As of December 31, 2022, the committee consisted of:

Nama Name	**Jabatan di Komite Investasi dan Penempatan** Position in Investment and Placement Committee	**Jabatan di BPKH** Position in BPKH	**Periode** Period
Dr., Mulyadi, Dr., S.E, M.M, M.Si, Akt. CA., CPMA, SAS.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Penghimpunan Dana, Penempatan, Investasi Langsung dan Investasi Lainnya merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Fund Collection, Placement, Direct Investments and Other Investments Field	Anggota Dewan Pengawas BPKH Member of Supervisory Board of BPKH	17 Oktober 2022 – 2027 October 17, 2022 – 2027
Heru Muara Sidik, Ak, CA, CMA, MM, QIA.	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi Surat Berharga dan Emas merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Securities and Gold Investment Field	Anggota Dewan Pengawas BPKH Member of Supervisory Board of BPKH	17 Oktober 2022 – 2027 October 17, 2022 – 2027
Dr. M. Dawud Arif Khan, SE, M.Si, Ak, CPA	Ketua Komite Investasi dan Penempatan yang membawahi Bidang Investasi dan Kerja Sama Luar Negeri merangkap Anggota Head concurrently Member of Investment and Placement Committee in charge of Investment and International Relations Field	Anggota Dewan Pengawas BPKH Member of Supervisory Board of BPKH	17 Oktober 2022 – 2027 October 17, 2022 – 2027
Ari Supangat	Anggota Member	Anggota Komite Investasi dan Penempatan/Setara Eselon II Member of Investment and Placement Committee/Equivalent to Echelon II	2019 – sekarang 2019 – present

Nama Name	Jabatan di Komite Investasi dan Penempatan Position in Investment and Placement Committee	Jabatan di BPKH Position in BPKH	Periode Period
Siswa Rizali	Anggota Member	Anggota Komite Investasi dan Penempatan/Setara Eselon II Member of Investment and Placement Committee/Equivalent to Echelon II	2020 – sekarang 2020 – present
Dyah Puspita Rini	Anggota Member	Anggota Komite Investasi dan Penempatan/Setara Eselon II Member of Investment and Placement Committee/Equivalent to Echelon II	2021 – sekarang 2021 – present
Rifat Annur	Anggota Member	Anggota Komite Investasi dan Penempatan/Setara Eselon II Member of Investment and Placement Committee/Equivalent to Echelon II	2021 – sekarang 2021 – present
Yogashwara Vidyan	Anggota Member	Anggota Komite Investasi dan Penempatan/Setara Eselon II Member of Investment and Placement Committee/Equivalent to Echelon II	2021 – sekarang 2021 – present

PROFIL ANGGOTA KOMITE INVESTASI DAN PENEMPATAN

Profil Bapak Bapak Dr., Mulyadi, Dr., S.E, M.M, M.Si, Akt. CA., CPMA, SAS., Heru Muara Sidik, Ak, CA, CMA, MM, QIA. dan Dr. M. Dawud Arif Khan, SE, M.Si, Ak, CPA dapat dilihat pada bab Profil Perusahaan dalam buku Laporan tahunan ini.

PROFILE OF INVESTMENT AND PLACEMENT COMMITTEE MEMBER

Profiles of Mr. Dr., Mulyadi, Dr., S.E, M.M, M.Si, Akt. CA., CPMA, SAS., Heru Muara Sidik, Ak, CA, CMA, MM, QIA. and Dr. M. Dawud Arif Khan, SE, M.Si, Ak, CPA can be seen in Company Profile chapter in this annual report.

Ari Supangat Anggota Komite Investasi dan Penempatan Investment and Placement Committee Member	
Usia Age	48 Tahun 48 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Tangerang

Riwayat Pendidikan Educational Background	• S1 Strata Satu (SE) Fakultas Ekonomi, Universitas Islam Indonesia, Yogyakarta (1997) • S2 Magister Manajemen (MM) Universitas Trisakti, Jakarta (2018) • Bachelor's degree in Faculty of Economics, Universitas Islam Indonesia, Yogyakarta (1997) • Master's degree in Management, Trisakti University, Jakarta (2018)
Riwayat Pekerjaan Work Experience	• Asesor Kompetensi Badan Nasional Sertifikasi Profesi (BNSP), Indonesia (September 2021-sekarang) • Direktur Keuangan PT Dinamika Rekayasa, *Information Technology* (IT) *company*, Jakarta (Juni 2014-Juni 2018) • *Senior Marketing Manager* (Mengatur posisi portofolio saham pada nasabah institusi, asuransi, asset manajemen, Perusahaan), PT.Anugerah Sekuritas Indonesia, Jakarta (April 2012– Mei 2018) • *Branch coordinator*: Samarinda, Yogyakarta, Pekanbaru, Jakarta Kota) of PT. Anugerah Securindo Indah, Jakarta (Januari 2008–Maret 2012) • Competency Assessor of the National Professional Certification Agency (BNSP), Indonesia (September 2021-present) • Finance Director of PT Dinamika Rekayasa, Information Technology (IT) company, Jakarta (June 2014-June 2018) • Senior Marketing Manager (Managing stock portfolio positions for institutional customers, insurance, asset management, companies), PT. Anugerah Sekuritas Indonesia, Jakarta (April 2012–May 2018) • Branch coordinator: Samarinda, Yogyakarta, Pekanbaru, Jakarta Kota) of PT. Anugerah Securindo Indah, Jakarta (January 2008–March 2012)
Dasar Hukum Penunjukan Legal Basis of Appointment	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 12/DP/08/2021 Decision Letter of Supervisory Board of Hajj Fund Management Agency No. 12/DP/08/2021
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Investasi dan Keuangan Investment and Finance

Dyah Puspita Rini
Anggota Komite Investasi dan Penempatan
Investment and Placement Committee Member

Usia Age	37 Tahun 37 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan **Educational Background**	S1 Fakultas Ekonomi Universitas Indonesia (2008) Bachelor's degree from Faculty of Economics, University of Indonesia (2008)

Riwayat Pekerjaan **Work Experience**	• Anggota Komite Investasi dan Penempatan, Juli 2020 – saat ini • Manajer Investasi Badan Pengelola Keuangan Haji, Desember 2018 – Juni 2020 • Senior Manager Financial Institution Division PT Pemeringkat Efek Indonesia (PEFINDO), Juni 2012 - Desember 2018 • Relationship Manager Standard Chartered Bank, Desember 2011 - Juni 2012 • Account Officer Bank Central Asia, 2008 - November 2011 • Investment and Placement Committee Member, July 2020 – present • Investment Manager of the Hajj Fund Management Agency, December 2018 – June 2020 • Senior Manager of Financial Institution Division of PT Pemeringkat Efek Indonesia (PEFINDO), June 2012 - December 2018 • Relationship Manager of Standard Chartered Bank, December 2011 - June 2012 • Account Officer of Bank Central Asia, 2008 - November 2011
Dasar Hukum Penunjukan Legal Basis of Appointment	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 14/DP/08/2021 Decision Letter of Supervisory Board of Hajj Fund Management Agency No. 14/DP/08/2021
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Investasi dan Keuangan Investment and Finance

Rifat Annur
Anggota Komite Investasi dan Penempatan
Investment and Placement Committee Member

Usia Age	45 Tahun 45 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	• S1 Ilmu Administrasi Negara, Fakultas Ilmu Sosial dan Ilmu Politik Universitas Gadjah Mada, Yogyakarta (2001) • S2 Magister Keuangan Islam Universitas Islam Indonesia (2017-2021) • Bachelor's degree in Public Administration, Faculty of Social and Political Sciences, Gadjah Mada University, Yogyakarta (2001) • Master's Degree in Islamic Finance, Universitas Islam Indonesia, (2017-2021)
Riwayat Pekerjaan Work Experience	• Branch Manager PT BNI Sekuritas, 2012 - 2020 • Head of Equity PT BNI Sekuritas, 2006 - 2012 • Asisten Manager PT Bank BNI Tbk, 2004 - 2006 • Branch Manager of PT BNI Sekuritas, 2012 - 2020 • Head of Equity of PT BNI Sekuritas, 2006 - 2012 • Assistant Manager of PT Bank BNI Tbk, 2004 - 2006
Dasar Hukum Penunjukan Legal Basis of Appointment	Keputusan Dewan Pengawas Badan Pengelola Keuangan Haji Nomor 13/DP/08/2021 Decision Letter of Supervisory Board of Hajj Fund Management Agency No. 13/DP/08/2021
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Investasi dan Keuangan Investment and Finance

Yogashwara Vidyan Anggota Komite Investasi dan Penempatan Investment and Placement Committee Member	
Usia Age	37 Tahun 37 Years Old
Kewarganegaraan Citizenship	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	• S1 Akuntansi, Fakultas Ekonomi Universitas Indonesia (2009) • Pasca Sarjana Profesi Akuntan Fakultas Ekonomi, Universitas Padjadjaran (2017) • Bachelor's degree in Accounting, Faculty of Economics, University of Indonesia (2009) • Master's degree of Accountant Profession, Faculty of Economics, Padjadjaran University (2017)
Riwayat Pekerjaan Work Experience	• Manajer Manajemen Risiko Badan Pengelola Keuangan Haji, November 2018 – Desember 2021 • Dosen di Post Graduate Program-Program Pendidikan Profesi Akuntansi (PPAk), 2017-2019 • Wholesale Risk and Retail Risk Supervisor Bank Syariah Mandiri • Senior Auditor Deloitte Touche Tohmatsu, Agustus 2008 – Januari 2011 • Researcher di Pusat Ekonomi dan Bisnis Syariah Universitas Indonesia, Februari 2007 – Agustus 2008 • Risk Management Manager of the Hajj Fund Management Agency, November 2018 – December 2021 • Lecturer in Post Graduate Program - Accounting Professional Education Program (PPAk), 2017-2019 • Wholesale Risk and Retail Risk Supervisor of Bank Syariah Mandiri • Senior Auditor of Deloitte Touche Tohmatsu, August 2008 – January 2011 • Researcher at the Center for Sharia Economics and Business, University of Indonesia, February 2007 – August 2008
Dasar Hukum Penunjukan Legal Basis of Appointment	Keputusan Dewan Pengawas BPKH No. 15/DP/08/2021 Decision Letter of Supervisory Board of BPKH No. 15/DP/082021
Rangkap Jabatan Concurrent Position	Tidak ada None
Keahlian Expertise	Investasi dan Keuangan Investment and Finance

INDEPENDENSI ANGGOTA KOMITE INVESTASI DAN PENEMPATAN

Komite Investasi dan Penempatan menjalankan tugas dan tanggung jawabnya secara profesional dan independen, serta tidak menerima/melakukan intervensi dari/ kepada pihak lainnya. Seluruh anggota Komite Investasi dan Penempatan tidak memiliki hubungan keuangan maupun keluarga dengan Dewan Pengawas, Badan Pelaksana, dan anggota komite lain. Seluruh anggota Komite Investasi dan Penempatan juga

INDEPENDENCE OF INVESTMENT AND PLACEMENT COMMITTEE MEMBERS

The Investment and Placement Committee performs its duties and responsibilities professionally and independently, and does not receive/conduct intervention from/to other parties. All members of the Investment and Placement Committee have no financial or family relationship with the Supervisory Board, Executive Board, and other committee members. All members of the Investment and Placement Committee also do not have

tidak memiliki hubungan kepengurusan di lembaga/unit bisnis lain, tidak memiliki hubungan kepemilikan saham, dan tidak juga menjabat sebagai pengurus partai politik, pejabat, dan pemerintahan. Komite Investasi dan Penempatan yang berasal dari luar BPKH tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan benturan kepentingan dengan Badan Pengelola Keuangan Haji.

management relationships in other institutions/business units, do not have share ownership, and do not serve as a board of political parties, government officials, and the government. The Investment and Placement Committee coming from outside the BPKH has no personal interest/relationship that may bring negative impact and conflict of interest with Hajj Fund Management Agency.

PELATIHAN ANGGOTA KOMITE INVESTASI DAN PENEMPATAN

BPKH memberikan kesempatan kepada anggota Komite Investasi dan Penempatan untuk melakukan pengembangan kompetensi diri melalui berbagai program pelatihan/pendidikan baik yang diberikan secara *in house* maupun pihak eksternal. Pada tahun 2022, Komite Investasi dan Penempatan mengikuti pelatihan sebagai berikut:

INVESTMENT AND PLACEMENT COMMITTEE MEMBER TRAINING

BPKH provides opportunities for members of the Investment and Placement Committee to participate in self-competence development through various training/education programs, both provided in-house and externally. In 2022, the Investment and Placement Committee attended the following training:

Nama Name	**Pelatihan** Training
Ari Supangat	• Pelatihan Surat Berhaga dan Manajemen Risiko Lanjutan *Bank Risk Management (BSMR level 1-4)*, PT. LSP Badan Sertifikasi Manajemen Risiko (BSMR), Desember 2022-Januari 2023; • Pelatihan Asesor Kompetensi (*Assessor of Competency, Indonesian Professional Certification Authority* (BNSP), dari Lembaga Sertifikasi Pasar Modal (LSPPM), Jakarta, Juli 2022; • Pelatihan *Corporate Coach Program, LOOP Institute of Coaching*. Jakarta April 2022; • Pendidikan Profesi Lanjutan Wakil Manajer Investasi, Perkumpulan Wakil Manajer Investasi Indonesia (PWMII), Jakarta, Maret 2022; • Program Pelatihan Investasi Emas, Badan Pengelola Keuangan Haji (BPKH), Jakarta, Januari 2022; • Advanced Securities and Risk Management Training in Bank Risk Management (BSMR level 1-4), PT. LSP Badan Sertifikasi Manajemen Risiko (BSMR), December 2022-January 2023; • Competency Assessor Training (Assessor of Competency, Indonesian Professional Certification Authority (BNSP), from the Capital Market Certification Institute (LSPPM), Jakarta, July 2022; • Corporate Coach Program training, LOOP Institute of Coaching. Jakarta April 2022; • Advanced Professional Education for Investment Manager Representatives, Association of Indonesian Investment Manager Representatives (PWMII), Jakarta, March 2022; • Gold Investment Training Program, Hajj Fund Management Agency (BPKH), Jakarta, January 2022;

Nama Name	Pelatihan Training
Dyah Puspita Rini	• Pelatihan Surat Berharga dan Manajemen Risiko Lanjutan (Leadership Nasional), November 2022 • Program Pendidikan Lanjutan Wakil Manajer Investasi (PWMII), Juli 2022 • Pelatihan Investasi Emas (PEBS FEUI), Februari 2022 • Advanced Securities and Risk Management Training (National Leadership), November 2022 • Investment Manager Representative Advanced Education Program (PWMII), July 2022 • Gold Investment Training (PEBS FEUI), February 2022
Rifat Annur	• Pelatihan Surat berharga dan Manajemen Risiko Lanjutan • PPL Wakil Manajer Investasi • Certified Investment Banking • Certified Portofolio Management • Advanced Securities and Risk Management Training • PPL Investment Manager Representative • Certified Investment Banking • Certified Portfolio Management
Yogashwara Vidyan	• Certified Investment Banker (LSP BD) • Certified Portofolio Manager (LSP BD) • Banking Risk Management Level 3 &4 (BSMR-GARP) • Certified Investment Banker (LSP BD) • Certified Portofolio Manager (LSP BD) • Banking Risk Management Level 3 &4 (BSMR-GARP)

TUGAS DAN TANGGUNG JAWAB KOMITE INVESTASI DAN PENEMPATAN

Ruang lingkup tugas Komite Investasi dan Penempatan adalah memberikan telaah kepada Dewan Pengawas atas usulan investasi dan/atau penempatan dari Badan Pelaksana, yaitu dengan tugas pokok sebagai berikut:

1. Melakukan *review*; telaah dan penilaian atas kelayakan investasi dan/atau penempatan yang disampaikan oleh Badan Pelaksana, yang meliputi aspek syariah, administrasi legalitas, bisnis dan industri, teknis dan prospek usaha, risiko usaha, imbal hasil.
2. Menyusun draf hasil *review*; telaah dan penilaian atas kelayakan investasi dan/atau penempatan kepada Dewan Pengawas.
3. Memberikan paparan dan penjelasan atas hasil *review*; telaah dan penilaian atas kelayakan investasi dan/atau penempatan kepada Dewan Pengawas (jika diperlukan).
4. Berdasarkan rekomendasi Dewan Pengawas maka

DUTIES AND RESPONSIBILITIES OF INVESTMENT AND PLACEMENT COMMITTEE

The scope of duties of the Investment and Placement Committee includes providing a review result to the Supervisory Board on investment and/or placement proposals from the Executive Board. Its main tasks are as follows:

1. Conducting review; a study and assessment of the feasibility of investment and/or placement presented by the Executive Board, covering sharia, legality administration, business and industry, technical and business prospects, business risk, return aspects.
2.
3. Preparing a review result draft; a study and assessment of the feasibility of investment and/or placement to the Supervisory Board.
4. Presenting and explaining the review results; a study and assessment of the feasibility of investment and/or placement to the Supervisory Board (if necessary).
5. Based on the recommendation of the Supervisory

Komite Investasi dan Penempatan menyusun dan menyampaikan laporan final hasil *review,* telaah dan penilaian atas kelayakan penempatan dan/atau investasi.

5. Memastikan dibuatnya risalah rapat yang dilakukan Komite Investasi dan Penempatan untuk dilaporkan kepada Dewan Pengawas secara reguler.
6. Menyediakan bahan rujukan dan informasi untuk keperluan Dewan Pengawas terkait pengelolaan Investasi apabila diminta.
7. Melaksanakan tugas lain dari Dewan Pengawas terkait dengan peran dan tanggung jawab Dewan Pengawas dalam hal pengawasan atas investasi dan/atau penempatan BPKH.
8. Dalam melaksanakan tugasnya, Komite Investasi dan Penempatan wajib mengedepankan prinsip syariah serta memastikan komposisi dan portofolio investasi dan/atau penempatan keuangan haji tidak melampaui batas persentase pengeluaran keuangan haji sesuai dengan Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.
9. Melaporkan hasil-hasil kerja Komite Investasi dan Penempatan kepada Dewan Pengawas secara berkala.
10. Melakukan pengkajian dan menelaah kelengkapan pedoman Komite Investasi dan Penempatan serta memberikan rekomendasi kepada Dewan Pengawas atas penyesuaian-penyesuaian yang diperlukan secara berkala.
11. Mengawasi dan memastikan pelaksanaan kebijakan investasi dan penempatan yang telah ditetapkan sesuai dengan regulasi terkait dengan investasi dan penempatan yang berlaku.
12. Melakukan evaluasi kinerja Komite Investasi dan Penempatan secara mandiri dan melaporkan hasilnya kepada Dewan Pengawas setiap tahun.
13. Membuat rencana kerja tahunan Komite Investasi dan Penempatan yang diselaraskan dengan rencana kerja tahunan atas kebijakan Investasi dan/atau Penempatan BPKH.

WEWENANG

Wewenang Komite Investasi dan Penempatan dalam rangka bertugas membantu Dewan Pengawas atas hal-hal yang terkait pelaksanaan pengelolaan keuangan haji

Board, the Investment and Placement Committee prepares and submits a final report on the review result, a study and assessment of the feasibility of placement and/or investment.

6. Ensuring that minutes of the Investment and Placement Committee meetings are prepared to be reported to the Supervisory Board on a regular basis.
7. Providing reference materials and information for the needs of the Supervisory Board regarding investment management if requested.
8. Performing other duties of the Supervisory Board related to the roles and responsibilities of the Supervisory Board in terms of supervision of investment and/or placement of BPKH.
9. In performing its duties, the Investment and Placement Committee must uphold sharia principles and ensure that the composition and portfolio of hajj fund investment and/or placements do not exceed the percentage limit of hajj fund expenditure in accordance with Government Regulation Number 5 of 2018 on the Implementation of Law Number 34 of 2014 on Hajj Fund Management.
10. Periodically reporting the work results of the Investment and Placement Committee to the Supervisory Board.
11. Reviewing and examining the completeness of the Investment and Placement Committee guidelines and providing recommendations to the Supervisory Board on the necessary adjustments on a regular basis.
12. Supervising and ensuring the implementation of investment and placement policies that have been stipulated according to applicable regulations related to investment and placement.
13. Evaluating the performance of the Investment and Placement Committee independently and reporting the results to the Supervisory Board annually.
14. Drawing up an annual work plan of the Investment and Placement Committee which is aligned with the annual work plan of BPKH Investment and/or Placement policies.

AUTHORITY

The authority of the Investment and Placement Committee in supporting the Supervisory Board on matters related to the implementation of hajj fund management includes:

meliputi:

1. Mengakses catatan atau informasi tentang investasi dan/atau penempatan keuangan haji, penggunaan dana terkait investasi atau penempatan keuangan haji, aset serta sumber daya BPKH lainnya yang berkaitan dengan pelaksanaan tugas.
2. Melakukan komunikasi secara langsung dengan Dewan Pengawas dan Anggota Badan Pelaksana, Bidang Investasi dan Anggota Badan Pelaksana bidang Operasional, serta jajarannya masing- masing.
3. Meminta dan/atau mendapatkan kerja sama dari mitra kerja antara lain Sekretaris Dewan Pengawas dan komite lain, Deputi Investasi dan Deputi Operasional pada Badan Pelaksana.
4. Melibatkan pihak independen di luar anggota Komite Investasi dan Penempatan untuk membantu pelaksanaan tugas jika diperlukan.
5. Menyusun, mengevaluasi, mengubah, dan melaksanakan pedoman Komite Investasi dan Penempatan termasuk menentukan prosedur dan lingkup pelaksanaan pekerjaan Komite Investasi dan Penempatan dengan persetujuan Dewan Pengawas.
6. Melakukan kewenangan lain yang diberikan oleh Dewan Pengawas.

PEDOMAN KERJA KOMITE INVESTASI DAN PENEMPATAN

BPKH telah menyusun Peraturan BPKH No. 9 Tahun 2020 tentang Pedoman Kerja Komite di Bawah Dewan Pengawas Badan Pengelola Keuangan Haji, yakni dalam salah satu lampirannya mencantumkan penjelasan tentang Komite Investasi dan Penempatan. Isi dari peraturan tersebut berisikan tentang fungsi, wewenang, tugas, tanggung jawab, aturan pengangkatan anggota komite, serta aturan rapat.

RAPAT KOMITE INVESTASI DAN PENEMPATAN

Dalam Peraturan Kepala Badan Pelaksana BPKH Nomor 9 Tahun 2020, tercantum bahwa Komite Investasi dan Penempatan dapat mengadakan rapat rutin minimal 2 (dua) kali dalam sebulan. Berikut merupakan data rapat Komite Investasi dan Penempatan yang dilakukan sepanjang tahun 2022:

1. Accessing records or information about hajj fund investment and/or placement, use of funds related to investment or placement of hajj fund, assets and other resources of BPKH that is related to the implementation of tasks.
2. Communicating directly with the Supervisory Board and Members of the Executive Board, the Investment Division and Members of the Executive Board for Operations, as well as their respective staff.
3. Requesting and/or obtaining cooperation from partners, including the Secretary of the Supervisory Board and other committees, Deputy of Investment and Deputy of Operations at the Executive Board.
4. Engaging independent parties outside members of the Investment and Placement Committee to assist in the performance of tasks if necessary.
5. Preparing, evaluating, revising, and implementing the Investment and Placement Committee guidelines, including determining the procedures and scope of work of the Investment and Placement Committee with the approval of the Supervisory Board.
6. Exercising other authorities given by the Supervisory Board.

WORK GUIDELINES OF INVESTMENT AND PLACEMENT COMMITTEE

BPKH has drawn up BPKH Regulation No. 9 of 2020 on Work Guidelines for Committees Under the Supervisory Board of Hajj Fund Management Agency. One of the attachments thereto sets out an explanation regarding the Investment and Placement Committee. The regulation describes functions, authorities, duties, responsibilities, rules for appointing committee members, and meeting rules.

INVESTMENT AND PLACEMENT COMMITTEE MEETINGS

In the Regulation of the Head of the Executive Board of BPKH Number 9 of 2020, it is stated that the Investment and Placement Committee can hold regular meetings at least twice a month. The following is data on Investment and Placement Committee meetings held throughout 2022:

Rapat Komite Investasi dan Penempatan Tahun 2022

Investment and Placement Committee Meeting in 2022

Bulan Month	Tanggal Date	Agenda
Januari January	03-Jan-22 Jan-03-22	Undangan Rapat Koordinasi Lanjutan UAT Aplikasi Dashboard Pengawasan ISBE Invitation of Continued Coordination Meeting of UAT of ISBE Supervision Dashboard Application
	17-Jan-22 Jan-17-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting
	18-Jan-22 Jan-18-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting
	21-Jan-22 Jan-21-22	Rapat Monitoring dan Evaluasi Kinerja Bidang Penghimpunan Dana, Penempatan Dana, dan ILAL DN Monitoring and Evaluation Meeting of the Fund Collection, Fund Placement, and ILAL DN Division Performance
	24-Jan-22 Jan-24-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting
Februari February	08-Feb-22 Feb-08-22	Rapat Evaluasi Kinerja BP Divisi Pelaksanaan dan Monev Kemaslahatan Kuartal IV Tahun 2021 Performance Evaluation Meeting of the Executive Board for Impelmentation and Monev of Philanthropic Program Division of Q4 2021
	10-Feb-22 Feb-10-22	Rapat Monitoring dan Evaluasi Kinerja Bidang Transformasi dan Teknologi Informasi Semester 2 Tahun 2021 Performance Evaluation and Monitoring Meeting of the Transformation and Information Technology Division of Semester 2 2021
	11-Feb-22 Feb-11-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting
	15-Feb-22 Feb-15-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting
Maret March	01-Mar-22 March-01-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting
	08-Mar-22 March-08-22	Rapat Monitoring dan Evaluasi Kinerja Bidang Penghimpunan Dana, Penempatan Dana dan ILAL DN Performance Evaluation and Monitoring Meeting of the Fund Collection, Fund Placement, and ILAL DN Division Performance
	15-Mar-22 March-15-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting
	17-Mar-22 March-17-22	Rapat Evaluasi Kinerja Investasi dan Kerja Sama Luar Negeri Tahun 2021 Meeting of the Foreign Investment and International Relations Division Performance Evaluation 2021
	22-Mar-22 March-22-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting

Bulan Month	Tanggal Date	Agenda
April	14-Apr-22 Apr-14-22	Rapat Koordinasi Dewan Pengawas KIP, AI dan Hukum Coordination Meeting of the Supervisory Board of KIP, AI, and Legal
	18-Apr-22 Apr-18-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation to Investment and Placement Committee Internal Meeting
	25-Apr-22 Apr-25-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation of Investment and Placement Committee Internal Meeting
	28-Apr-22 Apr-28-22	Rapat Evaluasi Kinerja Investasi dan Kerja Sama Luar Negeri Tahun 2021 dan Triwulan I Tahun 2022 Meeting of the Foreign Investment and International Relations Division Performance Evaluation of 2021 and Q1 2022
Mei May	17-Mei-22 May-17-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation to Investment and Placement Committee Internal Meeting
Juni June	06-Jun-22 Jun-06-22	Rapat Monitoring dan Evaluasi Kinerja Bidang Penghimpunan Dana, Penempatan Dana, dan ILAL DN Kuartal I Tahun 2022 Performance Evaluation and Monitoring Meeting of the Fund Collection, Fund Placement, and ILAL DN Division Performance of Q1 2022
	06-Jun-22 Jun-06-22	Rapat Evaluasi Kinerja BP Bidang Pengadaan dan Umum Kuartal I Tahun 2022 Performance Evaluation Meeting of the Executive Board for Procurement and General Affaris of Q1 2022
	09-Jun-22 Jun-09-22	Rapat Monitoring dan Evaluasi Kinerja Bidang Transformasi dan Teknologi Informasi Kuartal 1 Tahun 2022 Performance Evaluation and Monitoring Meeting of the Transformation and Information Technology Division of Q1 2022
	21-Jun-22 Jun-21-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation to Investment and Placement Committee Internal Meeting
Agustus August	19-Agu-22 Aug-19-22	Fullboard Evaluasi Pelaporan dan Kinerja Bidang Investasi Surat Berharga dan Emas Semester I Tahun 2022 Fullboard of Reporting and Performance Evaluation of Investment in Securities and Gold Division of Semester I 2022
	20-Agu-22 Aug-20-22	Fullboard Evaluasi Pelaporan dan Kinerja Bidang Investasi Surat Berharga dan Emas Semester I Tahun 2022 Fullboard of Reporting and Performance Evaluation of Investment in Securities and Gold Division of Semester I 2022
	23-Agu-22 Aug-23-22	Rapat Pembahasan Draft Laporan Kinerja KIP dan Laporan Pengawasan Kinerja Badan Pelaksana Bidang IKSLN Semester I Tahun 2022 Meeting of Discussion on KIP Performance Report Draft and Performance Supervisory Report of the Executive Board for IKSLN Division of Semester I 2022
	24-Agu-22 Aug-24-22	Rapat Pembahasan Draft Laporan Kinerja KIP dan Laporan Pengawasan Kinerja Badan Pelaksana Bidang IKSLN Semester I Tahun 2022 Meeting of Discussion on KIP Performance Report Draft and Performance Supervisory Report of the Executive Board for IKSLN Division of Semester I 2022
	25-Agu-22 Aug-25-22	Rapat Pembahasan Draft Laporan Kinerja KIP dan Laporan Pengawasan Kinerja Badan Pelaksana Bidang IKSLN Semester I Tahun 2022 Meeting of Discussion on KIP Performance Report Draft and Performance Supervisory Report of the Executive Board for IKSLN Division of Semester I 2022

Bulan Month	Tanggal Date	Agenda
September	01-Sep-22 Sep-01-22	Rapat Evaluasi Kinerja Badan Pelaksana Bidang Investasi dan Kerja Sama Luar Negeri Semester I Tahun 2022 Performance Evaluation Meeting of the Executive Board for the Foreign Investment and International Relations of Semester I 2022
	02-Sep-22 Sep-02-22	Rapat Monitoring dan Evaluasi Kinerja Bidang Transformasi dan Teknologi Informasi Semester 1 Tahun 2022 Performance Evaluation and Monitoring Meeting of the Executive Board for the Foreign Investment and Cooperation of Semester I 2022
	05-Sep-22 Sep-05-22	Rapat Monitoring dan Evaluasi Kinerja Bidang Penghimpunan Dana, Penempatan Dana, dan ILAL DN Semester I Tahun 2022 Performance Evaluation and Monitoring Meeting of the Fund Collection, Fund Placement, and ILAL DN Division Performance of Semester I 2022
	06-Sep-22 Sep-06-22	Rapat Evaluasi Kinerja BP Divisi Pelaksanaan dan Monev Kemaslahatan Semester I Tahun 2022 Performance Evaluation Meeting of the Executive Board for the Implementation and Monev of the Philanthropic Program Division of Semester I 2022
	07-Sep-22 Sep-07-22	Rapat Evaluasi Kinerja BP Bidang Pengadaan dan Umum Semester I Tahun 2022 Performance Evaluation Meeting of the Executive Board for the Procurement and General Affairs Division of Semester I 2022
November	07-Nov-22 Sep-07-22	Undangan Rapat Koordinasi Pengawasan Bidang Investasi Langsung dan Investasi Lainnya Dalam Negeri Invitation to Coordination Meeting of Supervision on Domestic Direct Investment and Other Investments Division
	22-Nov-22 Nov-22-22	Undangan Rapat Komite Investasi dan Penempatan Invitation to Investment and Placement Committee Internal Meeting
	23-Nov-22 Nov-23-22	Undangan Rapat Komite Investasi dan Penempatan Invitation to Investment and Placement Committee Internal Meeting
Desember December	08-Des-22 Dec-08-22	Undangan Rapat Komite Investasi dan Penempatan Invitation to Investment and Placement Committee Internal Meeting
	22-Des-22 Dec-22-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation to Investment and Placement Committee Internal Meeting
	23-Des-22 Dec-23-22	Undangan Konsinyering Pembahasan Reviu SOP dan Manual Board Komite Investasi dan Penempatan Invitation to Consinering of Discussion of Review of SOP and Manual Board of Investment and Placement Committee
	24-Des-22 Dec-24-22	Undangan Konsinyering Pembahasan Reviu SOP dan Manual Board Komite Investasi dan Penempatan Invitation to Consinering of Discussion of Review of SOP and Manual Board of Investment and Placement Committee
	25-Des-22 Dec-25-22	Undangan Konsinyering Pembahasan Reviu SOP dan Manual Board Komite Investasi dan Penempatan Invitation to Consinering of Discussion of Review of SOP and Manual Board of Investment and Placement Committee
	27-Des-22 Dec-27-22	Undangan Rapat Internal Komite Investasi dan Penempatan Invitation to Investment and Placement Committee Internal Meeting
	28-Des-22 Dec-28-22	Undangan Rapat Evaluasi Kinerja Badan Pelaksana Bidang Investasi Surat Berharga dan Emas Triwulan III dan Prognosa Akhir Tahun 2022 Invitation to Performance Evaluation Meeting of the Executive Board for Investment in Securities and Gold Division of Q3 and Prognosis of End of 2022

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
1	18 Januari 2022 January 18, 2022	001/KAJIAN/DP/Kom-Inv/01/2022	Reviu Permohonan Persetujuan Penurunan Tingkat Ekspektasi Imbal Hasil Pembiayaan Sindikasi PT Permodalan Nasional Madani Review of Request for Approval of Lowering of the Expected Return on PT Permodalan Nasional Madani Syndicated Financing	1	1	1	1	1	1	1
2	18 Januari 2022 January 18, 2022	002/KAJIAN/DP/Kom-Inv/01/2022	Memorandum Kajian KIP - Permohonan Persetujuan Usulan Rencana Investasi Tahunan (RIT) Investasi Langsung dan Investasi Lainnya Dalam Negeri Tahun 2022 KIP Review Memorandum - Request for Approval of Annual Investment Plan Proposals (RIT) of Domestic Direct Investment and Other Investments in 2022	1	1	1	1	1	1	1
3	24 Januari 2022 January 24, 2022	003/KAJIAN/DP/Kom-Inv/01/2022	Memorandum Kajian Lanjutan Kedua atas Laporan Hasil Reviu Proposal Badan Pelaksana BPKH – Appeal atas Permohonan Persetujuan Penunjukkan Sedco Capital sebagai Manajer Portofolio. Memorandum of Second Continued Review of Report of Review Results of the Executive Board Proposal of BPKH – Appeal on Request for Approval of Appointment of Sedco Capital as Portfolio Manager.	1	1	1	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
4	24 Januari 2022 January 24, 2022	004/KAJIAN/DP/Kom-Inv/01/2022	Memorandum Kajian Lanjutan Ketiga Komite Investasi & Penempatan - Reviu atas Permohonan Persetujuan Rencana Investasi pada Sedco Capital Memorandum of Third Continued Review of Investment & Placement Committee – Review of Request for Approval of Investment Plan in Sedco Capital	1	1	1	1	1	1	1
5	11 Februari 2022 February 11, 2022	005/KAJIAN/DP/Kom-Inv/02/2022	Memorandum Kajian Komite Investasi & Penempatan - Reviu atas Permohonan Persetujuan atas Discretionary Portfolio Management Agreement. Investment & Placement Committee Review Memorandum - Review of Request for Approval of Discretionary Portfolio Management Agreement.	1	1	1	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
6	15 Februari 2021 February 15, 2021	007/KAJIAN/DP/Kom-Inv/02/2022	Laporan Hasil Review Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT Wijaya Karya (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022 Report of Proposal Review Results of the Executive Board of BPKH - Request for Approval of BPKH Investment in PT Wijaya Karya (Persero), Tbk Corporate Sukuk of 2022 to Maintain Investment Portfolio Portion & Support Achievement of Return Target 2022	1	1	1	1	1	1	1
7	15 Februari 2021 February 15, 2021	008/KAJIAN/DP/Kom-Inv/02/2022	Laporan Hasil Review Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Investasi Sukuk Mudharabah I Waskita Karya Tahun 2022 Report of Proposal Review Results of the Executive Board of BPKH - Request for Approval of Proposed Investment in Waskita Karya Sukuk Mudharabah I of 2022	1	1	1	1	1	1	1
8	22 Februari 2022 February 22, 2021	009/KAJIAN/DP/Kom-Inv/02/2022	Laporan Final Hasil Reviu Proposal Badan Pelaksana BPKH – Reviu Penyampaian Usulan Rencana Investasi Tahunan (RIT) Investasi Luar Negeri Tahun 2022 Final Report of Proposal Review Results of the Executive Board of BPKH – Review of Submission of Proposed Annual Investment Plan (RIT) of Foreign Investment in 2022	1	1	1	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
9	22 Februari 2022 February 22, 2022	010/KAJIAN/DP/Kom-Inv/02/2022	Reviu Proposal Badan Pelaksana BPKH – Permohonan Persetujuan Perpanjangan Surat Keputusan (SK) Manajer Investasi - PT PNM Investment Management Review of the Executive Board of BPKH Proposal – Request for Approval of Extension of Decision Letter of the Investment Manager – PT PNM Investment Management	1	1	1	1	1	1	1
10	15 Maret 2022 March 15, 2022	011/KAJIAN/DP/Kom-Inv/03/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Lelang Penempatan. Review of the Executive Board of BPKH Proposal Results – Request for Approval of Placement of Initial Deposit in Rupiah Currency at the amount of Rp100,000,000,000.00 through Placement Auction Mechanism	1	1	C	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
11	15 Maret 2022 March 15, 2022	011/KAJIAN/DP/Kom-Inv/03/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp100.000.000.000,00 Melalui Mekanisme Lelang Penempatan. Review of the Executive Board of BPKH Proposal Results – Request for Approval of Placement of DAU and Non DAU Return in Rupiah Currency at the amount of Rp100,000,000,000.00 through Placement Auction Mechanism	1	1	C	1	1	1	1
12	22 Maret 2022 March 22, 2022	013/KAJIAN/DP/Kom-Inv/03/2022	Laporan Hasil Review Proposal Badan Pelaksana BPKH- Permohonan Persetujuan Investasi Sukuk Mudharabah Berkelanjutan Adira Finance Report of Review of the Executive Board of BPKH Proposal Results – Request for Investment in Adira Finance Continued Sukuk Mudharabah	1	1	1	1	1	1	1
13	22 Maret 2022 March 22, 2022	014/KAJIAN/DP/Kom-Inv/03/2022	Laporan Hasil Review Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Investasi RDSPT PNM Pembiayaan Mikro BUMN Seri X Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval in Investment in RDSPT of PNM Pembiayaan Mikro BUMN Series X	1	1	1	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
14	22 Maret 2022 March 22, 2022	015/KAJIAN/DP/Kom-Inv/03/2022	Laporan Hasil Review Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Investasi SBSN Rupiah Sebesar Nominal Rp 10 Triliun pada Tahun 2022 untuk Mempertahankan Target Portofolio Investasi, Nilai Manfaat, dan Penyerapan Likuiditas Tahun 2022 Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval in Investment in Rupiah SBSN of Rp10 Trillion in 2022 to Maintain Investment Portfolio Targets, Return, and Liquidity Absorption in 2022	1	1	1	1	1	1	1
15	15 April 2022 April 15, 2022	019/KAJIAN/DP/Kom-Inv/04/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Setoran Awal dalam Mata Uang Rupiah sebesar Rp50.000.000.000,00 Melalui Mekanisme Lelang Penempatan Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Placement of Initial Deposit in Rupiah at the amount of Rp50,000,000,000.00 through Placement Auction Mechanism	1	1	Perjadin Business Trip	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
16	15 April 2022 April 15, 2022	020/KAJIAN/DP/Kom-Inv/04/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH – Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD pada Bank Mega Syariah sebesar USD30.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana dari BPS BPIH Penempatan Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Time Deposit Placement of Initial Deposit in USD Currency in Bank Mega Syariah at the amount of Rp30,000,000,000.00 through Fund Placement Auction Mechanism from Placement of BPS BPIH	1	1	Perjadin Business Trip	1	1	1	1
17	15 April 2022 April 15, 2022	021/KAJIAN/DP/Kom-Inv/04/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Penempatan Dana Nilai Manfaat DAU dan Non DAU dalam Mata Uang Rupiah sebesar Rp50.000.000.000,00 Melalui Mekanisme Lelang Penempatan Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Placement of DAU and Non DAU Return in Rupiah at the amount of Rp50,000,000,000.00 through Placement Auction Mechanism	1	1	Perjadin Business Trip	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
18	17 Mei 2022 May 17, 2022	022/KAJIAN/DP/Kom-Inv/05/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH – Permohonan Persetujuan atas Usulan Investasi Lainnya melalui Pembiayaan Sindikasi Syariah kepada Persyarikatan Muhammadiyah Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Proposed Other Investments through Sharia Syndicated Financing to Persyarikatan Muhammadiyah	1	I	1	1	1	1	1
19	17 Mei 2022 May 17, 2022	023/KAJIAN/DP/Kom-Inv/05/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Limit Penempatan Keuangan Haji pada BPS BPIH Melalui Mekanisme Lelang dan/atau Permintaan Penempatan dari BPS BPIH Penempatan Dengan Jumlah Maksimal Rp1 Triliun Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Placement Limit of Hajj Fund in BPS BPIH through Auction Mechanism and/or Placement Request from Placement of BPS BPIH with a Maximum Amount of Rp1 Trillion	1	I	1	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
20	17 Mei 2022 May 17, 2022	024/KAJIAN/DP/Kom-Inv/05/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH – Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD pada Bank Mega Syariah sebesar USD30.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana dari BPS BPIH Penempatan Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Time Deposit Placement of Initial Deposit in USD Currency in Bank Mega Syariah at the amount of Rp30,000,000,000.00 through Fund Placement Auction Mechanism from Placement of BPS BPIH	1	I	1	1	1	1	1
21	24 Mei 2022 May 24, 2022	025/KAJIAN/DP/Kom-Inv/05/2022	Laporan Hasil Review Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Investasi BPKH Pada Sukuk Korporasi PT PP (Persero), Tbk Pada Tahun 2022 Guna Menjaga Porsi Portofolio Investasi & Mendukung Pencapaian Target Nilai Manfaat Tahun 2022 Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of BPKH Investment in PT PP (Persero), Tbk Corporate Sukuk of 2022 to Maintain Investment Portfolio Portion & Support Achievement of Return Target 2022	1	1	1	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL 100%	AHP 89%	MA 59%	AS 100%	DPR 96%	RA 100%	YV 100%
22	21 Juni 2022 June 21, 2022	026/KAJIAN/DP/Kom-Inv/06/2022	Memorandum Kajian Komite Investasi & Penempatan – Reviu Lanjutan Permohonan Persetujuan Penurunan Tingkat Ekspektasi Imbal Hasil Pembiayaan Sindikasi PT Permodalan Nasional Madani Review Memorandum of Investment & Placement Committee – Continued Review of Request for Approval of the Lowering of the Expected Rate of Syndicated Financing Return of PT Permodalan Nasional Madani	1	1	1	1	Perjadin Business Trip	1	1
23	28 Juni 2022 June 28, 2022	027/KAJIAN/DP/Kom-Inv/06/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH – Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD pada Bank Mega Syariah sebesar USD50.000.000,00 Melalui Mekanisme Permintaan Penempatan Dana dari BPS BPIH Penempatan. Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Time Deposit Placement of Initial Deposit in USD Currency in Bank Mega Syariah at the amount of Rp50,000,000,000.00 through Fund Placement Auction Mechanism from Placement of BPS BPIH	1	1	1	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
24	01 Juli 2022 July 01, 2022	028/KAJIAN/DP/Kom-Inv/06/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH – Permohonan Persetujuan atas Penambahan Fungsi Bank BTN UUS sebagai BPS BPIH Penempatan dan Pengelola Nilai Manfaat. Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Addition of Functions of Bank BTN UUS as BPS BPIH of Placement and Manager of Return	1	1	1	1	1	1	1
25	11 Juli 2022 July 11, 2022	029/KAJIAN/DP/Kom-Inv/06/2022	Laporan Hasil Reviu Proposal Badan Pelaksana BPKH - Appeal Jangka Waktu RDSPT PNM Report of Review of the Executive Board of BPKH Proposal Results – Appeal of Tenor of RDSPT PNM	1	1	1	1	1	1	1

No	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
26	15 Agustus 2022 August 15, 2022	030/KAJIAN/DP/Kom-Inv/08/2022	Laporan Hasil Review Proposal Badan Pelaksana BPKH - Permohonan Persetujuan Usulan Konversi Sisa Persetujuan investasi SBSN dengan Optimalisasi pada US Dollar Sebesar USD 200 Juta pada Tahun 2022 Guna Mendukung Pencapaian Target Portofolio Investasi, Nilai Manfaat, dan Re-Investasi Instrument USD yang Jatuh Tempo di 2022 Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Proposed Conversion of Remaining Approved Fund of Investment in SBSN with Optimization in USD at USD 200 Million in 2022 to Support Investment Portfolio Target, Return, and Re-Investment and USD Instrument Matured in 2022	1	1	1	1	1	1	1
27	02 September 2022 September 02, 2022	031/KAJIAN/DP/Kom-Inv/09/2022	Permohonan Persetujuan Penempatan Dana Deposito Setoran Awal dalam Mata Uang USD pada bank Mega Syariah sebesar USD50.000.000 Melalui Mekanisme Permintaan Penempatan Dana dari BPS BPIH Penempatan Report of Review of the Executive Board of BPKH Proposal Results – Request for Approval of Time Deposit Placement of Initial Deposit in USD Currency in Bank Mega Syariah at the amount of Rp50,000,000,000.00 through Fund Placement Auction Mechanism from Placement of BPS BPIH	1	1	1	1	1	1	1
				27	**24**	**16**	**27**	**26**	**27**	**27**

NO	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
28	22 November 2022 November 22, 2022	032/KAJIAN/DP/Kom-Inv/11/2022	Memorandum - Reviu tentang Permohonan Persetujuan Penambahan Fungsi Bank Muamalat Indonesia Sebagai BPS BPIH Pengelola Nilai Manfaat Memorandum – Review on Request for Approval of Addition of Function of Bank Muamalat Indonesia as BPS BPIH of Return Manager	1	1	1	1	1	1	1
29	23 November 2022 November 23, 2022	033/KAJIAN/DP/Kom-Inv/11/2022	Reviu Permohonan Persetujuan usulan Revisi Rencana Investasi Tahunan (RIT) Investasi Surat Berharga dan Emas Tahun 2022 Review of Request for Approval of Proposed Revision on Annual Investment Plan (RIT) of Investment in Securities and Gold of 2022	1	1	1	1	1	1	1
30	08 Desember 2022 December 08, 2022	034/KAJIAN/DP/Komite-Inv/12/2022	Permohonan Persetujuan Usulan Investasi SBSN Dengan Optimalisasi pada US Dollar Sebesar USD 100 Juta pada Tahun 2022 hingga Juni 2023 Guna Optimalisasi Nilai Manfaat Request for Approval of Proposed SBSN investment with Optimization in US Dollar of USD 100 Million in 2022 to June 2023 to Optimize Return	1	1	1	1	1	1	1

NO	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
31		035/KAJIAN/DP/Komite-Inv/12/2022	Memorandum - Reviu Permohonan Persetujuan Penempatan Dana Setoran Awal Rupiah sebesar Rp2.735.000.000.000 Dana Setoran Awal USD sebesar USD184.400.000 dana Dana Nilai Manfaat Rupiah sebesar Rp1.900.000.000.000 Melalui Mekanisme Lelang Penempatan Memorandum – Review on Request for Approval of Placement of Initial Deposit in Rupiah at the amount of Rp2,735,000,000.000, Initial Deposit in USD of USD184,400,000 and Return in Rupiah of Rp1,900,000000.000 through Placement Auction Mechanism	1	1	1	1	1	1	1
32		036/KAJIAN/DP/Komite-Inv/12/2022	Addendum atas Memo No. 034/KAJIAN/DP/Komite-Inv/12/2022 tentang Permohonan Persetujuan Usulan Investasi SBSN Dengan Optimalisasi pada US Dollar Sebesar USD 100 Juta pada Tahun 2022 hingga Juni 2023 Guna Optimalisasi Nilai Manfaat Addendum to Memo No. 034/KAJIAN/DP/Komite-Inv/12/2022 on Request for Approval of Proposed SBSN Investment with Optimization in USD of USD 100 Million in 2022 to June 2023 to Optimize Return	1	1	1	1	1	1	1

NO	Tanggal Date	No Surat Letter No	Perihal Subject	Daftar Hadir Attendance List						
				SL	AHP	MA	AS	DPR	RA	YV
				100%	89%	59%	100%	96%	100%	100%
33		037/KAJIAN/DP/Komite-Inv/12/2022	Permohonan Persetujuan Badan Pelaksana atas Usulan RIT Investasi Langsung dan Investasi Lainnya (ILAL) Tahun 2023 Request for Approval of the Executive Board on the Proposed RIT of Direct Investment and Other Investments (ILAL) in 2023	1	1	I	Cuti On Leave	1	1	Cuti On Leave
34		038/KAJIAN/DP/Komite-Inv/12/2022	Permohonan Persetujuan Badan Pelaksana atas Usulan RIT Investasi Surat Berharga dan Emas Tahun 2023 Request for Approval of the Executive Board on the Proposed RIT of Investment in Securities and Gold in 2023	1	1	I	Cuti On Leave	1	1	Cuti On Leave
35		039/KAJIAN/DP/Komite-Inv/12/2022	Permohonan Persetujuan Badan Pelaksana atas Usulan RIT Investasi Luar Negeri Tahun 2023 Request for Approval of the Executive Board on the Proposed RIT of Foreign Investment in 2023	1	1	I	Cuti On Leave	1	1	Cuti On Leave
				8	**8**	**5**	**5**	**8**	**8**	**5**

LAPORAN PELAKSANAAN KERJA KOMITE INVESTASI DAN PENEMPATAN

Sepanjang tahun 2022, Komite Investasi dan Penempatan telah melakukan kegiatan-kegiatan sebagai berikut:

WORK IMPLEMENTATION REPORT OF INVESTMENT AND PLACEMENT COMMITTEE

Throughout 2022, the Investment and Placement Committee carried out the following activities:

No.	Tanggal Date	Agenda
1	26 Januari 2022 January 26, 2022	Prospek Ekonomi Tahun 2022 dan Potensi Kerja Sama Investasi Syariah Economic Prospects for 2022 and Sharia Investment Cooperation Potential
2	24 Februari 2022 February 24, 2022	Tinjauan Pasar dan Peringkat Surat Utang dan Sukuk Korporasi Market Overview and Rating of Corporate Bonds and Sukuk
3	28 Juni 2022 June 28, 2022	Potensi Investasi Luar Negeri di Amerika Serikat Foreign Investment Potential in the United States
4	22 Agustus 2022 August 22, 2022	Tinjauan Makroekonomi Indonesia dan Global Tahun 2022 Indonesia and Global Macroeconomic Overview in 2022

Sekretariat Dewan Pengawas

Secretariat of Supervisory Board

Sekretariat Dewan Pengawas adalah organ pendukung yang dibentuk dan bertanggung jawab kepada Dewan Pengawas, yang bertugas memberikan dukungan kepada Dewan Pengawas (DP) dalam melaksanakan tugasnya.

The Secretariat of the Supervisory Board is a supporting organ that is formed and reports to the Supervisory Board, which is tasked with providing support to the Sup ervisory Board (DP) in performing its duties.

TUGAS DAN TANGGUNG JAWAB SEKRETARIAT DEWAN PENGAWAS

Tugas utama sekretariat Dewan Pengawas ialah membawa administrasi penilaian dan persetujuan serta koordinasi antara Dewan Pengawas dengan Badan Pelaksana juga dengan para mitra atau pemangku kepentingan (*stakeholder*).

Tugas-tugas Sekretariat Dewan Pengawas sebagai berikut:

1. Melakukan kegiatan administrasi dan fungsi *supporting* atas setiap kegiatan Dewan Pengawas.
2. Memfasilitasi hubungan komunikasi dan korespondensi antara Dewan Pengawas dan Badan Pelaksana dalam menyampaikan informasi yang diperlukan dengan cepat, tepat, dan efisien.

DUTIES AND RESPONSIBILITIES OF THE SUPERVISORY BOARD SECRETARIAT

The main task of the Supervisory Board secretariat is to perform administration of assessments and approvals as well as support coordination between the Supervisory Board and Executive Board as well as with partners or stakeholders.

The duties of the Supervisory Board Secretariat are as follows:

1. Performing administrative activities and supporting every activity of the Supervisory Board.
2. Facilitating communication and correspondence between the Supervisory Board and Executive Board in conveying the required information quickly, accurately, and efficiently.

3. Mengoordinasikan kegiatan rapat internal yang terkait dengan Dewan Pengawas.
4. Mempersiapkan rapat dan membuat risalah rapat Dewan Pengawas sesuai ketentuan Anggaran Dasar BPKH.
5. Menyusun dan mendistribusikan tindak lanjut hasil rapat.
6. Menyusun Rancangan Rencana Kerja dan Anggaran Tahunan (RKAT) Dewan Pengawas.
7. Menyusun rancangan laporan-laporan Dewan Pengawas.
8. Melaksanakan tugas lain dari Dewan Pengawas.

Tugas Pimpinan Sekretariat Dewan Pengawas

1. Memastikan Dewan Pengawas mematuhi peraturan perundang-undangan serta menerapkan prinsip-prinsip *Good Governance*.
2. Memberikan informasi yang dibutuhkan oleh Dewan Pengawas secara berkala atau sewaktu-waktu apabila diminta.
3. Mengoordinasikan anggota komite, jika diperlukan dalam rangka memperlancar tugas Dewan Pengawas.
4. Menyusun serta memonitor tindak lanjut hasil rapat.
5. Mengoordinasikan, memonitor, dan mengendalikan kecepatan, ketepatan, dan keamanan distribusi alur dokumen untuk kelancaran kegiatan Dewan Pengawas.
6. Penghubung (*liaison officer*) Dewan Pengawas dengan pihak lain.

WEWENANG DAN KEWAJIBAN PIMPINAN SEKRETARIAT DEWAN PENGAWAS

Dalam menjalankan fungsi dan tugasnya, sekretaris DP memiliki wewenang serta kewajiban yang melekat.

Adapun wewenang dan kewajiban Sekretariat Dewan Pengawas sebagai berikut:

WEWENANG

1. Menjalankan sistem dan prosedur persuratan maupun kearsipan dalam lingkungan kewenangan

3. Coordinating internal meeting activities related to the Supervisory Board.
4. Preparing meetings and writing minutes of meetings of the Supervisory Board in accordance with the provisions of BPKH Articles of Association.
5. Preparing and distributing follow-up report on meeting results.
6. Compiling Annual Work Plan and Budget (RKAT) of the Supervisory Board.
7. Preparing drafts of the Supervisory Board report.
8. Performing other tasks given by the Supervisory Board.

Duties of Head of Secretariat of the Supervisory Board

1. Ensuring that the Supervisory Board complies with laws and regulations and implements Good Governance principles.
2. Providing information needed by the Supervisory Board on a periodical basis or at any time when requested.
3. Coordinating committee members, if necessary, to support smooth performance of the Supervisory Board.
4. Preparing and monitoring follow-up results of the meeting.
5. Coordinating, monitoring, and controlling the speed, accuracy, and security of distribution flow of document to ensure smooth implementation of the Supervisory Board's activities.
6. Serving as a liaison officer of the Supervisory Board with other parties.

AUTHORITY AND OBLIGATIONS OF HEAD OF SECRETARIAT OF THE SUPERVISORY BOARD

In performing its functions and duties, secretary of the Supervisory Board has inherent authority and obligations.

The authority and obligations of the Secretariat of the Supervisory Board are as follows:

AUTHORITY

1. Running correspondence and filing systems and procedures within the authority of the Supervisory

Dewan Pengawas yang telah ditetapkan Dewan Pengawas (DP).
2. Berdasarkan surat penugasan tertulis dari Dewan Pengawas, Sekretaris DP dapat mengakses catatan atau informasi tentang pegawai, dana, aset, serta sumber daya lainnya milik BPKH yang berkaitan dengan pelaksanaan tugasnya.
3. Menghimpun data/informasi/penjelasan yang dibutuhkan DP kepada pihak-pihak terkait di dalam maupun di luar BPKH untuk keperluan pelaksanaan tugas DP.
4. Menggunakan fasilitas-fasilitas kesekretariatan DP untuk melaksanakan tugas-tugasnya.

Board that has been determined by the Supervisory Board (DP).
2. Based on a written assignment letter from the Supervisory Board, Secretary of DP may access records or information about BPKH employees, funds, assets and other resources related to the implementation of their duties.
3. Collecting data/information/explanation needed by DP to related parties inside and outside BPKH for the purpose of duty implementation of the Supervisory Board.
4. Using secretariat facilities of the Supervisory Board to carry out its duties.

KEWAJIBAN

1. Sekretaris DP wajib melaporkan secara tertulis hasil penugasan kepada DP
2. Sekretaris DP wajib menjaga kerahasiaan dokumen, data, dan informasi BPKH, baik yang diperoleh dari pihak internal maupun eksternal dan hanya digunakan untuk kepentingan tugasnya

OBLIGATION

1. Secretary of DP must report in writing the results of the assignment to DP.
2. Secretary of DP must maintain confidentiality of BPKH documents, data and information, both obtained from internal and external parties and ensure that they are only used for the purposes of the secretary's duties.

PENGEMBANGAN KOMPETENSI SEKRETARIS DEWAN PENGAWAS

COMPETENCY DEVELOPMENT FOR SECRETARY OF THE SUPERVISORY BOARD

Nama Name	**Pelatihan** Training	**Penyelenggara** Organizer	**Waktu dan Tempat** Time and Place
Zulhendra, S.E, M.M	*Certified Professional Coach Program*	Loop Institute of Coaching	14 Juni 2022-17 November 2022 June 14, 2022-November 17, 2022
	Pelatihan Manajemen dan Manasik Haji Management and Hajj Manasik Training	IPHUIN	05 Februari 2022-06 Februari 2022 February 05, 2022-February 06, 2022

Sekretariat Badan
Secretariat of the Agency

Badan Pelaksana berhak untuk membentuk organ yang mendukung dalam pelaksanaan pengelolaan Badan. Sekretariat Badan dibentuk untuk membantu dalam pengelolaan administrasi BPKH dan bertanggung jawab langsung kepada Kepala Badan Pelaksana. Sekretariat Badan mempunyai tugas menyelenggarakan koordinasi pelaksanaan tugas, pembinaan, dan pemberian dukungan administrasi yang meliputi kesekretariatan Badan Pelaksana, kesekretariatan Dewan Pengawas, kehumasan, hubungan antarlembaga, instansi, program-program komite Dewan Pengawas, dan mitra-mitra BPKH.

The Executive Board has the right to establish organs that support the implementation of Agency management. Secretariat of the Agency was formed to assist in the administrative management of BPKH and is directly responsible to the Head of the Executive Board. Secretariat of the Agency is tasked with coordinating the implementation of tasks, development, and provision of administrative support which includes the secretariat of the Executive Board, secretariat of the Supervisory Board, public relations, inter-agency relations, agencies, programs of the Supervisory Board committees, and partners of BPKH.

DASAR HUKUM

Peraturan Badan Pengelola Keuangan Haji Nomor 2 Tahun 2018 tentang Tata Hubungan Organ Badan Pengelola Keuangan Haji dan Hubungan Antar-Lembaga.

LEGAL BASIS

Regulation of the Hajj Fund Management Agency Number 2 of 2018 concerning Organ Relations of Hajj Fund Management Agency and Inter-Institutional Relations.

PROFIL SEKRETARIS BADAN

Profil Emir Rio Krishna dapat dilihat di bagian Profil BPKH pada Laporan ini.

PROFILE OF SECRETARY OF THE AGENCY

Profile of Emir Rio Krishna can be seen in the BPKH Profile section of this Report.

STRUKTUR ORGANISASI SEKRETARIS BADAN

Sekretariat Badan adalah unsur pembantu pimpinan yang berada di bawah Kepala Badan Pelaksana. Sekretariat Badan dipimpin oleh Sekretaris Badan.

Berikut adalah bagan organisasi Bidang Kesekretariatan dan Kemaslahatan sesuai dengan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 10 Tahun 2021 tentang Perubahan Ketiga Atas Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 26 Tahun 2020 Tentang Struktur Organisasi Dan Tata Kerja Badan Pengelola Keuangan Haji:

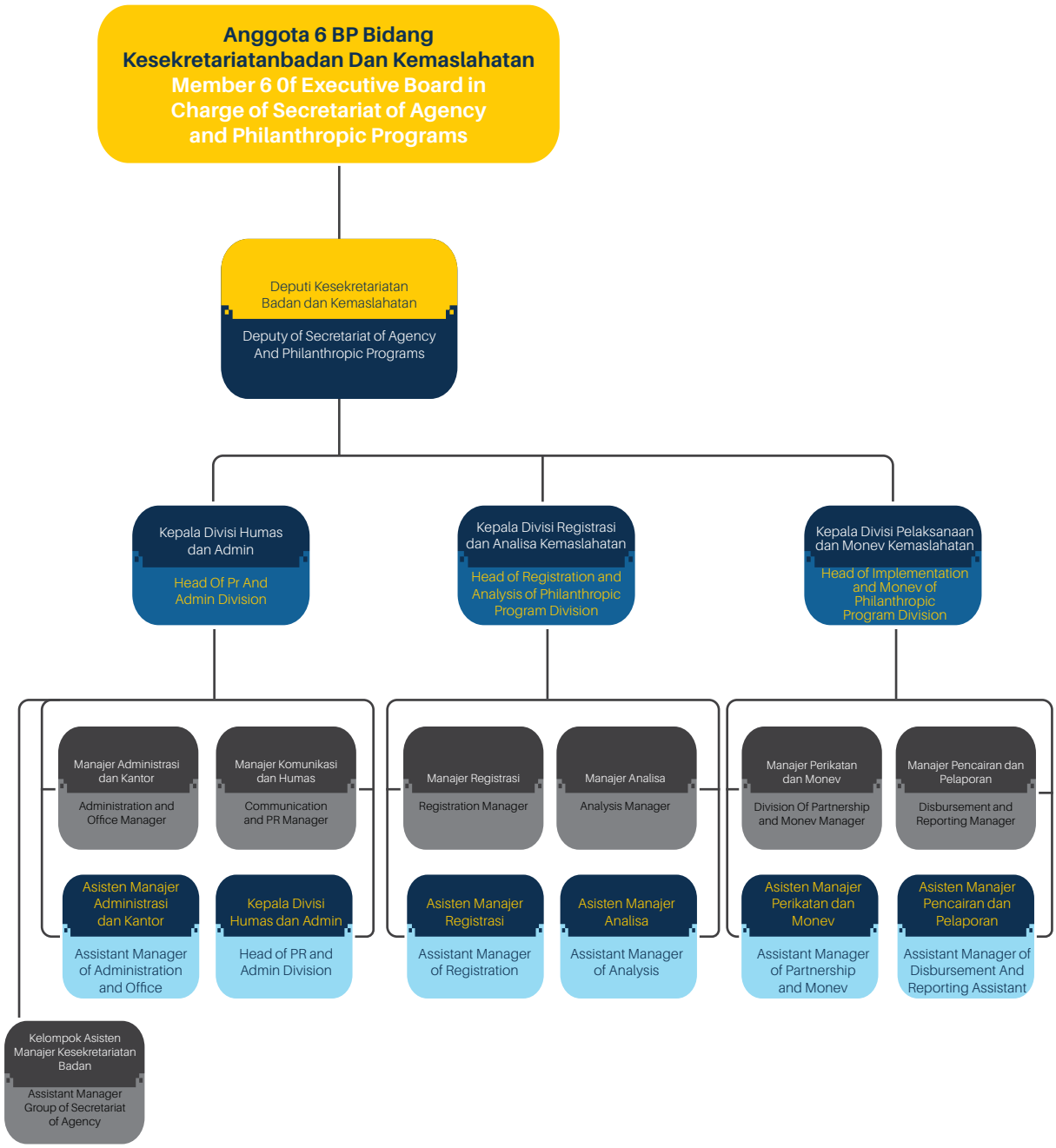
ORGANIZATIONAL STRUCTURE OF SECRETARY OF THE AGENCY

Secretariat of the Agency is a supporting element of the leader under the Head of the Executive Board. Secretariat of the Agency is led by Secretary of the Agency.

The following is the organizational chart of the Secretariat and Philanthropic Program Field in accordance with the Regulation of Head of the Executive Board of Hajj Fund Management Agency Number 10 of 2021 on Third Amendment to the Regulation of Head of Executive Board of Hajj Fund Management Agency Number 26 of 2020 on Organizational Structure and Work Procedure of Hajj Fund Management Agency:

Bagan Organisasi Bidang Kesekretariatan Badan Dan Kemaslahatan

Organizational Chart of the Secretariat and Philanthropic Program Field



FUNGSI DAN TUGAS DEPUTI KESEKRETARIATAN BADAN DAN KEMASLAHATAN

Dalam melaksanakan tugas Deputi Kesekretariatan Badan dan Kemaslahatan memiliki fungsi pokok:

a. Menyusun rencana strategis bidang Kesekretariatan Badan dan Kemaslahatan BPKH;
b. Menyusun laporan hasil evaluasi dan pemantauan

FUNCTIONS AND DUTIES OF DEPUTY OF SECRETARIAT OF THE AGENCY AND PHILANTHROPIC PROGRAMS

In carrying out its duties, Deputy of the Secretariat of the Agency and Philanthropic Programs has the following main functions:

a. Develop a strategic plan for the Secretariat of the Agency and Philanthropic Programs of BPKH;
b. Prepare reports on the evaluation and monitoring

dari Divisi Hubungan Masyarakat, Administrasi, dan Kantor, Divisi Registrasi dan Analisis Kemaslahatan, dan Divisi Pelaksanaan dan Monev Kemaslahatan;

c. Merumuskan dan menyusun kebijakan dan pedoman protokoler, administrasi, dokumentasi dan komunikasi internal organisasi;
d. Merumuskan pesan dinas yang akan disampaikan kepada pihak internal;
e. Merumuskan program administrasi kantor, media internal dan tata kelola persuratan secara elektronik (*e-office*);
f. Menyetujui dan melaksanakan prosedur keprotokoleran;
g. Menyetujui dan melaksanakan pengelolaan dokumentasi dan administrasi termasuk di dalamnya pengumpulan kebijakan, risalah rapat Badan Pelaksana, risalah rapat gabungan dan kebijakan-kebijakan penting lainnya terkait dengan organisasi;
h. Menyetujui dan melaksanakan pembinaan terhadap kegiatan hubungan internal kedeputian;
i. Merumuskan pengelolaan media sosial BPKH;
j. Melaksanakan pengelolaan risiko reputasi BPKH dan mengoordinasikan hubungan antar Lembaga;
k. Melaksanakan koordinasi dengan Kemenag terkait dengan penyusunan prioritas program kemaslahatan;
l. Menilai dan menyetujui mekanisme registrasi calon mitra kemaslahatan dan calon penerima manfaat serta pemetaan penugasan Mitra Kemaslahatan untuk melaksanakan kegiatan kemaslahatan;
m. Menganalisis dan menyetujui metode analisis kelayakan teknis proposal kemaslahatan;
n. Menilai dan menyetujui perikatan dan memonitoring pelaksanaan kegiatan kemaslahatan;
o. Menilai dan menyetujui dokumen pencairan dan laporan kegiatan kemaslahatan;
p. Menilai dan menyetujui ringkasan proposal kemaslahatan dan hasil telaah laporan kegiatan kemaslahatan;
q. Menyampaikan ringkasan proposal kemaslahatan hasil analisis kelayakan untuk dimintakan persetujuan Rapat Badan Pelaksana;
r. Menyampaikan ringkasan hasil telaah laporan

results from the Public Relations, Administration and Office Division, the Registration and Analysis of Philanthropic Program Division, and the Implementation and Monev of Philanthropic Program Division;
c. Formulate and develop protocol policies and guidelines, administration, documentation and internal organizational communications;
d. Formulate official messages to be conveyed to internal parties;
e. Formulate office administration programs, internal media and electronic mail management (e-office);
f. Approve and carry out protocol procedures;
g. Approve and perform management of documentation and administration including collection of policies, minutes of meetings of the Executive Board, minutes of joint meetings and other important policies related to the organization;
h. Approve and perform guidance on the deputy-related activities of internal relations;
i. Formulate BPKH social media management;
j. Carry out BPKH reputation risk management and coordinate inter-agency relations;
k. Carry out coordination with the Ministry of Religious Affairs related to the priority formulation of BPKH Trust Fund - Philanthropic Programs;
l. Assess and approve the registration mechanism of prospective philanthropic program partners and prospective beneficiaries as well as map the assignment of Philanthropic Program Partners to carry out philanthropic activities;
m. Analyze and approve the technical feasibility analysis method for philanthropical program proposals;
n. Assess and approve contract and monitor the implementation of philanthropic activities;
o. Assess and approve disbursement documents and philanthropic program reports;
p. Assess and approve summary of the philanthropic program proposal and the review results of the philanthropic program report;
q. Submit a summary of the philanthropic program proposal based on the feasibility analysis results to obtain at the Executive Board Meeting;
r. Submit a summary of the philanthropic program

kegiatan kemaslahatan untuk mendapatkan persetujuan di rapat Badan Pelaksana;

s. Mewakili BPKH khususnya Anggota Badan Pelaksana yang membawahi Bidang Kemaslahatan dalam kegiatan internal dan eksternal;
t. Menyampaikan laporan rutin kegiatan kemaslahatan dan laporan pertanggungjawaban;
u. Membangun kemitraan dengan mitra kemaslahatan dan *stakeholder* strategis;
v. Membuat perencanaan kuota alokasi kegiatan kemaslahatan per tahun dan pemetaan distribusi sebaran program kemaslahatan per provinsi;
w. Mengoordinasikan fungsi di Deputi, Staf Ahli dan dengan Sekretariat Dewan Pengawas;
x. Mengkonsolidasi evaluasi dan pelaporan dari Deputi sesuai dengan tanggung jawab unit Sekretaris Badan untuk disetujui;
y. Mendistribusikan, menginformasikan dan mensosialisasikan kebijakan, pedoman dan perencanaan yang telah ditetapkan oleh Badan Pelaksana kepada seluruh unit organisasi;
z. Mengoordinasikan proses bisnis kemaslahatan dan pelaksanaan kegiatan Kemaslahatan;

aa. Melaksanakan komunikasi dan koordinasi dengan mitra-mitra kerja kemaslahatan serta pemangku kepentingan (*stakeholders*);
ab. Mengintegrasikan dan harmonisasi proses bisnis program kemaslahatan antara divisi registrasi dan Analisis dan divisi pelaksanaan dan monev;

ac. Mengoordinasikan penyusunan dan evaluasi RKAT Kedeputian;
ad. Menyusun dan memutakhirkan kebijakan, sistem, dan prosedur operasional Kedeputian;
ae. Melakukan pengelolaan risiko atas kegiatan operasional Kedeputian;
af. Menindaklanjuti hasil temuan audit dan kepatuhan; dan
ag. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di Kedeputiannya.

Selain melaksanakan fungsi pokok tersebut di atas, Deputi Kesekretariatan Badan dan Kemaslahatan menjalankan tugas-tugas sebagai berikut:

a. Menghadiri rapat Badan Pelaksana dan membuat

proposal based on the feasibility analysis results to obtain at the Executive Board Meeting;

s. Represent BPKH, particularly Members of the Executive Board in charge of the Philanthropic Programs Field in internal and external activities;
t. Submit routine reports of philanthropic programs and its accountability reports;
u. Build partnerships with philanthropic program partners and strategic stakeholders;
v. Plan annual allocation quota for philanthropic programs and map the distribution of philanthropic programs per province;
w. Coordinate functions in Deputy, Expert Staff and with the Secretariat of the Supervisory Board;
x. Consolidate the evaluation and reporting from the Deputy in accordance with the responsibilities of the Secretary of the Agency for approval;
y. Distribute, inform, and disseminate the policies, guidelines and plans that have been determined by the Executive Board to all organizational units;

z. Coordinate business process of the philanthropic programs and the implementation of the philanthropic programs;
aa. Carry out communication and coordination with philanthropic program partners and stakeholders;

ab. Integrate and harmonize business processes of philanthropic program between the registration and analysis division and the implementation and monev division;
ac. Coordinate the preparation and evaluation of Deputy-related RKAT;
ad. Prepare and renew Deputy-related policies, systems and operational procedures;
ae. Perform risk management on the Deputy-related operational activities;
af. Follow up on audit findings and compliance;

ag. Conduct coaching, development, and evaluation of employee performance in their respective Deputy.

In addition to carrying out the aforementioned main functions, the Deputy Secretariat of the Agency and Philanthropic Program performs the following tasks:

a. Attend Executive Board meetings and prepare

risalah rapat.

b. Menyiapkan Daftar Khusus.
c. Mengkoordinasikan penyusunan
   (1) Laporan kinerja dan laporan keuangan secara bulanan, triwulan, semester, dan tahunan;
   (2) Laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji.
d. Memberikan informasi yang relevan terkait laporan sebagaimana dimaksud huruf c diatas disampaikan kepada Dewan Pengawas tepat waktu.
e. Melakukan update website BPKH secara berkala dengan bekerja sama dengan Divisi terkait lainnya.
f. Mempersiapkan bahan-bahan materi yang diperlukan berkaitan dengan hal-hal yang harus mendapatkan keputusan Badan Pelaksana berkenaan dengan pengelolaan BPKH.
g. Memfasilitasi rapat-rapat dalam lingkungan Badan Pelaksana, baik yang bersifat rutin maupun non rutin.
h. Menindaklanjuti setiap keputusan Badan Pelaksana dengan jalan mencatat setiap keputusan yang dihasilkan dalam rapat Badan Pelaksana dan memantau serta mengecheck tindak lanjut hasil rapat.
i. Menindaklanjuti terkait evaluasi pelaksanaan tindak lanjut hasil rapat sebelumnya.

minutes of meetings.

b. Prepare Special Lists.
c. Coordinate the preparation of
   1) Performance reports and financial statements on a monthly, quarterly, semester and annual basis;
   2) Accountability report on the implementation of Hajj Fund management.
d. Provide relevant information related to the report referred to in letter c above to be submitted to the Supervisory Board in a timely manner.
e. Update the BPKH website regularly in cooperation with other related divisions.
f. Prepare the necessary materials related to matters that must obtain a decision from the Executive Board regarding BPKH management.
g. Facilitate meetings for the Executive Board, both routine and non-routine.
h. Follow up on every decision of the Executive Board by recording every decision made in the meeting of the Executive Board and monitor and check the follow-up of the meeting results.
i. Follow up on the evaluation of the implementation of follow-up of the previous meeting results.

FUNGSI DAN TUGAS KEPALA DIVISI HUBUNGAN MASYARAKAT, ADMINISTRASI DAN KANTOR

Kepala Divisi Hubungan Masyarakat, Administrasi dan Kantor mempunyai tugas melaksanakan koordinasi seluruh kegiatan terkait hubungan masyarakat dan administrasi perkantoran di lingkungan BPKH.

Dalam melaksanakan tugas Kepala Divisi Hubungan Masyarakat, Administrasi dan Kantor menyelenggarakan fungsi:

a. bertanggung terhadap kegiatan surat menyurat secara elektronik (*e-office*);
b. menyelenggarakan administrasi, penempatan, penyimpanan, manajemen file/data/dokumen dan penggunaan peralatan, inventaris, fasilitas kantor;
c. memonitor pemakaian anggaran sesuai Mata Anggaran Kerja dan RKAT tahun berjalan;
d. membantu mengoordinasi kegiatan-kegiatan

FUNCTIONS AND DUTIES OF HEAD OF PUBLIC RELATIONS, ADMINISTRATION AND OFFICE DIVISION

The Head of the Public Relations, Administration and Office Division has is responsible for coordinating all activities related to public relations and office administration within the BPKH environment.

In performing the duties of the Head of the Public Relations, Administration and Office Division, the following functions are carried out:

a. responsible for electronic correspondence (e-office);
b. carry out administration, placement, storage, file/data/document management and use of equipment, inventory, office facilities;
c. monitor the use of the budget in accordance with the Work Budget and RKAT of the current year;
d. assist in coordinating internal activities of members

internal anggota Badan Pelaksana;

e. menyelenggarakan kegiatan pelayanan kantor, serta pengaturan, penataan dan penggunaan ruang kantor atau ruang rapat;
f. mempersiapkan penyelenggaraan rapat gabungan dan rapat kerja BPKH, kunjungan kerja atau perjalanan dinas dan kunjungan dinas dari anggota Badan Pelaksana;
g. melakukan dukungan persiapan kegiatan anggota Badan Pelaksana dan keprotokolan anggota Badan Pelaksana;
h. menyampaikan informasi kebijakan, program dan kegiatan BPKH secara lengkap, utuh, tepat dan benar kepada masyarakat;
i. melakukan pengelolaan teknis Media Sosial dan hubungan media;
j. melakukan pengadministrasian pengelolaan terhadap risiko reputasi BPKH;
k. menampung aspirasi publik sebagai masukan dalam mengevaluasi kebijakan, program dan kegiatan BPKH;
l. melakukan perencanaan strategi tentang publikasi dan *branding* BPKH;
m. menulis dan memproduksi media briefing bagi anggota Badan Pelaksana;
n. mengorganisir acara branding BPKH seperti konferensi pers, *open days*, pameran, wisata dan kunjungan;
o. sebagai penghubung dengan mitra terkait dengan kerja sama dengan kementerian, lembaga, BUMN, DPR dan mitra utama lainnya;
p. menyediakan *souvenir,* buku agenda dan kalender tahunan BPKH;
q. merancang, menulis dan/atau memproduksi presentasi, artikel, leaflet, jurnal, laporan, brosur publisitas, informasi untuk situs web dan video promosi;
r. menyusun dan mengevaluasi RKAT divisi;
s. mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;
t. melakukan pengelolaan risiko atas kegiatan operasional divisi;
u. menindaklanjuti hasil temuan audit internal dan eksternal; dan
v. melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

of the Executive Board;

e. carry out office service activities, as well as management, arrangement, and use of office space or meeting rooms;
f. prepare joint meetings and working meetings of BPKH, work visits or business trips and official visits from members of the Executive Board;
g. support the preparation of activities of members of the Executive Board and protocol-related activities of Executive Board members;
h. provide full, complete, appropriate and correct information on BPKH policies, programs and activities to the public;
i. carry out technical management of Social Media and media relations;
j. carry out administration of the management of BPKH's reputation risk;
k. accommodate public aspirations as input in evaluating BPKH policies, programs, and activities;
l. carry out strategic planning regarding publication and branding of BPKH;
m. write and produce media briefings for members of the Executive Board;
n. organize BPKH branding events such as press conferences, open days, exhibitions, tours and visits;
o. as a liaison with partners related to cooperation with ministries, agencies, SOE, DPR and other main partners;
p. provide souvenirs, agenda books, and annual calendars of BPKH;
q. design, write and/or produce presentations, articles, leaflets, journals, reports, publicity brochures, information for websites and promotional videos;
r. prepare and evaluate RKAT of division;
s. propose concepts for preparation and updating of policies, systems and operational procedures;
t. carry out risk management of the division's operational activities;
u. follow up findings of internal and external audits; and
v. conduct training, development, and performance assessment of employees in their divisions.

FUNGSI DAN TUGAS KEPALA DIVISI REGISTRASI DAN ANALISIS KEMASLAHATAN

Kepala Divisi Registrasi dan Analisis Kemaslahatan mempunyai tugas melaksanakan registrasi dan analisis seluruh proposal kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Dalam melaksanakan tugas, Kepala Divisi Registrasi dan Analisis Kemaslahatan menyelenggarakan fungsi:

a. menyusun draft Matriks Penetapan Prioritas Program Kemaslahatan;
b. mengusulkan *draft* RKAT Prioritas Program Kemaslahatan yang menjelaskan kuota kegiatan kemaslahatan dan sebaran alokasi anggaran program kemaslahatan per provinsi per kegiatan;
c. menyusun dan mengevaluasi RKAT divisi Registrasi dan Analisis Kemaslahatan;
d. mengoordinasikan pelaksanaan program kerja Divisi Registrasi dan Analisis Kemaslahatan;
e. mengoordinasikan registrasi/pendaftaran proposal kemaslahatan yang diterima;
f. melakukan asesmen dan mengevaluasi dokumen analisis kelayakan dan ringkasan proposal dari lembaga individu dan mitra kerja program kemaslahatan;
g. mensupervisi pembuatan *database* dan analisis harga barang dan harga bangunan konstruksi terkait kegiatan kemaslahatan;
h. mensupervisi penyusunan analisis harga perhitungan sendiri (HPS) terhadap kegiatan kemaslahatan berupa pembangunan fisik dan/atau konstruksi;
i. menjalin komunikasi dan membangun kemitraan dengan mitra kemaslahatan dan mitra strategis BPKH;
j. melakukan pemetaan kompetensi mitra kemaslahatan dan memberikan penilaian terhadap penugasan Mitra Kemaslahatan;

FUNCTIONS AND DUTIES OF THE HEAD OF REGISTRATION AND ANALYSIS OF PHILANTHROPIC PROGRAM DIVISION

The Head of the Registration and Analysis of Philanthropic Program Division is tasked with carrying out the registration and analysis of all activity proposals related to philanthropic programs for Muslims which include activities for hajj services, education and da'wah, health, socio-religious matters, the people's economy, as well as construction of praying facilities.

In performing its duties, Head of the Registration and Analysis of Philanthropic Program Division performs the following functions:

a. prepare a Matrix draft of Determination of Priority of Philanthropic Programs;
b. propose RKAT Draft of Priority of BPKH Trust Fund – Philanthropic Programs which explains the quota of philanthropic activities and the distribution of allocated budget of BPKH Trust Fund – Philanthropic Programs per province per activity;
c. prepare and evaluate RKAT of the division of Registration and Analysis of Philanthropic Programs;
d. coordinate the implementation of work program of the Division of Registration and Analysis of Philanthropic Programs;
e. coordinater registration of philanthropic program proposal received;
f. conduct an assessment and evaluate the feasibility analysis document and summary of proposals from individual institutions and philanthropic program partners;
g. supervise the creation of database and analysis of prices of goods and construction buildings related to philanthropic activities;
h. supervise the preparation of self-estimated price (HPS) analysis for the philanthropic activities in the form of physical development and/or construction;
i. establish communication and build partnershis with philanthropic program partners and strategic partners of bpkh;
j. map the competency of philanthropic program partners and provide assessment of the assignment of the philanthropic program partners;

k. menilai dan menyetujui kegiatan *call center* kemaslahatan berkaitan dengan pendaftaran proposal;
l. melakukan sosialisasi pendaftaran proposal kemaslahatan;
m. memfasilitasi, menganalis dan memberikan masukandalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal;
n. menyelenggarakan agenda rapat komite evaluasi kemaslahatan;
o. menumbuhkan ide-ide baru dalam rangka mengembangkan jenis dan metode registrasi dan analisis kemaslahatan;
p. mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;
q. melakukan pengelolaan risiko atas kegiatan operasional divisi;
r. mengoordinasikan proses bisnis Divisi Registrasi dan Analisis;
s. mengoordinasikan proses bisnis program kemaslahatan antara Divisi Registrasi dan Analisis dandivisi pelaksanaan dan monev;
t. menindaklanjuti hasil temuan audit internal dan eksternal; dan
u. melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

k. assess and approve call center of philanthropic program related to the registration of proposals;
l. disseminate the registration of philanthropic program proposals;
m. facilitate, analyze, and provide input in the development of internal and external philanthropic programs;
n. hold meeting agenda of the philanthropic program evaluation committee;
o. generate new ideas in order to develop types and methods of registration and analysis philanthropic program;
p. propose the preparation and renewal concept of policies, systems and operational procedures of the division;
q. perform risk management on operational activities of the division;
r. coordinate business process of the registration and analysis division;
s. coordinate business process of the philanthropic program between the registration and analysis division and the implementation and monev division;
t. follow up on internal and external audit findings; and
u. conduct training, development, and assessment of employee performance in their divisions.

FUNGSI DAN TUGAS KEPALA DIVISI PELAKSANAAN DAN MONEV KEMASLAHATAN

Kepala Divisi Pelaksanaan dan Monev Kemaslahatan mempunyai tugas melaksanakan koordinasi pelaksanaan dan monitoring evaluasi seluruh kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Dalam melaksanakan tugas, Kepala Divisi Pelaksanaan dan Monev Kemaslahatan menyelenggarakan fungsi:

a. mengusulkan draft laporan keberlanjutan kemaslahatan yang menjelaskan sebaran

FUNCTION AND DUTIES OF HEAD OF IMPLEMENTATION AND MONEV OF PHILANTHROPIC PROGRAM DIVISION

The Head of the Implementation and Monev of Philanthropic Program Division is tasked with carrying out coordinating the implementation and monitor the evaluation of all activities related to philanthropic programs for Muslims which include activities for hajj services, education and da'wah, health, socio-religious matters, the people's economy, as well as construction of praying facilities.

In performing its duties, Head of the Implementation and Monev of Philanthropic Program Division performs the following functions:

a. propose sustainability report draft of philanthropic programs that explains the distribution of activity

distribusi kegiatan dan sebaran distribusi program kemaslahatan per provinsi per kegiatan;

b. mengoordinasikan pelaksanaan program kerja Divisi Pelaksanaan dan Monitoring Evaluasi Kemaslahatan;

c. menyiapkan dokumen pemindahbukuan dana kegiatan kemaslahatan dari Rekening Kas Haji ke Rekening Nilai Manfaat Dana Abadi Umat (Rek. Kemaslahatan);

d. menyiapkan dokumen transfer dana kegiatan kemaslaatan kepada mitra kemaslahatan dan/atau langsung kepada penerima manfaat;

e. melakukan pencatatan dan monitoring terhadap aktifitas transaksi di Rekening Kemaslahatan;

f. membuat laporan transaksi pencairan kemaslahatan;

g. membuat instrumen *monitoring* dan evaluasi atas pelaksanaan program–program Divisi Kemaslahatan;

h. melaksanakan observasi atas monitoring dan evaluasi kegiatan kemaslahatan;

i. melaksanakan visitasi dan monev lapangan;

j. melaksanakan verifikasi dan telaah terhadap laporan pelaksanan kegiatan kemaslahatan;

k. memfasilitasi, menganalis dan memberikan masukan dalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal;

l. menyusun dan mengevaluasi RKAT divisi Pelaksanaan dan Monev Kemaslahatan;

m. mengoordinasikan proses bisnis program kemaslahatan antara divisi registrasi dan Analisis dan divisi pelaksanaan dan monev;

n. mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;

o. memeriksa dan menelaah dokumen Laporan Pertanggungjawaban dari Mitra Kemaslahatan;

p. melakukan pengelolaan risiko atas kegiatan operasional divisi;

q. menganalisis adanya sisa dana efisiensi kegiatan kemaslahatan atas pelaksanaan kegiatan kemaslahatan dan menyiapkan surat penagihan kepada Mitra Kemaslahatan dan/atau Penerima Manfaat;

r. memonitor penggunaan dana kegiatan

and BPKH Trust Fund – Philanthropic Programs per province per activity;

b. coordinate the implementation of work program of the Division of Implementation and Monitoring of Evaluation of the Philanthropic Programs;

c. prepare documents of fund transfer of the philanthropic programs from the hajj cash account to the Ummatic Trust Fund Return account (account of the Philanthropic Programs);

d. prepare documents of fund transfer of the philanthropic programs to the philanthropic programs partners and/or directly to beneficiaries;

e. record and monitor transaction activities in the Philanthropic Programs Account;

f. prepare a transaction report on the disbursement for the philanthropic programs;

g. create a monitoring and evaluation instruments for the implementation of the programs of the Philanthropic Programs Division;

h. observe and monitor and evaluate the philanthropic programs;

i. carry out visitation and monev in the field;

j. carry out verification and review of reports on the implementation of the philanthropic programs;

k. facilitate, analyze, and provide input in the development of internal and external philanthropic programs;

l. prepare and evaluate the RKAT of division of Implementation and Monev of Philanthropic Programs;

m. coordinate business process of the philanthropic programs between the registration and analysis division and the implementation and monev division;

n. propose preparation and renewal concept of policies, systems and operational procedures of the division;

o. examine and review Accountability Report documents from the Philanthropic Programs partners;

p. perform risk management on operational activities of the division;

q. analyze the remaining efficiency funds of the philanthropic programs for the implementation of the philanthropic programs and prepare invoices to the Philanthropic Programs Partners and/or Beneficiaries;

r. monitor the use of philanthropic program funds in

kemaslahatan sesuai dengan perikatan;
s. menindaklanjuti hasil temuan audit internal dan eksternal; dan
t. melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

accordance with the contract;
s. follow up on internal and external audit findings; and
t. Conduct training, development and assessment of employee performance in their divisions

PELATIHAN DEPUTI KESEKRETARIATAN BADAN DAN KEMASLAHATAN

TRAINING OF DEPUTY OF SECRETARIAT OF THE AGENCY AND PHILANTHROPIC PROGRAMS

Nama Name	**Pelatihan** Training	**Tanggal dan Tempat Pelatihan** Date and Place of Training	**Penyelenggara** Organizer
Emir Rio Krishna , S.T., M.B.A., M.Sc.	Pelatihan Manajemen dan Manasik Haji Hajj Manasik and Management Training	IPHUIN	05 Februari 2022-06 Februari 2022 February 05, 2022-February 06, 2022

PELAKSANAAN TUGAS SEKRETARIAT BADAN 2022

1. Menyusun rencana strategis bidang Kesekretariatan Badan dan Kemaslahatan BPKH tahun 2022.
2. Menyusun laporan hasil evaluasi dan pemantauan dari Divisi Hubungan Masyarakat, Administrasi, dan Kantor, Divisi Registrasi dan Analisis Kemaslahatan, dan Divisi Pelaksanaan dan Monev Kemaslahatan tahun 2022.
3. Merumuskan pesan dinas yang akan disampaikan kepada pihak internal.
4. Merumuskan program administrasi kantor, media internal dan tata kelola persuratan secara elektronik (*e-office*).

DUTY IMPLEMENTATION OF SECRETARIAT OF THE AGENCY IN 2022

1. Develop a strategic plan for the Secretariat of the Agency and Philanthropic Program of BPKH in 2022.
2. Prepare report on the results of evaluation and monitoring from the Division of Public Relations, Administration and Office, Division of Registration and Analysis of Philanthropic Program, and Division of Implementation and Monitoring and Evaluation of Philanthropic Program in 2022.
3. Formulate official messages to be reported to internal parties.
4. Formulate office administration programs, internal media and electronic mail management (e-office).

Audit Internal
Internal Audit

Unit Kerja Internal Audit berada di bawah pengawasan Badan Pelaksana yang membantu dalam memantau, memeriksa, dan memberikan rekomendasi terhadap aktivitas pengelolaan risiko, pengendalian, dan proses tata kelola BPKH.

The Internal Audit Work Unit is under the supervision of the Executive Board which assists in monitoring, auditing and providing recommendations on BPKH's risk management activities, control and governance processes.

DASAR HUKUM

Peraturan BPKH Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH.

LEGAL BASIS

BPKH Regulation Number 3 of 2018 on Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and BPKH Integrity Pact.

PROFIL DEPUTI AUDIT INTERNAL

Profil Dr. Hadiyati Munawaroh., SE., MAk., Ak, CA, CRGP dapat dilihat di bagian Profil BPKH pada Laporan ini.

PROFILE OF DEPUTY OF INTERNAL AUDIT

Profile of Dr. Hadiyati Munawaroh., SE., MAk., Ak, CA, CRGP can be seen in the BPKH Profile section of this report.

SERTIFIKASI AUDIT

AUDIT CERTIFICATION

No	Nama Name	Jabatan Position	Sertifikasi Certification
1	Dr. Hadiyati Munawaroh., SE., MAk., Ak, CA, CRGP	Deputi Audit Internal Internal Audit Deputy	• *Chartered Accountant* (CA) • Manajemen Risiko Perbankan Level 1 • *Certified Risk Governance Professional* (CRGP) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Chartered Accountant (CA) • Banking Risk Management Level 1 • Certified Risk Governance Professional (CRGP) • Certified Lead Auditor (CLA) ISO 9001:2015
2	Yulizar	Kadiv Pengendalian Mutu dan Pengembangan Audit Head of Quality Control and Audit Development Division	• *Chartered Accountant* (CA) • Manajemen Risiko Perbankan Level 2 • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Chartered Accountant (CA) • Banking Risk Management Level 2 • Certified Lead Auditor (CLA) ISO 9001:2015
3	Dhaniarso Aditomo	Kadiv Divisi Teknis Audit Head of Technical Audit Division	• *Chartered Accountant* (CA) • Manajemen Risiko Perbankan Level 1 • *Computer Hacking Forensic Investigator* (CHFI) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Chartered Accountant (CA) • Banking Risk Management Level 1 • Computer Hacking Forensic Investigator (CHFI) • Certified Lead Auditor (CLA) ISO 9001:2015
4	Dony Perdana	Manajer Pengendalian Mutu dan Pengembangan Audit Quality Control and Audit Development Manager	• Manajemen Risiko Perbankan Level 1 • *Ceritified Risk Management Officer* (CRMO) • *Certified Lead Auditor* (CLA) ISO 9001:2015) • Banking Risk Management Level 1 • Certified Risk Management Officer (CRMO) • Certified Lead Auditor (CLA) ISO 9001:2015)

No	Nama Name	Jabatan Position	Sertifikasi Certification
5	Imam Khadafi Nara	Manajer Teknis Audit Technical Audit Manager	• *Chartered Accountant* (CA) • Manajemen Risiko Perbankan Level 1 • *Certified* PSAK (CPSAK) • *Certified Fraud Examiner* (CFE) • *Computer Hacking Forensic Investigator* (CHFI) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Chartered Accountant (CA) • Banking Risk Management Level 1 • Certified PSAK (CPSAK) • Certified Fraud Examiner (CFE) • Computer Hacking Forensic Investigator (CHFI) • Certified Lead Auditor (CLA) ISO 9001:2015
6	Hanny Rufaida	Manajer Teknis Audit Technical Audit Manager	• Manajemen Risiko Perbankan Level 1 • *Certified of Risk Management Professional* (CRMP) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Banking Risk Management Level 1 • Certified Risk Management Professional (CRMP) • Certified Lead Auditor (CLA) ISO 9001:2015
7	Lilis Sulistyaningsih	Asisten Manajer Pengendalian Mutu dan Pengembangan Audit Quality Control and Audit Development Assistant Manager	• Manajemen Risiko Perbankan Level 1 • *Certified of Risk Management Professional* (CRMP) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Banking Risk Management Level 1 • Certified Risk Management Professional (CRMP) • Certified Lead Auditor (CLA) ISO 9001:2015
8	Taufiqi Agmalina	Asisten Manajer Teknis Audit Technical Audit Assistant Manager	• Manajemen Risiko Perbankan Level 1 • *Certified of Risk Management Professional* (CRMP) • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Banking Risk Management Level 1 • Certified Risk Management Professional (CRMP) • Certified Lead Auditor (CLA) ISO 9001:2015
9	Muhammad Habibi Ritonga	Asisten Manajer Teknis Audit Technical Audit Assistant Manager	• *Certified Forensic Auditor* (CFrA) • *Certified Public Accountant* (CPA) • *Certified Analyst Project Finance* (CAPF) • *Certified Enterprise Risk Analyst* (CERA) • *State Accountant Registered* (RNA) • Manajemen Risiko Perbankan Level 1 • *Certified Lead Auditor* (CLA) ISO 9001:2015 • Certified Forensic Auditor (CFrA) • Certified Public Accountant (CPA) • Certified Analyst Project Finance (CAPF) • Certified Enterprise Risk Analyst (CERA) • State Accountant Registered (RNA) • Banking Risk Management Level 1 • Certified Lead Auditor (CLA) ISO 9001:2015

PELATIHAN DEPUTI AUDIT INTERNAL

TRAINING OF DEPUTY OF INTERNAL AUDIT

Nama Name	**Pelatihan** Training	**Tanggal dan Tempat Pelatihan** Date and Place of Training	**Penyelenggara** Organizer
Dr Hadiyati Munawaroh, S.E., M.Ak, AK., CA., CRGP.	Pelatihan investasi Emas Gold invesment training	Pusat Ekonomi dan Bisnis Syariah UI Center for Islamic Business and Economics of UI	2-4 Februari 2022 February 2-4, 2022
	Pelatihan *Islamic Finance Qualification* Islamic Finance Qualification training	Pusat Pengembangan Akuntansi (PPA) FEB UI Accounting Development Center (PPA) of FEB UI	2-3 April 2022 April 2-3, 2022
	Pelatihan CQI and IRCA *Certified* ISO 9001:2015 *Lead Auditor* CQI and IRCA Certified ISO 9001:2015 Lead Auditor training	The British Standards Institution (BSI Group)	5-9 September 2022 September 5-9, 2022

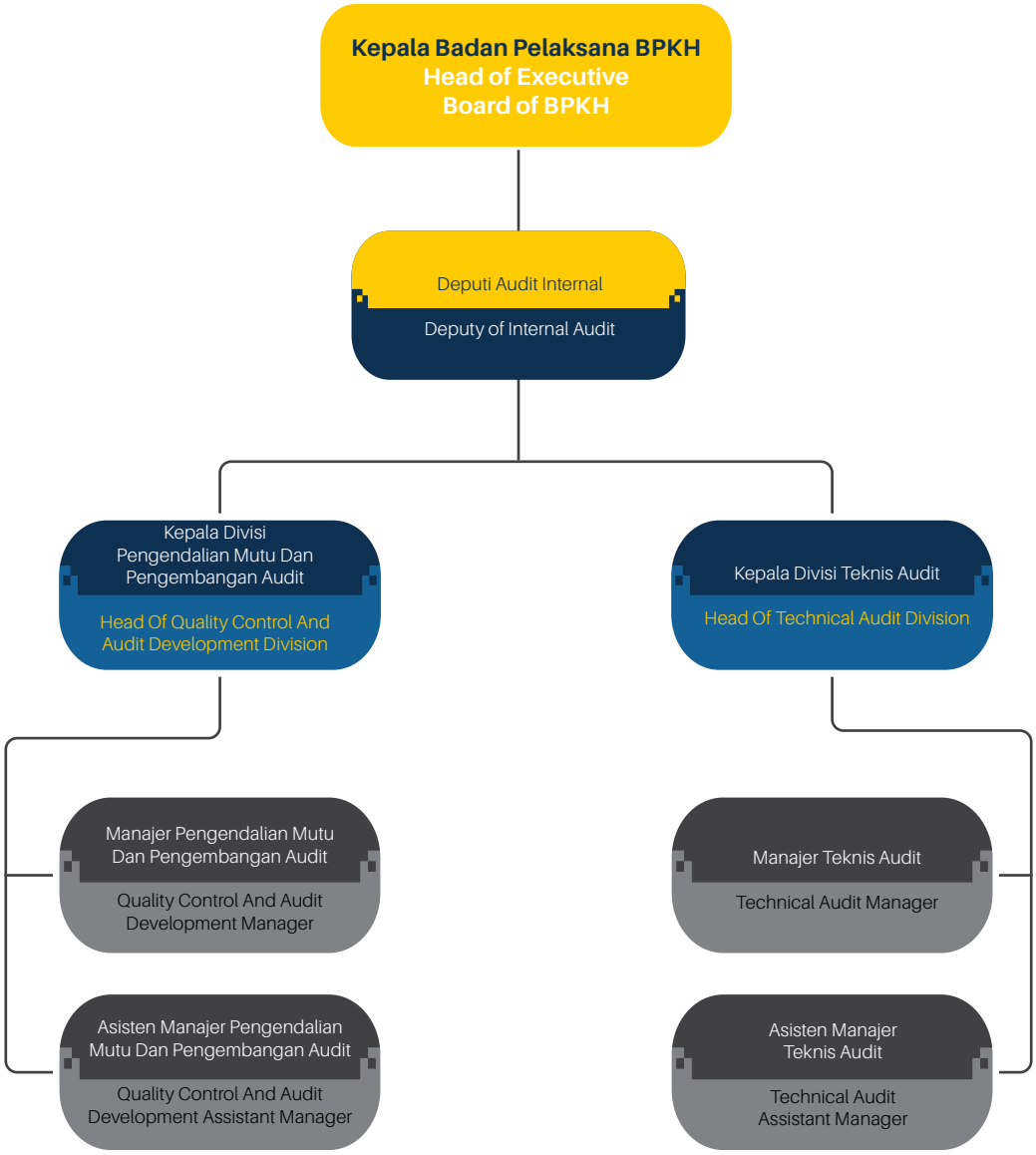
STRUKTUR ORGANISASI UNIT AUDIT INTERNAL

Berikut adalah bagan organisasi Audit Internal sesuai dengan Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 10 Tahun 2021 tentang Perubahan Ketiga Atas Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 26 Tahun 2020 Tentang Struktur Organisasi Dan Tata Kerja Badan Pengelola Keuangan Haji:

INTERNAL AUDIT UNIT ORGANIZATIONAL STRUCTURE

The following is the internal audit organizational chart in accordance with the Regulation of the Head of the Executive Board of Hajj Fund Management Agency Number 10 of 2021 on Third Amendment to the Regulation of Head of the Executive Board of Hajj Fund Management Agency Number 26 of 2020 on Organizational Structure and Work Procedures of Hajj Fund Management Agency:

Bagan Organisasi Audit Internal | **Internal Audit Organizational Chart**



Dalam pelaksanaan tugas dan fungsinya, Deputi Audit Internal bertanggung jawab langsung kepada Kepala Badan Pelaksana (secara administratif) dan Ketua Dewan Pengawas (secara fungsional), sedangkan auditor internal bertanggung jawab secara langsung kepada Deputi Audit Internal.

In carrying out its duties and functions, the Deputy OF Internal Audit is directly responsible to the Head of the Executive Board (administratively) and Chairman of the Supervisory Board (functionally), while the internal auditor is directly responsible to the Deputy of Internal Audit.

TUGAS DAN TANGGUNG JAWAB AUDIT INTERNAL

DUTIES AND RESPONSIBILITIES OF INTERNAL AUDIT

No		Tugas dan Tanggung Jawab Duties and Responsibilities
1	Tugas Duties	• Menilai dan meningkatkan efektivitas manajemen risiko atas fungsi bisnis BPKH. • Menilai dan meningkatkan ketaatan, kehematan, efisiensi, dan efektivitas fungsi bisnis BPKH serta kehandalan pelaporan keuangan dan non-keuangan. • Menilai dan meningkatkan efektivitas dan kualitas tata kelola penyelenggaraan fungsi bisnis BPKH. • Memberikan saran perbaikan dan informasi objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen BPKH. • Assess and improve the effectiveness of risk management of BPKH's business functions. • Assess and improve compliance, saving, efficiency, and effectiveness of BPKH's business functions as well as the reliability of financial and non-financial reporting. • Assess and improve the effectiveness and quality of governance in the implementation of BPKH business functions. • Provide suggestions for improvement and objective information about the activities audited at all levels of BPKH management.
2	Tanggung Jawab Responsibilities	• Menyusun dan melaksanakan Perencanaan Audit Tahunan (PAT) yang disusun dengan mempertimbangkan risiko dan perencanaan kebutuhan sumber daya auditor internal yang didasarkan pada analisis beban kerja. • Mengoptimalkan sumber daya dan menerapkan pendekatan audit internal berbasis risiko. • Menyusun rencana pengembangan kompetensi auditor internal secara berkelanjutan. • Menyampaikan hasil audit kepada para pemangku kepentingan secara tepat waktu. • Menyampaikan laporan penyelenggaraan fungsi audit internal secara berkala kepada Kepala Badan Pelaksana dan Ketua Dewan Pengawas serta dengan tembusan kepada Ketua Komite Audit. • Melakukan pemantauan terhadap tindak lanjut hasil audit. Dalam hal terdapat rekomendasi audit internal yang tidak dapat ditindaklanjuti, Deputi Audit Internal berwenang mengusulkan status penyelesaiannya kepada Kepala Badan Pelaksana dan Ketua Dewan Pengawas. • Menjaga dan meningkatkan profesionalisme para auditor internal serta kualitas fungsi audit internal sesuai dengan standar audit yang berlaku. • Mengembangkan dan mengevaluasi program asurans dan peningkatan mutu (*quality assurance and improvement program*) internal audit. • Mematuhi Kode Etik BPKH dan Kode Etik Auditor Internal BPKH. • Memeriksa dan mengevaluasi pelaksanaan Rencana Kerja dan Anggaran Tahunan (RKAT) dan kinerja BPKH untuk meyakinkan bahwa semua kegiatan operasional BPKH berjalan secara efektif dan efisien. Audit Internal tidak mereviu konsep RKAT, hanya mengaudit pelaksanaannya. • Develop and implement an Annual Audit Plan (PAT) which is prepared by taking into account risks and planning of the internal auditor's resource requirements based on workload analysis. • Optimize resources and implement a risk-based internal audit approach. • Continuously prepare internal auditor competency development plan. • Deliver audit results to stakeholders in a timely manner. • Submit periodic reports on the implementation of the internal audit function to the Head of the Executive Board and Chairman of the Supervisory Board and with a copy to the Head of the Audit Committee. • Monitor follow-up of audit results. In the event that there is an internal audit recommendation that cannot be followed up, the Deputy of Internal Audit has the authority to propose the completion status to the Head of the Executive Board and Chairman of the Supervisory Board. • Maintain and improve professionalism of internal auditors and the quality of the internal audit function in accordance with applicable auditing standards. • Develop and evaluate internal audit quality assurance and improvement program. • Comply with BPKH Code of Ethics and the BPKH Internal Auditor Code of Ethics. • Audit and evaluate the implementation of the Annual Work Plan and Budget (RKAT) and BPKH performance to ensure that all BPKH operational activities run effectively and efficiently. Internal Audit does not review the RKAT concept, only audits its implementation.

PIAGAM AUDIT INTERNAL

Peraturan Kepala Badan Pelaksana BPKH Nomor 21 Tahun 2021 tentang Perubahan Peraturan Kepala Badan Pelaksana BPKH Nomor 11 Tahun 2019 tentang Piagam Audit Internal yang menjadi pedoman bagi Divisi Audit Internal dalam menjalankan tugas dan tanggung jawabnya.

Adapun Piagam Audit Internal BPKH, antara lain berisikan:

1. Pendahuluan
2. Visi Dan Misi
3. Kedudukan, Tugas, dan Fungsi
4. Wewenang
5. Tanggung Jawab
6. Akuntabilitas
7. Ruang Lingkup Kerja
8. Kode Etik Auditor Internal
9. Independensi
10. Program Asuransi dan Peningkatan Mutu
11. Persyaratan Profesional
12. Komunikasi
13. Hubungan Kerja Bidang Audit Internal
14. Kebijakan dan Pedoman Bidang Audit Internal
15. Penutup

INTERNAL AUDIT CHARTER

Regulation of the Head of the Executive Board of BPKH Number 21 of 2021 on Amendment to the Regulation of the Head of the Executive Board of BPKH Number 11 of 2019 on Internal Audit Charter which serves as a guideline for the Internal Audit Division in carrying out its duties and responsibilities.

BPKH Internal Audit Charter, among other things, contains:

1. Introduction
2. Vision and Mission
3. Position, Duties, and Functions
4. Authority
5. Responsibility
6. Accountability
7. Scope of Work
8. Internal Auditor Code of Ethics
9. Independence
10. Assurance and Quality Improvement Program
11. Professional Requirements
12. Communication
13. Work Relations in the Internal Audit Sector
14. Internal Audit Policy and Guidelines
15. Conclusion

LAPORAN PELAKSANAAN TUGAS UNIT AUDIT INTERNAL

Sepanjang tahun 2022, Unit Audit Internal BPKH telah menjalankan kegiatan sebagai berikut:

REPORT ON THE IMPLEMENTATION OF INTERNAL AUDIT UNIT DUTIES

Throughout 2022, BPKH Internal Audit Unit has carried out the following activities:

No.	Nama Kegiatan Activity	Target *output* 1 tahun Output Target for 1 year	Jenis *output* Type of output	Realisasi capaian *output* Realization of output achievement	
				Jumlah Total	% YoY
1.	Pendampingan Pemeriksaan Auditor Eksternal Guidance on External Auditor's Audit	2	Dokumen Document	2	100%
2.	Pemantauan Tindak Lanjut Hasil Pemeriksaan Monitoring of Follow-Up of Audit Results	4	Laporan Report	4	100%
3.	Penyusunan Perencanaan Audit Tahunan Development of Annual Audit Plan	1	Dokumen Document	1	100%

No.	Nama Kegiatan Activity	Target *output* 1 tahun Output Target for 1 year	Jenis *output* Type of output	Realisasi capaian *output* Realization of output achievement	
				Jumlah Total	% YoY
4.	Program Asurans dan Peningkatan Mutu Audit Internal Internal Audit Quality Improvement and Assurance Program	1	Laporan Report	1	100%
5.	Penyusunan Laporan Berkala Bidang Audit Internal Preparation of Periodical Report of Internal Audit Field	12	Laporan Report	12	100%
6.	Pengelolaan Unit Penyelesaian Pengaduan WBS Management of WBS Report Settlement Unit	12	Laporan Report	12	100%
7.	Pengelolaan Tim Penyelesaian Kerugian Negara Management of State Loss Settlement Team	12	Laporan Report	12	100%
8.	Pengadaan Penunjang Sarana Audit Audit Support Facility Procurement	1	Dokumen Document	1	100%
9.	Pelaksanaan Audit Umum Berdasarkan PAT PAT-Based General Audit Implementation	2	Laporan Report	2	100%
10.	Pelaksanaan Audit Umum di Luar PAT General Audit Implementation outside PAT	1	Laporan Report	4	400%
11.	Pelaksanaan Audit Khusus Special Audit Implementation	2	Laporan Report	1	50%
12.	Reviu Program Kemaslahatan Review of BPKH Trust Fund – Philanthropic Program	1	Laporan Report	1	100%
13.	Reviu Laporan Keuangan Review of Financial Statements	2	Laporan Report	2	100%
14.	Konsultansi dan Pendampingan SPI Consultancy and Assistance from Internal Audit Unit	6	Laporan Report	11	183%
	JUMLAH **TOTAL**	**59**		**66**	**112%**

POKOK-POKOK HASIL AUDIT DAN REVIU

KEY POINTS OF AUDIT RESULTS AND REVIEW

No	Jenis Penugasan Type of Assignment	Nama Penugasan Assignment
1	Pelaksanaan Audit Umum Berdasarkan PAT PAT-Based General Audit Implementation	• Terdapat 2 pelaksanaan audit umum berdasarkan Perencanaan Audit Tahunan (PAT) tahun 2022, dengan rincian sebagai berikut: • Audit dalam Menilai Kepatuhan Prosedur Investasi Langsung dan Lainnya Dalam Negeri Periode Tahun 2021 sampai dengan *Field Audit* • Audit Efektivitas Pengelolaan Penempatan Dana dalam Mendukung Optimalisasi Nilai Manfaat Tahun 2021 s.d. Semester I Tahun 2022 Mei 2022 • There are 2 general audits based on the Annual Audit Planning (PAT) 2022, with details as follows: • Audit in Assessing Compliance with Domestic Procedure of Direct and Other Investments for Period of 2021 to Field Audit • Audit of Fund Placement Management Effectiveness in Supporting the Optimization of Return for 2021 up to Semester I of 2022 May 2022
2	Pelaksanaan Audit Umum di Luar PAT Implementation of General Audit Outside PAT	• Selama Tahun 2022 telah dilaksanakan Penugasan Audit Umum di Luar PAT dengan rincian sebagai berikut: • Reviu Kegiatan Pengadaan Infrastruktur Teknologi Informasi Tahun 2021 • Reviu Pengembalian Pajak Masa November s.d. Desember Tahun 2020 • Audit atas Kegiatan Perjalanan Dinas Luar Negeri Tahun 2022 pada Bidang Investasi dan Kerja Sama Luar Negeri • Audit Internal ISO Sistem Manajemen Mutu 9001:2015 dan Sistem Manajemen Anti Penyuapan 37001:2016 • During 2022, General Audit Assignments Outside PAT were conducted with the following details: • Review of Information Technology Infrastructure Procurement Activities 2021 • Review of Tax Returns from November to November December 2020 • Audit of Overseas Business Trips 2022 in the Field of Foreign Investment and International Relations • Internal Audit of ISO of Quality Management System 9001:2015 and Anti-Bribery Management System 37001:2016
3	Pelaksanaan Audit Khusus Implementation of Special Audit	• Selama Tahun 2021 Bidang Audit Internal telah melaksanakan audit khusus yaitu Audit Kepatuhan terhadap Proses Penjaringan Calon Pengurus PT Bank Muamalat Indonesia • Throughout 2021, the Internal Audit Unit has carried out a special audit, namely a Compliance Audit on the Process of Selecting Prospective Management of PT Bank Muamalat Indonesia
4	Reviu Program Kemaslahatan Review of BPKH Trust Fund – Philanthropic Program	• Reviu Pelaksanaan dan Pertanggungjawaban Program Kemaslahatan Tahun 2022 • Review of Implementation and Accountability of BPKH Trust Fund – Philanthropic Program2022

No	Jenis Penugasan Type of Assignment	Nama Penugasan Assignment
5	Reviu Laporan Keuangan Review of Financial Statements	• Realisasi pelaksanaan reviu Laporan Keuangan BPKH telah mencapai 100% atau 2 laporan dari target sebanyak 2 laporan selama tahun 2022 yaitu: • Laporan Hasil Reviu dan Pernyataan Telah Direviu atas Laporan Keuangan BPKH Tahun 2021 • Laporan Hasil Reviu atas Laporan Keuangan BPKH Semester I Tahun 2022 • The implementation result of BPKH Financial Statements review reached 100% or 2 reports of the target of 2 reports for 2022, namely: • Report on the Review Results and Statement that BPKH Financial Statements 2021 Have Been Reviewed • Report on the Review Results of BPKH Financial Statements 2022 of Semester I
6	Konsultansi dan Pendampingan SPI Consultancy and Assistance from Internal Audit Unit	Selama Tahun 2022, Bidang Audit Internal telah melaksanakan 11 (sebelas) output konsultansi dan pendampingan SPI berdasarkan permintaan dari bidang terkait, yaitu: • Pendapat atas Rencana Kerja Sama BPKH dengan KAHMI • Pendapat atas Rencana Kerja Sama BPKH dengan HIPMI • Masukan atas Peraturan terkait *Whistleblowing System* (WBS) BPKH • Masukan Bidang Audit Internal atas Perubahan PKBP 21 Tahun 2019 tentang Tata Cara Perjalanan Dinas Dalam Negeri • Pembahasan *Draft* PKBP Pemindahtanganan Melalui Penjualan • *Assessment* beserta Pendampingan SPI Program Adahi (Daging Dam Haji), dan Pendampingan Pemeriksaan BPK • Masukan Bidang Audit Internal atas Standar Biaya Masukan (SBM) • Pendapat atas Perpanjangan Penugasan Anggota BP BPKH sebagai Anggota *Supervisory Committee* pada *Awqaf Properties Investment Fund* (APIF) • Tanggapan atas Penentuan Mata Anggaran Belanja (MAB) dalam Pelaksanaan Program Apresiasi untuk BPS BPIH dan Mitra Perhajian • Penyampaian Pokok - Pokok Hasil Pembahasan Usulan Simplifikasi Proses Bisnis Kemaslahatan • Penyampaian Masukan atas Implementasi Rekomendasi Dewan Pengawas terkait Proses Pencairan Keuangan Operasional di BPKH Throughout 2022, the Internal Audit Unit has implemented 11 (eleven) outputs of consultancy and assistance from Internal Audit Unit based on requests from related fields, namely: • Opinion on the Cooperation Plan between BPKH and KAHMI • Opinion on the Cooperation Plan between BPKH and HIPMI • Input on Regulations related to the BPKH Whistleblowing System (WBS). • Input from the Internal Audit Unit on Changes to PKBP 21 of 2019 on Procedures for Domestic Business Trip • Discussion of PKBP Draft for Transfer through Sales • Assessment along with Internal Audit Assistance for the Adahi Program (Meat and Hajj), and BPK Audit Assistance • Internal Audit Unit Input on Standard Input Cost (SBM) • Opinion on Extension of Assignment of Members of Executive Board of BPKH as Members of Supervisory Committee at Awqaf Properties Investment Fund (APIF) • Responses to the Determination of Budget Items (MAB) in the Implementation of the Appreciation Program for BPS BPIH and Hajj Partners • Submission of Key Points of Discussion of Proposed Simplification of Business Processes of Philanthropic Programs • Submission of Input on the Implementation of Recommendations from the Supervisory Board regarding the Operational Finance Disbursement Process at BPKH

AUDIT EKSTERNAL

Badan Pemeriksa Keuangan Republik Indonesia (BPK) merupakan lembaga pemeriksa keuangan yang diberikan mandat dan kewenangan dari negara untuk melakukan pemeriksaan terhadap pengelolaan dan tanggung jawab keuangan negara yang dilakukan oleh lembaga atau badan negara.

Pemeriksaan BPK mencakup 3 (tiga) hal yaitu:

1. Pemeriksaan Laporan Keuangan meliputi Laporan Operasional, Laporan Arus Kas, dan Laporan Perubahan Aset Neto
2. Pemeriksaan Sistem Pengendalian Internal
3. Pemeriksaan Kepatuhan terhadap Ketentuan Peraturan perundang-undangan BPKH

Berikut adalah audit BPK terhadap laporan keuangan BPKH 3 tahun terakhir:

EXTERNAL AUDIT

The Audit Board of the Republic of Indonesia (BPK) is a financial audit institution that is given the mandate and authority from the state to conduct audit of the management and accountability of state finances carried out by state institutions or agencies.

BPK audit includes 3 (three) matters, namely:

1. Audit of Financial Statements including Operational Reports, Statements of Cash Flows, and Reports of Changes in Net Assets
2. Audit of the Internal Control System
3. Audit of Compliance with BPKH statutory provisions

The following is BPK's audit of BPKH's financial statements for the last 3 years:

Tahun Buku Fiscal Year	Penanggung Jawab Pemeriksaan Auditor In Charge	Opini Opinion
2022	Slamet Kurniawan, M.Sc., Ak., CSFA., CFrA., ERMCP	*Wajar Tanpa Pengecualian* Unqualified Opinion
2021	Dr. Akhsanul Khaq, MBA., Ak., CFE., CMA., CA., CSFA., CPA., CFrA	*Wajar Tanpa Pengecualian* Unqualified Opinion
2020	Dede Sukarjo, S.E., M.M., Ak., CA.	Wajar Tanpa Pengecualian Unqualified Opinion

Sistem Pengendalian Internal
Internal Control System

PENGENDALIAN KEUANGAN DAN OPERASIONAL, SERTA KEPATUHAN TERHADAP PERATURAN PERUNDANG-UNDANGAN LAINNYA

Sistem Pengendalian Internal yang diterapkan di BPKH terdiri dari unsur pengawasan aktif Badan Pelaksana dan Dewan Pengawas, aktivitas pengendalian, pemisahan fungsi, sistem akuntansi dan informasi, pemantauan dan tindakan perbaikan, budaya pengendalian, dan kemampuan komunikasi.

FINANCIAL AND OPERATIONAL CONTROL, AS WELL AS COMPLIANCE WITH OTHER LAWS AND REGULATIONS

The Internal Control System implemented at BPKH consists of elements of active oversight by the Executive Board and Supervisory Board, control activities, segregation of functions, accounting and information system, monitoring and corrective actions, control culture, and communication skills.

yang diakui secara Internasional COSO (Committee of Sponsoring Organizations of the Treatway Commission)–Internal *Control Framework* sejalan dengan pengujian sistem pengendalian internal BPKH yang terdiri dari 5 (lima) komponen, yaitu lingkungan pengendalian (*control environment*), penilaian risiko (*risk assessment*), aktivitas pengendalian (*control activities*), informasi dan komunikasi (*information and communication*), serta pemantauan (*monitoring*).

which is internationally recognized COSO (Committee of Sponsoring Organizations of the Treatway Commission) – Internal Control Framework in line with the testing of the BPKH internal control system which consists of 5 (five) components, namely control environment, risk assessment, control activities (control activities), information and communication, as well as monitoring.

TINJAUAN ATAS EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL

BPKH telah melakukan pemeriksaan dan penilaian atas kecukupan dan efektivitas struktur pengendalian internal dan atas kualitas kinerja dalam melaksanakan tanggung jawab yang telah ditentukan BPKH, sehingga membantu proses pengambilan keputusan Badan Pelaksana.

Penilaian kecukupan dilakukan untuk mengetahui kehandalan sistem pengendalian yang telah ditetapkan dalam mendukung tercapainya tujuan dan sasaran BPKH secara ekonomis dan efisien.

Penilaian efektivitas dilakukan untuk menentukan sejauh mana struktur pengendalian internal sudah berfungsi dengan baik yang tercermin melalui penilaian kualitas kinerja yang baik.

Penilaian kualitas kinerja merupakan pemeriksaan dan penilaian atas kinerja yang dimaksudkan untuk menentukan sejauh mana tujuan dan sasaran operasional BPKH telah dicapai.

REVIEW OF THE EFFECTIVENESS OF INTERNAL CONTROL SYSTEM

BPKH has reviewed and assessed the adequacy and effectiveness of internal control structure and quality of performance in carrying out the responsibilities determined by BPKH, thereby assisting the decision-making process of the Executive Board.

The adequacy assessment is carried out to determine the reliability of the control system that has been determined in supporting the achievement of BPKH objectives and targets economically and efficiently.

Evaluation of effectiveness is performed to determine the extent to which the internal control structure is functioning properly, which is reflected on good assessment results of performance quality.

Performance quality assessment is an examination and assessment of performance aimed at determining the extent to which BPKH's operational objectives and targets have been achieved.

PERNYATAAN BADAN PELAKSANA DAN/ATAU DEWAN PENGAWAS ATAS KECUKUPAN SISTEM PENGENDALIAN INTERNAL

Berdasarkan tujuan dan sasaran operasional BPKH yang telah dicapai, Sistem Pengendalian Internal telah berjalan dengan baik dengan batas risiko yang terukur.

STATEMENT OF THE EXECUTIVE BOARD AND/OR SUPERVISORY BOARD ON THE ADEQUACY OF INTERNAL CONTROL SYSTEM

Based on operational objectives and targets of BPKH that have been achieved, the Internal Control System has been running well with measurable risk limits.

Manajemen Risiko
Risk Management

Dalam menjalankan aktivitas pengelolaan keuangan haji, BPKH menghadapi ketidakpastian di masa yang akan datang, sehingga perlu meningkatkan praktek tata kelola yang baik (*good governance*), prinsip kehati-hatian dan proses penerapan manajemen risiko yang akurat dan komprehensif. Proses manajemen risiko diawali dengan adanya suatu proses untuk membentuk kesadaran pada setiap jenjang organisasi BPKH, dengan memberi pemahaman bahwa dalam setiap aktivitas yang dilaksanakan oleh Unit Kerja pasti mengandung risiko, atau dengan kata lain tidak terdapat kegiatan yang tidak memiliki risiko.

In performing hajj fund management activities, BPKH faces uncertainties in the future, hence it is necessary to improve good governance practices, prudence principles, as well as accurate and comprehensive risk management implementation process. The risk management process begins with a process to create awareness at every level of the BPKH organization by providing an understanding that every activity carried out by the Work Unit must contain risks, or in other words there are no activities that do not have risks.

BPKH berfokus pada penerapan manajemen risiko untuk menciptakan dan melindungi nilai tambah, terintegrasi dan efektif, bagian dari proses pengambilan keputusan, transparan, sistematis, terstruktur dan dinamis.

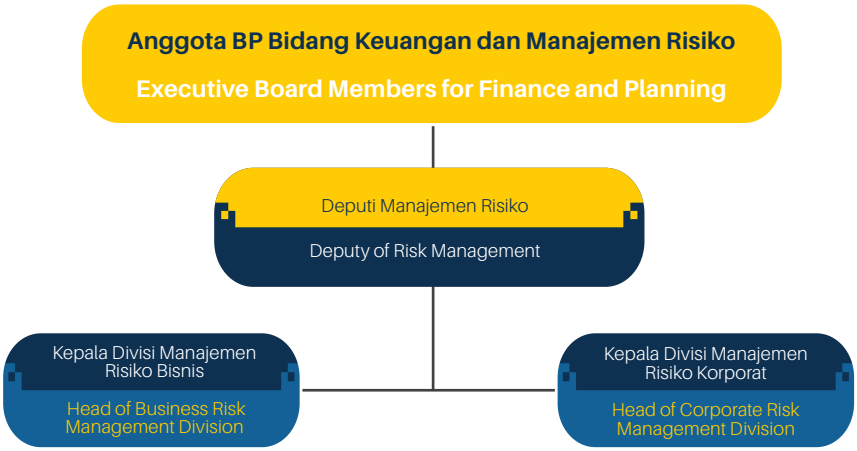
BPKH is focused on implementing risk management to create and protect added value, that is integrated and effective, part of the decision-making process, transparent, systematic, structured and dynamic.

STRUKTUR ORGANISASI

Kedeputian Manajemen Risiko berada di bawah supervisi Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko. Kedeputian Manajemen Risiko memiliki 2 (dua) Divisi yaitu Divisi Manajemen Risiko Korporat dan Divisi Manajemen Risiko Bisnis. Berikut disampaikan struktur organisasi Manajemen Risiko BPKH.

ORGANIZATIONAL STRUCTURE

The Deputy of Risk Management is under the supervision of the Executive Board Members in charge of Finance and Risk Management Field. The Deputy of Risk Management has 2 (two) divisions, namely the Corporate Risk Management Division and the Business Risk Management Division. The following is the organizational structure of BPKH Risk Management.



SERTIFIKASI CERTIFICATIONS

No	Nama Name	Jabatan Position	Sertifikasi BSMR BSMR Certification
1	Acep Riana Jayaprawira	Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko Executive Board Member in charge of Finance and Risk Management	1) Sertifikasi Manajemen Risiko level 5; 2) *Certified Risk Governance Professional* (CRGP); 3) *Certified Risk Professional* (CRP); 4) *Certified International of Financial Management* (CIFM). 1) Risk Management Certification level 5; 2) Certified Risk Governance Professional (CRGP); 3) Certified Risk Professional (CRP); 4) Certified International of Financial Management (CIFM).
2	Juni Supriyanto	Plt. Deputi Bidang Manajemen Risiko Acting Deputy of Risk Management Division	1) Sertifikasi Manajemen Risiko level 5; 2) *Certified Risk Governance Professional* (CRGP); 3) *Governance Risk and Compliance Professional* (GRCP); 4) *Certified Enterprise Risk Manager* (CERM). 1) Risk Management Certification level 5; 2) Certified Risk Governance Professional (CRGP); 3) Governance Risk and Compliance Professional (GRCP); 4) Certified Enterprise Risk Manager (CERM).
3	Sri Yulianti	Kepala Divisi Manajemen Risiko Korporat Head of Corporate Risk Management Division	1) Sertifikasi Manajemen Risiko level 5; 2) *Enterprise Risk Management Certified Professional* (ERMCP); 3) *Certified Risk Professional* (CRP); 4) *Certified Governance Risk and Compliance Professional* (GRCP). 1) Risk Management Certification level 5; 2) Enterprise Risk Management Certified Professional (ERMCP); 3) Certified Risk Professional (CRP); 4) Certified Governance Risk and Compliance Professional (GRCP).
4	Eko Surya Lesmana	Kepala Divisi Manajemen Risiko Bisnis Head of Business Risk Management Division	1) Sertifikasi Manajemen Risiko level 5; 2) *Certified Risk Professional (CRP);* 3) *Certified Portfolio Manager (CPM);* 4) *Certified Treasury Professional (CTP);* 5) *Certified Investment Banking (CIB).* 1) Risk Management Certification level 5; 2) Certified Risk Professional (CRP); 3) Certified Portfolio Manager (CPM); 4) Certified Treasury Professional (CTP); 5) Certified Investment Banking (CIB).

TUGAS DAN TANGGUNG JAWAB

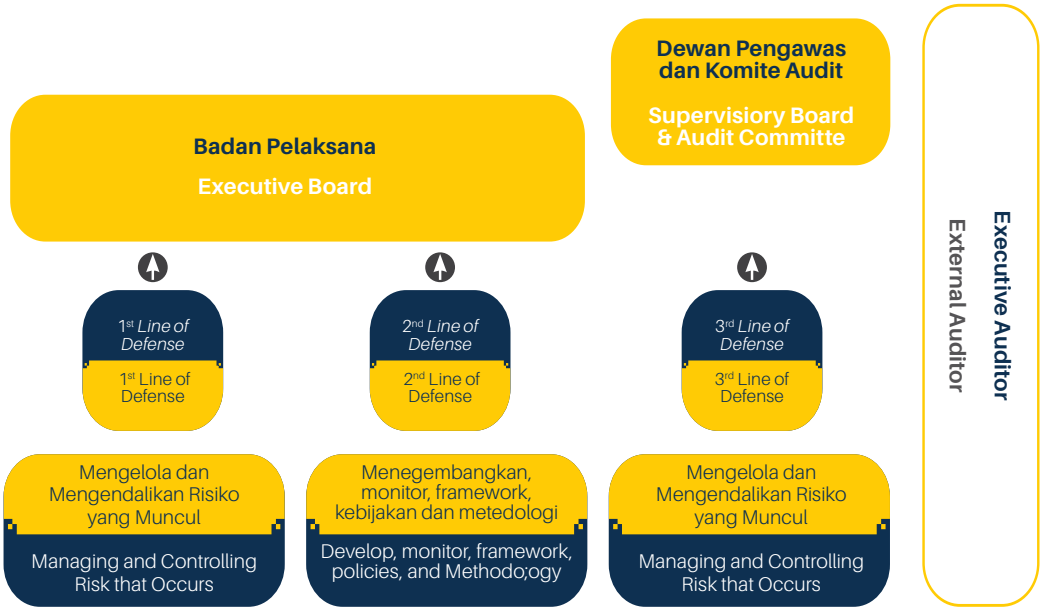
a. Deputi Manajemen Risiko bertugas mengkoordinasikan pengelolaan atas manajemen risiko Keuangan Haji.
b. Kepala Divisi Manajemen Risiko Korporat mempunyai tugas mengelola risiko yang terkait dengan korporasi.
c. Kepala Divisi Manajemen Risiko Bisnis mempunyai tugas mengelola risiko bisnis yang dihadapi BPKH.

DUTIES AND RESPONSIBILITIES

a. The Deputy of Risk Management is responsible for coordinating the management of Hajj Fund risk management.
b. The Head of the Corporate Risk Management Division is responsible for managing corporate-related risks.
c. The Head of the Business Risk Management Division is responsible for managing business risks faced by BPKH.

PENERAPAN MODEL *THREE LINES OF DEFENSE*

APPPLICATION OF THREE LINES OF DEFENSE



PERTAHANAN LINI PERTAMA

Pertahanan Lini Pertama merupakan fungsi pertahanan yang berkaitan langsung dengan pengelolaan dan pengendalian Risiko yang ada pada aktivitas bidang kerja masing-masing. Setiap bidang (bisnis dan operasi) merupakan pemilik risiko (*risk owner*) berperan sebagai garis depan atau ujung tombak dalam mengelola dan mengendalikan risiko. Pemilik risiko di setiap bidang adalah Anggota Badan Pelaksana dan Pimpinan Bidang (Deputi dan Kepala Divisi) pemilik risiko (*risk owner*).

FIRST LINE OF DEFENSE

The First Line of Defense is a defense function directly related to the management and control of existing Risks in the activities of their respective work fields. Each field (business and operations) is a risk owner acting as the frontline or spearhead in risk management and control. Risk owner in each sector is Member of the Executive Board and Head of Division (Deputy and Head of Division) of risk owner.

PERTAHANAN LINI KEDUA

Pertahanan Lini Kedua merupakan fungsi pertahanan yang berkaitan dengan pengembangan pengawasan risiko (overseeing risks) oleh Bidang Manajemen Risiko

SECOND LINE OF DEFENSE

The Second Line of Defense is a defense function related to the development of risk oversight by Risk Management and Compliance Division by the Compliance Division.

dan Kepatuhan oleh Bidang Kepatuhan. Tugas dan tanggung jawab Bidang Manajemen Risiko dan Bidang Kepatuhan mengacu kepada Peraturan Badan Pengelola Keuangan Haji No. 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan Tata Kelola Perusahaan yang Baik, Kode Etik dan Pakta Integritas Badan Pengelola Keuangan Haji.

Duties and responsibilities of the Risk Management Division and the Compliance Division refer to Hajj Fund Management Agency Regulation No. 3 of 2018 on Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics and Integrity Pact of the Hajj Fund Management Agency.

PERTAHANAN LINI KETIGA

Pertahanan Lini Ketiga merupakan fungsi pertahanan yang melakukan *assurance* (jaminan atau kepastian) secara independen bahwa sistem dan prosedur dilaksanakan dengan baik dan sesuai ketentuan. Dalam hal ini Audit Internal sebagai fungsi yang independen terhadap bidang lain.

THIRD LINE OF DEFENSE

The Third Line of Defense is a defense function that provides assurance (guarantee) independently that systems and procedures are implemented properly and according to regulations. In this case Internal Audit serves as a function that is independent from other fields.

JENIS RISIKO

Badan Pengelola Keuangan Haji mengenal 10 (sepuluh) jenis risiko utama sebagai berikut:

1. Risiko Kredit
   Risiko Kredit adalah risiko akibat kegagalan counterparty atau pihak lain sehubungan dengan penempatan dan/atau investasi dalam memenuhi kewajibannya kepada BPKH sesuai dengan perjanjian yang disepakati.
2. Risiko Investasi
   Risiko Investasi adalah risiko akibat Badan Pengelola Keuangan Haji (BPKH) ikut menanggung kerugian atas investasi berbasis bagi hasil yang berasal dari jenis akad yang digunakan, kinerja dan kualitas investasi, arus kas dan pembayaran dari investasi dan/atau underlying asset yang mendasarinya.
3. Risiko Imbal Hasil
   Risiko Imbal Hasil adalah risiko akibat realisasi tingkat imbal hasil yang diperoleh BPKH tidak sesuai dengan tingkat ekspektasi imbal hasil yang diharapkan. Risiko Imbal Hasil dapat terjadi sehubungan perubahan imbal hasil dan/atau nilai manfaat yang didapat dari kegiatan penempatan dan investasi yang dilakukan oleh BPKH.
4. Risiko Pasar
   Risiko Pasar adalah risiko pada posisi dan rekening administratif akibat perubahan harga pasar, antara lain risiko berupa perubahan nilai dari aset. Risiko kerugian yang diakibatkan perubahan nilai asset yang diperdagangkan (*tradable assets*).

TYPE OF RISKS

The Hajj Fund Management Agency recognizes 10 (ten) main types of risk as follows:

1. Credit Risk
   Credit Risk is the risk due to failure of the counterparty or other party in connection with the placement and/or investment in fulfilling its obligations to BPKH in accordance with the agreed contract.
2. Investment Risk
   Investment risk is the risk due to loss suffered by the Hajj Fund Management Agency (BPKH) on profit sharing-based investment originating from the type of contract used, the performance and quality of the investment, cash flows and payments from the investment and/or underlying assets.
3. Yield Risk
   Yield Risk is the risk resulting from the realization that the rate of return obtained by BPKH does not match the expected rate of return. Yield Risk can occur in connection with changes in yields and/or the value of return derived from placement and investment activities carried out by BPKH.
4. Market Risk
   Market Risk is the risk on administrative positions and accounts due to changes in market prices, including risks in the form of changes in the value of assets. Risk of loss resulting from changes in the value of tradable assets.

5. Risiko Likuiditas
   Risiko Likuiditas adalah risiko akibat ketidakmampuan BPKH memenuhi kewajibannya dalam jangka pendek, antara lain dikarenakan adanya mismatch profil jatuh tempo atas Aset dan Kewajiban.
   Mengacu kepada UU No.34 Tahun 2014 pasal 47 dimana BPKH wajib mengelola dan menyediakan Keuangan Haji yang setara dengan kebutuhan 2 (dua) kali Biaya Penyelenggaraan Ibadah Haji (BPIH).
6. Risiko Hukum
   Risiko Hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Risiko hukum dapat muncul disebabkan oleh adanya kelemahan aspek yuridis, seperti tuntutan hukum, ketiadaan peraturan perundangan-undangan yang mendukung, atau kelemahan dalam hal perikatan/perjanjian dengan pihak ketiga.
7. Risiko Kepatuhan
   Risiko Kepatuhan adalah risiko akibat tidak memenuhi dan/atau tidak melaksanakan hukum dan peraturan perundang-undangan, ketentuan eksternal dan internal BPKH. Sesuai Undang-undang, BPKH diwajibkan untuk patuh pada ketentuan bahwa setiap investasi yang dilakukan harus sesuai dengan aspek syariah. Selain aspek syariah, setiap kegiatan yang dilakukan juga diharuskan untuk mematuhi ketentuan eksternal dan internal yang berlaku.
8. Risiko Operasional
   Risiko Operasional adalah risiko yang disebabkan oleh kelemahan SDM, proses internal, teknologi dan faktor eksternal.
   Secara khusus risiko operasional juga menyoroti additional risk berupa Risiko Fraud (Fraud Risk) yang merupakan aktivitas risiko terkait kerentanan organisasi atas kecurangan yang dilakukan pihak oleh pihak internal atau pihak eksternal.
9. Risiko Reputasi
   Risiko Reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholder*) yang bersumber dari persepsi negatif terhadap BPKH.
   Persepsi negatif dapat timbul dari hal yang tidak secara nyata terjadi atau hanya sekedar rumor. BPKH melakukan mekanisme pengendalian risiko reputasi melalui pemantauan atas berita-berita negatif terhadap BPKH. BPKH telah melakukan mitigasi atas risiko reputasi dengan memiliki Unit Kerja yang

5. Liquidity Risk
   Liquidity risk is the risk due to BPKH's inability to fulfill its obligations in the short term, among others due to a mismatch in the maturity profile of Assets and Liabilities.
   Referring to Law No. 34 of 2014 article 47 where BPKH is required to manage and provide Hajj Fund equal to the needs of 2 (two) times the Hajj Pilgrimage Operational Cost (BPIH).
6. Legal Risk
   Legal Risk is the risk due to lawsuits and/or weaknesses in the juridical aspect. Legal risks may arise due to weaknesses in juridical aspects, such as lawsuits, absence of supporting laws and regulations, or weaknesses in terms of contract/agreement with third parties.
7. Compliance Risk
   Compliance risk is the risk due to not failure to comply and/or implement laws and regulations, BPKH external and internal provisions. In accordance with the laws, BPKH is required to comply with the rule that every investment made must comply with sharia aspects. In addition to sharia aspects, every activity carried out is also required to comply with applicable external and internal regulations.
8. Operational Risk
   Operational Risk is the risk caused by weaknesses in human resources, internal processes, technology and external factors.
   Specifically, operational risk also highlights additional risk in the form of Fraud Risk, which is a risk activity related to the organization's vulnerability to fraud committed by internal parties or external parties.
9. Reputation Risk
   Reputation risk is the risk due to a decrease in the level of stakeholders' trust from a negative perception of BPKH.

   Negative perceptions may arise from things that do not actually happen or are just rumors. BPKH implements a reputation risk control mechanism by monitoring negative news about BPKH. BPKH has mitigated reputation risk by putting in place a work unit tasked with neutralizing negative news.

bertugas untuk menetralisir berita-berita negative.

10. Risiko Stratejik

    Risiko Stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis BPKH.

TINJAUAN ATAS EFEKTIVITAS SISTEM MANAJEMEN RISIKO BPKH

1. Proses Manajemen Risiko

   Proses manajemen risiko adalah serangkaian proses identifikasi, pengukuran, pemantauan dan pengendalian risiko. Hal-hal terkait pelaksanaan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, antara lain:

   a. Identifikasi risiko dilakukan secara proaktif pada seluruh produk dan aktivitas.
   b. Pengukuran risiko terhadap eksposure risiko BPKH sebagai acuan untuk melakukan pengendalian.
   c. Pemantauan risiko terhadap eksposure risiko, toleransi risiko, kepatuhan limit internal hingga hasil *stress testing* serta konsistensi pelaksanaan terhadap pedoman.
   d. Pengendalian risiko dilakukan dengan cara lindung nilai, sekuritisasi aset hingga metode mitigasi lainnya dengan memperhatikan kriteria prioritas risiko.

2. Kecukupan Sumber Daya Manusia Bidang Manajemen Risiko

   Kecukupan Sumber Daya Manusia Bidang Manajemen Risiko disesuaikan dengan rencana strategis BPKH. Kualifikasi dan sistem penerimaan SDM Bidang Manajemen Risiko mengacu kepada aturan yang mengatur mengenai SDM. Setiap pegawai di Bidang Manajemen Risiko mendapatkan pelatihan dan sertifikasi manajemen risiko secara berjenjang.

3. Kecukupan Sistem Informasi Manajemen Risiko

   Sistem informasi manajemen risiko merupakan bagian dari sistem informasi manajemen BPKH yang disusun dalam bentuk *dashboard* manajemen risiko untuk memberikan informasi yang akurat, lengkap, informatif, tepat waktu dan dapat diandalkan. *Dashboard* manajemen risiko dapat digunakan oleh Badan Pelaksana, Dewan Pengawas dan bidang lainnya

10. Strategic Risk

    Strategic Risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in BPKH's business environment.

REVIEW OF EFFECTIVENESS OF RISK MANAGEMENT SYSTEM OF BPKH

1. Risk Management Process

   The risk management process is a series of processes for identifying, measuring, monitoring, and controlling risks. Matters related to the implementation of risk identification, measurement, monitoring and control processes are as follows:

   a. Risk identification is carried out proactively on all products and activities.
   b. Risk measurement of BPKH risk exposure as a reference to perform control.
   c. Risk monitoring of risk exposure, risk tolerance, internal limit compliance to stress testing results and consistent implementation of guidelines.
   d. Risk control is carried out by means of hedging, asset securitization, and other mitigation methods by taking into account risk priority criteria.

2. Adequacy of Human Resources in Risk Management

   Adequacy of Human Resources in the Risk Management Field is adjusted to BPKH's strategic plan. The qualifications and acceptance system for HR in the Risk Management Field refers to the rules governing HR where employees must receive risk management training and certification.

3. Adequacy of Risk Management Information System

   The risk management information system is part of the BPKH management information system which is developed in the form of a risk management dashboard to provide accurate, complete, informative, timely and reliable information. The risk management dashboard can be used by the Executive Board, Supervisory Board and other fields in the application

dalam penerapan manajemen risiko untuk menilai, memantau dan memitigasi risiko yang dihadapi dalam rangka proses pengambilan keputusan.

Sistem informasi manajemen risiko yang sudah dibangun, diantaranya: SIMANIS (Sistem Informasi Manajemen Risiko) dan HASANAH (Hasil Analisis Akseptasi Risiko).

4. Kecukupan Sistem Informasi Manajemen
   Sistem pengendalian risiko dilakukan agar penerapan manajemen risiko berjalan efektif. Penerapan sistem pengendalian intern secara efektif dimaksudkan untuk menjaga aset, menjamin tersedianya pelaporan keuangan yang dapat dipercaya, meningkatkan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku serta mengurangi risiko terjadinya kerugian, penyimpangan dan pelanggaran aspek kehati-hatian. Bidang Kepatuhan, Bidang Manajemen Risiko dan Bidang yang membawahkan fungsi Audit Internal berperan aktif dalam meningkatkan efektivitas sistem pengendalian internal secara berkesinambungan.

   Penerapan prinsip pemisahan fungsi (*segregation of duty*) dilaksanakan secara konsisten serta dilakukan evaluasi secara konsisten terhadap efektivitas pengendalian internal akibat dampak perubahan lingkungan internal dan eksternal.

MATURITAS EFEKTIVITAS PENERAPAN MANAJEMEN RISIKO

BPKH melakukan penilaian efektivitas penerapan manajemen risiko (Risk Maturity) yang dilakukan oleh pihak eksternal. Pada tahun 2022, Hasil Penilaian Tingkat Maturitas Penerapan Manajemen Risiko di Badan Pengelola Keuangan Haji (BPKH) adalah **4.25/5.00** (***Level 4 Managed***) dengan uraian sebagai berikut:

1. Strategi risiko dan strategi bisnis sudah dapat dijelaskan dan telah terdokumentasi dan telah menjadi bagian dalam proses perencanaan bisnis;
2. Praktik manajemen risiko perusahaan telah terpadu dan tertanam dalam proses perencanaan bisnis dan diperkuat oleh tone at the top;
3. Kriteria dan parameter risk appetite didefinisikan dan

of risk management to assess, monitor, and mitigate risks faced in the decision-making process.

Risk management information systems that have been built include: SIMANIS (Risk Management Information System) and HASANAH (Analysis Results of Risk Acceptance).

4. Adequacy of Management Information System
   The risk control system is performed so that the risk management is implemented effectively. Implementation of an effective internal control system aims to safeguard assets, ensure the availability of reliable financial reporting, increase compliance with applicable laws and regulations and reduce risk of losses, deviations and breaches of prudential aspects. The Compliance Division, the Risk Management Division and the Division in charge of the Internal Audit function play an active role in improving the effectiveness of internal control system on a continuous basis.

   The application of the segregation of duty function is carried out consistently where consistent evaluation is carried out on the effectiveness of internal control that may be affected by impact of changes in the internal and external environment.

MATURITY OF EFFECTIVENESS OF RISK MANAGEMENT IMPLEMENTATION

BPKH evaluates the effectiveness of risk management (Risk Maturity) conducted by external parties. In 2022, BPKH scored **4.25/5.00** (**Level 4 Managed**) for the Assessment of Maturity Level for the Implementation of Risk Management at the Hajj Fund Management Agency (BPKH). The details are as follows:

1. Risk strategy and business strategy can be explained and documented and have become part of the business planning process;
2. The company's risk management practices have been integrated and embedded in the business planning process and strengthened by the tone at the top;
3. Risk appetite criteria and parameters are defined and

diaplikasikan secara konsisten, termasuk toleransi dan kapasitas untuk risiko kritikal;
4. Dewan Komisaris dan Direksi menerima pembaruan berkala mengenai kebijakan manajemen risiko perusahaan;
5. Profil risiko digunakan sebagai masukan untuk strategi dan perencanaan bisnis.

applied consistently, including tolerance and capacity for critical risks;
4. The Board of Commissioners and Board of Directors receive periodic updates regarding the company's risk management policies;
5. The risk profile is used as input for business strategy and planning.

PERNYATAAN BADAN PELAKSANA DAN/ATAU DEWAN PENGAWAS ATAU KOMITE MANAJEMEN RISIKO DAN SYARIAH ATAS KECUKUPAN SISTEM MANAJEMEN RISIKO

Badan Pelaksana menilai bahwa pelaksanaan Manajemen Risiko BPKH tahun 2022 telah berjalan dengan baik dan memadai. BPKH melakukan penerapan manajemen risiko secara proaktif sesuai ketentuan yang berlaku untuk mendorong pencapaian tujuan BPKH sesuai UU No. 34 Tahun 2014 yaitu:

1. Meningkatkan kualitas penyelenggaraan ibadah haji;
2. Rasionalitas dan efisiensi penggunaan BPIH;
3. Manfaat bagi kemaslahatan umat islam.

Badan Pelaksana telah menerapkan sistem manajemen risiko di seluruh kegiatan Unit Kerja melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko. Badan Pelaksana menerapkan praktik – praktik budaya sadar risiko pada setiap aktivitas organisasi. Badan Pelaksana juga mendorong risk awareness di setiap Unit Kerja untuk mendukung praktik manajemen risiko yang kuat, serta menjadi cerminan setiap individu pada organisasi dalam pengambilan keputusan.

STATEMENT OF THE SUPERVISORY BOARD AND OR EXECUTIVE BOARD ON THE ADEQUACY OF RISK MANAGEMENT SYSTEM

The Executive Board considers that BPKH Risk Management in 2022 has been implemented well and adequately. BPKH implements risk management proactively in accordance with the prevailing regulations to encourage the achievement of BPKH objectives in accordance with Law No. 34 of 2014 namely:

1. Quality improvement of hajj pilgrimage implementation;
2. Rationality and efficiency in the use of BPIH;
3. Benefit for the prosperity of Muslims.

The Executive Board has implemented risk management system in all Work Unit activities through risk identification, measurement, montoring, and control processes. The Executive Board implements risk-aware cultural practices in every organizational activity. The Executive Board also encourages risk awareness in each Work Unit to support strong risk management practices and to make it a reflection for every individual in the organization in making decisions.

Permasalahan Hukum
Legal Cases

Sepanjang tahun 2022 tidak terdapat permasalahan hukum yang dihadapi oleh BPKH, anggota Dewan Pengawas dan anggota Badan Pelaksana. Pada tahun 2022 entitas anak BPKH yaitu Bank Muamalat memiliki risiko menghadapi permasalahan hukum, baik di bidang

Throughout 2022 there were no legal cases faced by BPKH, members of the Supervisory Board and the Executive Board. In 2022, a subsidiary of BPKH, namely Bank Muamalat, has the risk of facing legal cases, both in the civil and criminal fields. The following table shows

perdata maupun pidana. Berikut permasalahan hukum Bank Muamalat Indonesia sebagaimana digambarkan dalam tabel berikut:

legal cases faced by Bank Muamalat Indonesia:

Jenis Sanksi Type of Sanction	**Jumlah** Total	
	Perdata Civil	**Pidana** Criminal
Telah selesai (telah mempunyai kekuatan hukum yang tetap) Completed (already has permanent legal force)	44	2
Dalam proses penyelesaian In completion process	94	22

Sanksi Administratif
Administrative Sanctions

Sepanjang tahun 2022 BPKH, anggota Dewan Pengawas, anggota Badan Pelaksana dan Anak Perusahaan tidak mendapatkan sanksi administratif.

Throughout 2022, BPKH, members of the Supervisory Board, members of the Executive Board and Subsidiary did not receive administrative sanctions.

Kode Etik
Code of Ethics

Kode etik merupakan norma yang harus dipatuhi oleh setiap anggota Badan Pelaksana, anggota Dewan Pengawas, serta pegawai BPKH selama menjalankan tugasnya untuk menjaga martabat, kehormatan, citra, dan kredibilitas BPKH. Kode etik dijadikan sebagai pedoman dan landasan tingkah laku seluruh lapisan pegawai untuk menjamin kualitas dan akuntabilitas profesionalisme dalam pengelolaan keuangan haji.

Kode etik BPKH mencakup:
1. Penegakan integritas
2. Menjaga kerahasiaan
3. Larangan penyalahgunaan jabatan

The code of ethics is a norm that must be obeyed by every member of the Executive Board, Supervisory Board, and employees of BPKH while performing their duties to maintain BPKH's dignity, honor, image, and credibility. The code of ethics is used as a guideline and basis for the behavior of employees at all levels to ensure the quality and accountability of professionalism in the management of hajj fund.

The BPKH code of ethics includes:
1. Upholding of Integrity
2. Maintaining confidentiality
3. Prohibition of abuse of office

4. Kepatuhan penggunaan dokumen
5. Larangan benturan kepentingan

ISI KODE ETIK

Isi Etika Kerja atau tata perilaku pejabat dan pegawai meliputi:

1. Kepatuhan terhadap hukum
2. Benturan kepentingan
3. Pengendalian gratifikasi
4. Anti-diskriminasi
5. Integritas laporan keuangan
6. Perlindungan informasi BPKH
7. Informasi orang dalam (*insider trading*)
8. Perlindungan harta BPKH
9. Kegiatan sosial dan politik
10. Perilaku etis terhadap sesama karyawan

PERNYATAAN BAHWA KODE ETIK BERLAKU UNTUK SEMUA JENJANG ORGANISASI

Dalam Peraturan Peraturan Badan Pengelola Keuangan Haji No. 3 Tentang Kebijakan Kepatuhan, Penerapan Good *Corporate Governance*, Kode Etik, Dan Pakta Integritas Badan Pengelola Keuangan Haji Pasal 24 disebutkan bahwa kode etik merupakan a yang harus dipatuhi oleh setiap anggota Badan Pelaksana, anggota Dewan Pengawas serta pegawai BPKH selama menjalankan tugasnya untuk menjaga martabat, kehormatan, citra, dan kredibilitas BPKH.

MAJELIS KEHORMATAN KODE ETIK

Untuk menegakkan kode etik dalam lingkungan kerja, BPKH telah membentuk Majelis Kehormatan Kode Etik yang bersifat ad hoc dan terdiri atas unsur Badan Pelaksana dan Dewan Pengawas dan sekiranya dianggap perlu, Badan Pelaksana dapat mengundang pihak luar sebagai anggota majelis kehormatan kode etik.

PENYEBARLUASAN DAN SOSIALISASI KODE ETIK

Untuk memberikan pemahaman terhadap ketentuan Peraturan Badan Pengelola Keuangan Haji Nomor 3 Tahun 2018 tentang Kebijakan Kepatuhan, Penerapan *Good Corporate Governance*, Kode Etik, dan Pakta Integritas BPKH dan Peraturan Kepala Badan Pelaksana

4. Compliance with the use of documents
5. Prohibition of conflict of interest

CONTENTS OF CODE OF ETHICS

The contents of Work Ethics or code of conduct for officers and employees include:

1. Compliance with the law
2. Conflict of interest
3. Gratification control
4. Anti-discrimination
5. Integrity of financial statements
6. Protection of BPKH information
7. Insider information (insider trading)
8. Protection of BPKH assets
9. Social and political activities
10. Ethical behavior towards fellow employees

STATEMENT THAT THE CODE OF ETHICS APPLIES TO ALL LEVELS OF THE ORGANIZATION

Based on Regulation of the Hajj Fund Management Agency No. 3 on Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and Integrity Pact of the Hajj Fund Management Agency Article 24, it is stated that the code of ethics must be obeyed by every member of the Executive Board, members of the Supervisory Board, and employees of BPKH while performing their duties to maintain dignity, honor, image, and credibility of BPKH.

HONORARY COUNCIL OF CODE OF ETHICS

To enforce code of ethics in the work environment, BPKH has formed an ad hoc Honorary Council of Code of Ethics that consists of Executive Board and Supervisory Board and if deemed necessary, the Executive Board may invite external party as members of the code of ethics honorary council.

DISSEMINATION OF CODE OF ETHICS

To provide an understanding of the provisions of the Regulation of the Hajj Fund Management Agency Number 3 of 2018 concerning Compliance Policy, Implementation of Good Corporate Governance, Code of Ethics, and Integrity Pact of BPKH and the Regulation of the Head

Badan Pengelola Keuangan Haji Nomor 13 Tahun 2020 tentang Dewan Kehormatan Kode Etik Badan Pengelola Keuangan Haji, bidang Kepatuhan melakukan sosialisasi kepada anggota Dewan Pengawas, anggota Badan Pelaksana dan pegawai BPKH serta menyebarkan kuesioner berupa *self-assessment* untuk mengetahui tingkat pemahaman terhadap ketentuan tersebut.

of the Executive Board of the Hajj Fund Management Agency Number 13 of 2020 concerning Honorary Board of Code of Ethics of Hajj Fund Management Agency, the Compliance Division conducts dissemination to members of the Supervisory Board, members of the Executive Board, and employees of BPKH and distributes self-assessment questionnaires to determine the level of understanding of these provisions.

JUMLAH PELANGGARAN KODE ETIK

Selama tahun 2022, tidak terdapat pelanggaran kode etik baik di anggota Badan Pelaksana, anggota Dewan Pengawas maupun pegawai BPKH

NUMBER OF VIOLATIONS OF THE CODE OF ETHICS

Throughout 2022, there was no violation to code of ethics both by members of the Executive Board, members of the Supervisory Board and employees of BPKH..

Program Kepemilikan Saham Oleh Manajemen (Management Stock Ownership Program/MSOP) Dan/ Atau Program Kepemilikan Saham Oleh Karyawan (Employee Stock Ownership Program/ESOP)

Management Stock Ownership Program (MSOP) and/ or Employee Stock Ownership Program (ESOP)

Pada tahun 2022, BPKH tidak memiliki program kepemilikan untuk pekerja dan/atau manajemen yang dilakukan melalui penawaran atau opsi penawaran saham. Dengan demikian laporan tahunan tidak menyajikan informasi mengenai *stock option* yang dimiliki oleh pekerja dan manajemen, baik jumlah saham dan harga *exercise,* jangka waktu, persyaratan pekerja dan/atau manajemen yang berhak.

In 2022, BPKH did not have a stock ownership program for employees and/or management which is carried out through an offering or share offering option. Thus, the annual report does not provide information regarding stock options held by employees and management, both the number of shares and the exercise price, term, and eligibility requirements for employees and/or management.

Kepemilikan saham anggota Badan Pelaksana dan anggota Dewan Pengawas

Share ownership of members of the Executive Board and members of the Supervisory Board

Pada tahun 2022, anggota Badan Pelaksana dan anggota Dewan Pengawas tidak memiliki saham di BPKH.

In 2022, members of the Executive Board and members of the Supervisory Board do not own shares in BPKH.

Sistem Pelaporan Pelanggaran

Whistleblowing System

BPKH telah membuat aplikasi *Whistleblowing System* atau sistem pelaporan atas kecurigaan terjadinya pelanggaran dan/atau ketidakpuasan yang dapat diakses dalam website resmi Badan.

BPKH has created a Whistleblowing System application or reporting system for suspected violations and/or dissatisfaction which can be accessed on the Agency's official website.

PEDOMAN SISTEM PELAPORAN PELANGGARAN

Pelaksanaan Sistem Pelaporan Pelanggan di BPKH mengacu pada Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 12 Tahun 2020 tentang Tata Cara Pengelolaan dan Tindak Lanjut Pelaporan Pelanggaran (*Whistleblowing*) di Lingkungan Badan Pengelola Keuangan Haji. Peraturan ini mengatur berbagai hal terkait pelaksanaan dan pengelolaan WBS di lingkungan BPKH.

WHISTLEBLOWING SYSTEM GUIDELINES

The implementation of the Whistleblowing System at BPKH refers to the Regulation of the Head of Executive Board of the Hajj Fund Management Agency Number 12 of 2020 on Procedures of Management and Follow-Up of Whistleblowing in the Hajj Fund Management Agency. This regulation regulates various matters related to the implementation and management of WBS within the BPKH.

MEKANISME PENYAMPAIAN LAPORAN

Pelanggaran yang dapat dilaporkan dapat terdiri, namun tidak terbatas atas pelanggaran berupa *fraud,* kesalahan operasional yang signifikan, pelanggaran ketentuan BPKH, pelanggaran kode etik BPKH, benturan kepentingan (*conflict of interest*), tindakan melanggar etika dan moral, tindakan melanggar hukum, pidana maupun hukum perdata ataupun peraturan perundang-undangan lainnya. Laporan yang disampaikan berisi penjelasan atas pelanggaran yang dilaporkan, tempat/lokasi atau unit organisasi terjadinya pelanggaran, jika memungkinkan disertai data-data lainnya yang diperlukan.

REPORTING MECHANISM

Violation that can be reported may consist of, but are not limited to, violation in the form of fraud, significant operational errors, violation of BPKH provisions, violation of the BPKH code of ethics, conflict of interest, ethical and moral violation, unlawful acts, violation to civil, criminal, or other laws and regulations. The submitted report contains an explanation of the reported violation, the place/location or organizational unit where the violation occurs, if possible accompanied by other necessary data.

Pelapor baik pihak internal maupun pihak eksternal dapat menyampaikan kecurigaannya maupun ketidakpuasannya terhadap pelayanan yang diberikan oleh pejabat/pegawai BPKH melalui aplikasi *Whistleblowing System* yang tersedia di website resmi BPKH yang beralamat di wbs.bpkh.go.id atau dapat juga mengirimkan surat tertulis, SMS, maupun telepon kepada Anggota Badan Pelaksana Bidang Kepatuhan dan/atau "*Whistleblower Officer*" atau "WB *Officer*").

PERLINDUNGAN BAGI PELAPOR

Perlindungan bagi pelapor termasuk penanganan pengaduan telah diatur dalam PKBP Nomor 8 Tahun 2022. Dalam penanganan dan penyelesaian pengaduan, pelapor memiliki hak untuk:

1. Mendapatkan perlindungan kerahasiaan identitasnya.
2. Membuktikan bahwa Ia tidak bersalah dengan mengajukan saksi dan alat bukti lain.
3. Mendapatkan kesempatan untuk dapat memberikan keterangan secara bebas tanpa paksaan dari pihak manapun.
4. Mendapatkan perlakuan yang sama dan setara dengan Pelapor dalam Pemeriksaan.
5. Meminta Berita Acara Pemeriksaan (BAP) dirinya.
6. Mendapatkan surat keterangan yang menyatakan bahwa Pengaduan atas dirinya tidak terbukti; dan
7. Apabila Terlapor tidak terbukti melakukan ppelanggaran maka dilakukan Rehabilitasi terhadap Terlapor.

MEKANISME TINDAK LANJUT LAPORAN

1. Setiap pengaduan yang diterima, diberikan nomor register melalui aplikasi WBS BPKH.
2. Nomor register digunakan sebagai identitas pelapor untuk melakukan komunikasi antara pihak pelapor dengan penerima laporan.
3. Petugas Unit Penanganan Pengaduan yang menerima pengaduan wajib memasukkan ke dalam Aplikasi WBS BPKH.
4. Unit Penanganan Pengaduan melakukan verifikasi atas setiap laporan pengaduan yang diterima.
5. Unit Penanganan Pengaduan dapat meminta tambahan data dari pelapor.
6. Dalam hal Unit Penanganan Pengaduan menganggap pengaduan memenuhi syarat Unit

Whistleblowers, both internal and external parties, may report their suspicion or dissatisfaction with the services provided by BPKH officials/employees through the Whistleblowing System application available on the official BPKH website at wbs.bpkh.go.id or by sending letters, SMS, or telephone to the Executive Board Members in charge of Compliance Division and/or "Whistleblower Officer" or "WB Officer").

PROTECTION FOR WHISTLEBLOWER

Protection to the whistleblower, including the handling of complaints, has been regulated in PKBP No. 8 of 22. In handling and resolving complaints, the whistleblower has the right to:

1. Get protection of confidentiality of his identity.
2. Prove that he is innocent by presenting witnesses and other evidence.
3. Get the opportunity to be able to provide information freely without coercion from any party.
4. Get the same and equal treatment with the Whistleblower during the Investigation.
5. Ask for Minutes of His Investigation (BAP).
6. Obtain a statement stating that the Complaint against him is not proven; and
7. If the Reported Party is not proven to have committed a violation, Rehabilitation of the Reported Party will be carried out.

REPORT FOLLOW UP MECHANISM

1. For every complaint received, a registration number is given through the BPKH WBS application.
2. The register number is used as the identity of the reporter to communicate between the whistleblower and the recipient of the report.
3. Complaint Handling Unit officers who receive complaints must enter them into the BPKH WBS Application.
4. The Complaint Handling Unit verifies each complaint report received.
5. The Complaint Handling Unit may request additional data from the whistleblower.
6. In the event that the Complaint Handling Unit considers the complaint meets the requirements, the

Penanganan Pengaduan menyampaikan ke Unit Penyelesaian Pengaduan untuk ditindaklanjuti.

7. Dalam hal Unit Penanganan Pengaduan menganggap Pengaduan tidak memenuhi syarat maka Pengaduan tidak akan ditindaklanjuti dan dianggap selesai.
8. Pengaduan yang ditindaklanjuti sebagaimana dimaksud pada ayat (6) adalah yang memenuhi kriteria sebagai berikut:
   a. Pengaduan dengan identitas Pelapor yang jelas dan substansi/materi pengaduan yang logis dan memadai, direkomendasikan untuk segera dilakukan pemeriksaan guna membuktikan kebenaran informasinya.
   b. Pengaduan dengan identitas pelapor tidak jelas, namun dengan substansi/materi pengaduan yang logis dan memadai, direkomendasikan untuk segera dilakukan pemeriksaan guna membuktikan kebenaran informasinya.
   c. Pengaduan dengan identitas pelapor jelas, namun substansi/materi pengaduan kurang jelas dapat direkomendasikan untuk dikonfirmasi atau diklarifikasi sebelum dilakukan pemeriksaan.
   d. Pengaduan dengan permasalahan serupa dengan pengaduan yang sedang atau telah dilakukan pemeriksaan, direkomendasikan untuk dijadikan sebagai tambahan informasi.
9. Pengaduan yang tidak ditindaklanjuti sebagaimana dimaksud pada ayat (7) adalah pengaduan dengan kriteria sebagai berikut:
   a. Pengaduan dengan tidak disertai data yang memadai dan tidak menunjang informasi yang diadukan.
   b. Pengaduan dengan tidak menunjuk substansi secara jelas.
   c. Pengaduan yang mengandung unsur tindak pidana dan telah ditangani oleh pihak yang berwenang.
   d. Pengaduan mengenai keberatan terhadap pertimbangan yuridis dan substansi putusan pengadilan.
   e. Pengaduan mengenai pihak atau instansi lain di luar yurisdiksi BPKH.
10. Unit Penanganan Pengaduan memproses semua pengaduan dan menyampaikan pengaduan yang memenuhi persyaratan untuk ditindaklanjuti

Complaint Handling Unit submit it to the Complaint Resolution Unit for follow-up.

7. In the event that the Complaint Handling Unit considers that the Complaint does not meet the requirements, then the Complaint will not be followed up and considered finished.
8. Complaints that are followed up as referred to in paragraph (6) are those that meet the following criteria:
   a. Complaints with a clear identity of the Whistleblower and have logical and adequate substance/material. It is recommended that an examination be carried out immediately to prove the truth of the information.
   b. Complaints with unclear identity of the whistleblower, but having logical and adequate substance/material. It is recommended that an investigation be carried out immediately to prove the truth of the information.
   c. Complaints with a clear identity of the whistleblower, but having unclear substance/material. It is recommended that such complaints be confirmed or clarified prior to examination.
   d. Complaints with similar problems to complaints that are being examined or have been examined, are recommended to be used as additional information.
9. Complaints that are not followed up as referred to in paragraph (7) are complaints with the following criteria:
   a. Complaints that are not accompanied by sufficient data and do not support the information being complained about.
   b. Complaints with no clear substance.
   c. Complaints that contain elements of criminal acts and have been handled by the authorities.
   d. Complaints regarding objections to juridical considerations and the substance of court decisions.
   e. Complaints about other parties or agencies outside the jurisdiction of BPKH.
10. The Complaint Handling Unit processes all complaints and submits complaints that meet the requirements for follow-up to the Complaint Resolution Unit while

kepada Unit Penyelesaian Pengaduan dengan tetap merahasiakan identitas pelapor.

11. Unit Penanganan Pengaduan menyampaikan Pengaduan kepada Unit Penyelesaian Pengaduan dalam jangka waktu paling lama 5 (lima) hari kerja sejak pengaduan diterima.
12. Unit Penyelesaian Pengaduan yang menerima pengaduan dari Unit Penanganan Pengaduan meneliti, memeriksa, mengkaji, dan merekomedasikan tindak lanjut Pengaduan.
13. Unit Penyelesaian Pengaduan melakukan penelaahan terhadap pengaduan apakah suatu pengaduan dapat ditindaklanjuti atau tidak, penelaahan setidak-tidaknya meliputi kegiatan sebagai berikut:
    a. Merumuskan inti masalah yang diadukan.
    b. Memeriksa atau menghubungkan materi pengaduan dengan peraturan yang berkaitan.
    c. Memeriksa dokumen dan/atau informasi yang pemah ada yang berkaitan dengan materi pengaduan tersebut.
    d. Memasukkan hasil telaah dalam aplikasi WBS BPKH.
14. Unit Penyelesaian Pengaduan melakukan penelaahan dalam jangka waktu selama 3 (tiga) hari kerja.
15. Unit Penyelesaian Pengaduan berdasarkan hasil penelitian, pemeriksaan, dan/atau kajian melakukan pengelompokan pengaduan mengenai potensi pelanggaran sebagai berikut:
    a. Kode etik
    b. Peraturan BPKH dan peraturan Kepala BPKH
    c. Peraturan perundangan lainnya
    d. Tindak pidana
16. Unit Penyelesaian Pengaduan menyampaikan pengaduan sesuai klasifikasi pengelompokan kepada Tim Pemeriksa.

PIHAK YANG MENGELOLA SISTEM PELAPORAN PELANGGARAN

Pihak yang bertanggung jawab atas pengelolaan sistem pelaporan berada pada Divisi Komite Audit yang terdiri dari Unit Penanganan Pengaduan dan Unit Penyelesaian Pengaduan melalui telepon, SMS, dan WhatsApp di nomor 085319000140/085319000150 atau telepon kepada Anggota Badan Pelaksana Bidang Kepatuhan

keeping confidential the identity of the whistleblower.

11. The Complaint Handling Unit submits Complaints to the Complaint Resolution Unit within a maximum period of 5 (five) working days after the complaint is received.
12. The Complaint Resolution Unit that receives complaints from the Complaint Handling Unit scrutinizes, examines, reviews, and recommends follow-up actions for the Complaints.
13. The Complaint Resolution Unit reviews complaints, whether a complaint can be followed up or not. The review includes at least the following activities:
    a. Formulate the core problem being complained.
    b. Examine or link complaint materials with relevant regulations.
    c. Examine documents and/or information previously existing related to the complaint.
    d. Inputting the review result on the BPKH WBS application.
14. The Complaint Resolution Unit conducts a review within a period of 3 (three) working days.
15. The Complaint Resolution Unit based on the results of study, examination and/or review classifies complaints on potential violation to the following:
    a. Code of Ethics
    b. BPKH regulations and Head of BPKH regulations
    c. Other laws and regulations
    d. Criminal act
16. The Complaint Resolution Unit submits complaints according to the classification of groupings to the Examining Team.

THE PARTY MANAGING WHISTLEBLOWING SYSTEM

The party responsible for managing the reporting system is in the Audit Committee Division which consists of the Complaint Handling Unit and Complaint Resolution Unit via telephone, SMS and WhatsApp at 085319000140/085319000150 or telephone to Executive Board Members in charge of Compliance

dan/atau petugas khusus di bawah Bidang Kepatuhan yang ditunjuk (disebut "*Whistleblower Officer*" atau "WB *Officer*"). Pengaduan WBS diterima dan ditelaah oleh UP1 (unit penanganan pengaduan), kemudian ditangani penyelesaiannya oleh UP2 (unit penyelesaian pengaduan).

Division and/or special designated officers under the Compliance Disiion (referred to as "Whistleblower Officer" or "WB Officer"). WBS complaints are received and reviewed by UP1 (complaint handling unit), to be further handled by UP2 (complaint resolution unit).

SOSIALISASI DAN UPAYA PENINGKATAN KUALITAS SISTEM PELAPORAN PELANGGARAN

BPKH melakukan penyebaran informasi akan adanya sistem pelaporan pelanggaran (WBS) melalui media sosial salah satunya adalah YouTube. Pemangku kepentingan dapat mengakses saluran tersebut pada https://youtu.be/wAeGnDx5Ex8.

DISSEMINATION AND EFFORTS TO IMPROVE THE QUALITY OF WHISTLEBLOWING SYSTEM

BPKH disseminates information on the existence of a whistleblowing system (WBS) through social media, one of which is through YouTube. Stakeholders can access the channel at https://youtu.be/wAeGnDx5Ex8.

JUMLAH LAPORAN

Selama tahun 2022, terdapat 3 pengaduan yang disampaikan melalui mekanisme WBS. Seluruh pengaduan telah ditindaklanjuti sesuai dengan jenis pengaduannya. .

NUMBER OF REPORTS

Throughout 2022, there were 3 complaints submitted through the WBS mechanism. All complaints have been followed up according to the type of the complaints..

Kebijakan Antikorupsi dan Pengendalian Gratifikasi

Anti-Corruption Policy and Gratification Control

Kebijakan antikorupsi di dalam BPKH berdasarkan Undang-Undang No 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi dan Undang-Undang No 31 Tahun 1999 konjungsi Undang-Undang No. 20 Tahun 2011 tentang Pemberantasan Tindak Pidana Korupsi.

The anti-corruption policy within BPKH is based on Law No. 30 of 2002 on Corruption Eradication Commission and Law No. 31 of 1999 in conjunction with Law No. 20 of 2011 concerning Eradication of Corruption Crimes.

Didalam Peraturan BPKH No. 3 Tahun 2018 telah diatur mengenai Larangan Penerimaan dan Pemberian Gratifikasi dalam bentuk dan keadaan apapun untuk mempengaruhi Insan BPKH melakukan atau tidak melakukan sesuatu dalam kapasitas jabatannya yang bertentangan dengan kewajiban dan/atau bertentangan dengan independensi dan objektivitas dalam pengambilan keputusan.

BPKH Regulation No. 3 of 2018 has regulated the Prohibition of Receiving and Giving Gratification in any form and condition to influence BPKH Personnel to do or not do something within their position capacity that is contrary to obligations and/or contrary to independence and objectivity in decision making.

BPKH telah melarang secara jelas tindakan-tindakan sebagai berikut:

1. Pemberian dan Penerimaan Hadiah
   Perilaku Insan BPKH terkait pemberian dan/atau penerimaan hadiah:
   a. Tidak menerima dan/atau memberi hadiah dalam bentuk apapun yang dapat mempengaruhi pengambilan keputusan.
   b. Jamuan makan dapat dilakukan oleh Insan BPKH sepanjang untuk kepentingan dan atas beban biaya BPKH dalam batas-batas yang wajar.
   c. Jamuan makan dapat diterima oleh Insan BPKH apabila diadakan untuk menjalin kerja sama dengan mitra kerja dan dilakukan di tempat terhormat serta tidak menimbulkan citra negatif terhadap BPKH.
   d. Setiap bentuk hadiah dan/atau cendera mata yang diperoleh dari mitra kerja diserahkan ke Bidang Kepatuhan untuk diproses sesuai ketentuan yang berlaku.
   e. Setiap pengeluaran yang berkaitan dengan pemberian hadiah dan jamuan bisnis hanya dapat dilakukan apabila telah mendapat otorisasi pejabat BPKH yang berwenang.
   f. Hadiah yang dapat diterima dalam batas kewajaran adalah hadiah dalam rangka: perkawinan, khitanan, musibah, penghargaan dari BPKH, cendera mata dari BPKH, dalam bentuk pulpen, agenda, kalender, dan lain-lain sejenisnya.
   g. Insan BPKH dilarang menerima/memberikan atau menjanjikan memberi/menerima suap dalam segala bentuk, atau memperoleh keuntungan atau perlakuan istimewa ketika melakukan interaksi dengan institusi lain.

2. Pemberian dan Penerimaan Hadiah
   Suap adalah pemberian atau janji yang diberikan kepada Insan BPKH yang mempengaruhi keputusan yang terkait dengan jabatannya. Dalam hal ini berbuat atau tidak berbuat sesuatu dalam jabatannya yang bertentangan dengan kewajibannya untuk keuntungan pemberi suap. Bentuk-bentuk suap dapat berupa pemberian uang, barang, fasilitas pemberian, atau penerimaan jabatan kepada keluarga pejabat ataupun bentuk dan fasilitas lainnya.

BPKH has expressly prohibited the following actions:

1. Giving and Receiving Gifts
   Behaviors of BPKH personnel regarding giving and/or receiving gifts:
   a. Do not accept and/or give gifts in any form that may influence decision making.
   b. Banquets can be held by BPKH personnel as long as it is for the benefit of and at BPKH's expense within reasonable limits.
   c. Banquets can be accepted by BPKH personnel if aimed to establish cooperation with business partners and held in a respectable place and do not create a negative image of BPKH.
   d. Every form of gifts and/or souvenirs obtained from business partners is submitted to the Compliance Division to be processed in accordance with applicable regulations.
   e. Any spending related to provision of business gifts and entertainment can only be made if it has been authorized by an authorized BPKH official.
   f. Gifts that can be accepted within reasonable limits are gifts related to the following: wedding, circumcision, calamities, awards from BPKH, souvenirs from BPKH, in the form of pens, agendas, calendars, and other similar things.
   g. BPKH personnel are prohibited from accepting/giving or promising to give/receive bribes in all forms, or obtain benefits or preferential treatment when interacting with other institutions.

2. Gift Giving and Receipt
   Bribes are gifts or promises given to BPKH personnel that influence decisions related to their positions. In this case doing or not doing something in his position that is contrary to his obligations for the benefit of the bribe giver. Bribes can be in the form of giving of money, goods, facilities, or acceptance of positions to officials' families or other forms and facilities.

3. Penerimaan dan Pemberian Gratifikasi
   a. Gratifikasi adalah adalah pemberian dari pihak lain kepada pegawai BPKH yang meliputi pemberian uang, barang, komisi, dan berbagai fasilitas lainnya dengan menggunakan sarana elektronik atau lainnya
   b. Insan BPKH dilarang menerima gratifikasi dari pihak manapun dan dalam keadaan apapun apabila pemberian tersebut dimaksudkan untuk mempengaruhi Insan BPKH melakukan atau tidak melakukan sesuatu dalam kapasitas jabatannya yang bertentangan dengan kewajiban dan/atau bertentangan dengan independensi dan objektivitas dalam pengambilan keputusan.
   c. Penerimaan gratifikasi termasuk kategori suap apabila terkait dengan jabatan dan/atau pekerjaan, baik secara langsung maupun tidak langsung, berakibat menimbulkan benturan kepentingan serta dapat mendorong terjadinya tindak pidana korupsi.
   d. Dalam hal gratifikasi diperoleh Pegawai BPKH berdasarkan kontrak atau prestasi tertentu yang sah dan memenuhi syarat-syarat, tidak terkait kegiatan/penugasan kedinasan BPKH, dan tidak ditujukan untuk kepentingan pribadi dan/atau kelompok tertentu, hal bukan termasuk penerimaan gratifikasi kategori suap.

4. Penerimaan dan Pemberian Fasilitas Tidak Wajar
   Penerimaan dan pemberian tidak wajar adalah praktik-praktik pembayaran khusus, hiburan, dan sokongan kepada pihak-pihak di luar BPKH guna melancarkan jalannya aktivitas/kegiatan BPKH yang melebihi kewajaran/kelayakan yang berlaku.

   Selain diatur dalam Peraturan Badan Pengelola Keuangan Haji, ketentuan mengenai gratifikasi juga diatur dalam Peraturan Kepala Badan Pelaksana Nomor 8 Tahun 2019 tentang Pedoman Pengendalian Gratifikasi.

   Dengan diperolehnya sertifikasi Sistem Manajemen Anti Penyuapan (ISO 37001:2016) membuktikan bahwa BPKH telah berkomitmen mendukung program pemerintah untuk mencegak korupsi

3. Acceptance and Giving of Gratification
   a. Gratification is a gift from another party to BPKH employees which includes giving money, goods, commissions, and various other facilities using electronic or other means.

   b. BPKH personnel are prohibited from receiving gratification from any party and under any circumstances if the gift is intended to influence BPKH personnel to do or not do something within their capacity of position that is contrary to their obligations and/or contrary to independence and objectivity in decision making.

   c. Acceptance of gratification is included in the category of bribes if it is related to position and/or work, either directly or indirectly, resulting in a conflict of interest and potential to lead to criminal acts of corruption.

   d. In the event that gratifications are obtained by BPKH employees based on contracts or certain achievements that are valid and meet the requirements, not related to BPKH official activities/assignments, and not intended for personal and/or specific group interests, such thing is not considered as receiving gratification in the category of bribes.

4. Acceptance and Giving of Unreasonable Facilities
   Unreasonable acceptance and giving include practices of special payments, entertainment, and support to parties outside BPKH in order to ensure smooth performance of BPKH activities that exceed the reasonable level of reasonableness/feasibility.

   In addition to being regulated in the Regulation of the Hajj Fund Management Agency, provisions regarding gratification are also regulated in the Regulation of the Head of the Executive Board Number 8 of 2019 concerning Guidelines for Gratification Control.

   The achievement of the Anti-Bribery Management System certification (ISO 37001: 2016) proves that BPKH is committed to supporting government programs to prevent corruption through the

dengan menerapkan Sistem Manajemen Anti Penyuapan (SMAP) berbasis SNI ISO 37001:2016. Adapun yang dilakukan BPKH agar semua mitra-mitra nya mengetahui bahwa telah diterapkannya SMAP di lingkungan BPKH, yaitu dengan penyampaian surat pemberitahuan kepada mitra mitra BPKH.

Perolehan sertifikasi tersebut didasarkan pada Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 18 Tahun 2021 Tentang Perubahan Atas Peraturan Kepala Badan Pelaksana Badan Pengelola Keuangan Haji Nomor 28 Tahun 2020 Tentang Pedoman Sistem Manajamen Anti Penyuapan yang diterbitkan oleh BPKH sebagai dasar penilaiannya.

implementation of an Anti-Bribery Management System (SMAP) based on SNI ISO 37001: 2016. In order to inform all of its partners that SMAP has been implemented in the BPKH environment, BPKH sends notification letters to BPKH partners.

The achievement of this certification is based on the Regulation of the Head of the Executive Board of the Hajj Fund Management Agency Number 18 of 2021 on Amendments to the Regulation of the Head of the Executive Board of the Hajj Fund Management Agency Number 28 of 2020 concerning Guidelines for the Anti-Bribery Management System issued by BPKH as the basis for the assessment.

PELATIHAN/SOSIALISASI ANTI KORUPSI KEPADA PEGAWAI

Pada tahun 2022, BPKH menyelenggarakan sosialisasi anti korupsi kepada pegawai pada tanggal 1 Desember 2022..

ANTI-CORRUPTION TRAINING/ DISSEMINATION TO EMPLOYEES

In 2022, BPKH held anti-corruption dissemination to employees on December 1, 2022..

Akses Informasi dan Data Lembaga

Access to Information and Data of the Institution

BPKH berkomitmen untuk menerapkan prinsip-prinsip GCG dalam pengelolaan Badan salah satunya adalah dengan menerapkan prinsip keterbukaan/transparansi akan informasi baik secara intenal maupun eksternal. Hal ini dianggap penting mengingat BPKH merupakan Badan yang mengelola keuangan negara dan berhubungan dengan masyarakat se-Indonesia. Oleh karenanya BPKH berupaya untuk memberikan informasi yang aktual dan bermanfaat dengan memperhatikan ketentuan terkait data yang tergolong rahasia.

Penyediaan informasi bagi pemerintah maupoun masyarakat dapat diakses melalui berbagai media, antara lain:

1. Media Elektronik
   BPKH telah menyiapkan situs resmi yang beralamat di www.bpkh.go.id.

BPKH is committed to implementing GCG principles in managing the Agency, one of which is by applying transparency principle on information both internally and externally. This is deemed important considering that BPKH is an agency that manages state finances and deals with people throughout Indonesia. Therefore, BPKH strives to provide actual and useful information by taking into account the provisions regarding confidential data.

Provision of information for the government and the public can be accessed through various media, among others:

1. Electronic Media
   BPKH has prepared an official website with the address at www.bpkh.go.id.

Situs tersebut menyajikan informasi terkini mengenai berita BPKH dan informasi haji.

2. Media Sosial
   BPKH juga memyampaikan informasi pada beberapa media sosial yaitu:
   a. Facebook: BPKH RI
   b. Twitter: @BPKHRI
   c. YouTube: BPKH RI
   d. Instagram: @bpkhri
3. Media Cetak
   Kemudahan mencari informasi di media elektronik saat ini sudah banyak digunakan, tetapi penggunaan media cetak harian juga tetap dijadikan salah satu sarana penyampaian informasi BPKH, selain mematuhi aturan regulator juga dapat memberikan informasi kepada masyarakat yang berada di daerah yang masih belum dapat memanfaatkan media elektronik.

The site provides the latest information on BPKH news and hajj information.

2. Social Media
   BPKH also provides information on several social media, namely:
   a. Facebook: BPKH RI
   b. Twitter: @BPKHRI
   c. YouTube: BPKH RI
   d. Instagram: @bpkhri
3. Print Media
   The ease of finding information on electronic media is now widely used, but the use of daily print media is also still used as a means of disclosing BPKH information. In addition to complying with regulatory rules, print media is also helpful to provide information to people in areas who are still unable to utilize electronic media.

Laporan Harta Kekayaan Penyelenggara Negara (LHKPN)

State Officials Wealth Report (LHKPN)

BPKH telah menyusun peraturan terkait LHKPN dalam Peraturan Badan Pengelola Keuangan Haji Nomor 8 Tahun 2018 tentang Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) di Lingkungan Badan Pengelola Keuangan Haji yang menetapkan bahwa penyelenggara negara yang wajib menyampaikan LHKPN di lingkungan Badan Pengelola Keuangan Haji terdiri dari Anggota Badan Pelaksana dan Anggota Dewan Pengawas serta seluruh pejabat dan pegawai dalam lingkungan BPKH adalah Wajib Lapor LHKPN lainnya:

1. Pejabat Eselon I dan yang disamakan
2. Pejabat Eselon II dan yang disamakan
3. Pejabat Eselon III dan yang disamakan
4. Kuasa Pengguna Anggaran
5. Pejabat Pembuat Komitmen
6. Auditor Internal
7. Pejabat Pengadaan Barang dan Jasa
8. Pegawai BPKH lainnya baik yang bersifat Pegawai Tetap maupun Pegawai Kontrak

BPKH has drawn up regulations related to LHKPN in the Regulation of the Hajj Fund Management Agency Number 8 of 2018 on State Officials Wealth Report (LHKPN) within the Hajj Fund Management Agency which stipulates that state officials who are required to submit LHKPN within the Hajj Fund Management Agency consist of Executive Board Members and Members of the Supervisory Board as well as all officials and employees within BPKH included as other LHKPN Mandatory Reporters:

1. Echelon I officials and equivalent
2. Echelon II officials and equivalent
3. Echelon III officials and equivalent
4. Authorized Budget Users
5. Commitment Making Officers
6. Internal Auditors
7. Goods and Services Procurement Officers
8. Other BPKH employees, both permanent and contract employees

Peraturan diatas telah diubah dengan Peraturan Badan Pengelola Keuangan Haji Nomor 8 Tahun 2020 tentang Perubahan atas Peraturan Badan Pengelola Keuangan Haji Nomor 8 Tahun 2018 tentang Laporan Harta Kekayaan Penyelenggara Negara Di Lingkungan Badan Pengelola Keuangan Haji.

PENYAMPAIAN LHKPN

Penyampaian LHKPN dilaksanakan secara elektronik melalui aplikasi e-LHKPN pada alamat www.elhkpn.kpk.go.id.

UNIT PENGELOLA LHKPN

BPKH membentuk Unit Pengelola LHKPN yang mengelola dan mengoordinasi laporan yang terdiri dari:

1. Koordinator LHKPN adalah Kepala Divisi Bidang Kepatuhan terkait kepatuhan penyelenggara negara dan Kepala Divisi Bidang Sumber Daya Manusia terkait kepatuhan Wajib LHKPN selain penyelenggara negara.
2. Wakil Koordinator 1 (satu) LHKPN adalah Staf Senior Bidang Kepatuhan dan Staf Senior Bidang Sumber Daya Manusia.
3. Wakil Koordinator 2 (dua) LHKPN adalah Staf Junior Bidang Kepatuhan dan Staf Junior Bidang Sumber Daya Manusia.
4. Administrator LHKPN adalah Wakil Koordinator 2 (dua) LHKPN yang ditunjuk oleh instansi Badan Pengelola Keuangan Haji sebagai Admin Instansi.

TUGAS UNIT PENGELOLA LHKPN

1. Koordinator LHKPN berkoordinasi dengan KPK dalam hal *monitoring* dan evaluasi terhadap kepatuhan Wajib LHKPN dalam melaporkan dan mengumumkan harta kekayaannya serta pemanfaatan aplikasi e-LHKPN dalam www.elhkpn.kpk.go.id.
2. Administrator bertugas untuk:
   a. Menyampaikan data kepegawaian dan data perubahan jabatan Wajib LHKPN kepada KPK paling lambat 15 Desember setiap tahun.
   b. Melakukan pemutakhiran data sebagaimana dimaksud pada angka 1 (satu) ke dalam aplikasi e-LHKPN.

The above regulation has been amended by Regulation of the Hajj Fund Management Agency Number 8 of 2020 on Amendments to the Hajj Fund Management Agency Regulation Number 8 of 2018 on State Officials Wealth Report (LHKPN) within the Hajj Fund Management Agency.

SUBMISSION OF LHKPN

Submission of LHKPN is carried out electronically through the e-LHKPN application at the address of www.elhkpn.kpk. go.id.

LHKPN MANAGEMENT UNIT

BPKH forms an LHKPN Management Unit which manages and coordinates reports. This unit consists of:

1. LHKPN Coordinator is the Head of the Division of Compliance related to compliance of state officials and the Head of the Division of Human Resources related to Mandatory LHKPN Reporter compliance other than state officials.
2. Deputy Coordinator 1 (one) of LHKPN is Senior Staff of Compliance and Senior Staff of Human Resources.
3. Deputy Coordinator 2 (two) of LHKPN are Junior Staff of Compliance and Junior Staff of Human Resources.
4. LHKPN Administrator is Deputy Coordinator 2 (two) of LHKPN appointed by the Hajj Financial Management Agency as Agency Admin.

LHKPN MANAGEMENT UNIT DUTIES

1. The LHKPN Coordinator coordinates with KPK in monitoring and evaluating the compliance of Mandatory LHKPN Reporting in reporting and announcing their assets and the use of the e-LHKPN application in www.elhkpn.kpk.go.id.
2. The administrator is responsible for::
   a. a. Submitting employment data and data on changes in Mandatory LHKPN Reporter positions to KPK no later than 15 December each year.
   b. b. Updating the data as referred to in number 1 (one) into the e-LHKPN application.

c. Mengingatkan Wajib LHKPN dilingkungan Badan Pengelola Keuangan Haji untuk mematuhi kewajiban penyampaian dan pengumuman LHKPN.
d. Memiliki peran membuat akun admin unit kerja, melakukan verifikasi pendaftaran wajib lapor baru dan update perubahan data wajib lapor.

c. c. Reminding the Mandatory LHKPN Reporter within the Hajj Fund Management Agency to comply with the obligations to submit and announce LHKPN.
d. d. Has the role of creating a work unit admin account, verifying registration of new mandatory reporter, and updating revised data of the mandatory reporter.

SANKSI

Penyelenggara negara dan/atau Wajib Lapor LHKPN lainnya yang tidak menyampaikan LHKPN, sebagaimana dimaksud dalam pasal 2 diberikan sanksi sesuai dengan ketentuan yang berlaku di lingkungan BPKH.

LAPORAN TAHUN 2022

Pada tahun 2022, BPKH telah menyampaikan laporan harta kekayaan penyelenggara negara sebanyak 196 pegawai dan pimpinan dari 14 orang yang terdaftar sebagai wajib lapor atau mencapai 100%. Seluruh laporan telah disampaikan sebelum batas akhir penyampaian laporan pada 31 Maret 2023.

SANCTIONS

State officials and/or other Mandatory LHKPN Reporters who do not submit LHKPN, as referred to in Article 2, are subject to sanctions in accordance with the prevailing regulation at BPKH.

REPORTS IN 2022

In 2022, BPKH submitted a report on the assets of state officials, namely 196 employees and 14 leaders out of total number of people registered as mandatory reporter or attainment of 100%. All reports were submitted before the deadline for report submission on March 31, 2023..

Peningkatan Kualitas Penerapan *Good Governance* Secara Berkelanjutan

Continuous Quality Improvement of Good Governance Implementation

BPKH berkomitmen untuk terus meningkatkan kualitas penerapan *Good Governance*. Komitmen tersebut berjalan beriringan dengan komitmen BPKH untuk terus meningkatkan pencapaian dalam pengelolaan keuangan haji. Komitmen tersebut salah satunya diwujudkan dengan terus melakukan perbaikan dan penyempurnaan terhadap struktur, organ, dan mekanisme tata kelola yang berlaku di BPKH. Selain itu, upaya peningkatan kualitas penerapan *Good Governance* juga dilakukan dengan melakukan penilaian kualitas penerapan *Good Governance* secara konsisten setiap tahun.

BPKH is committed to continuously improving the quality of Good Governance implementation. This commitment is in line with BPKH's commitment to continuously improving achievements in hajj fund management. One of these commitments is realized by constantly making improvements and refinement to the structure, organs and governance mechanisms applicable at BPKH. In addition, efforts to improve the quality of Good Governance implementation are also carried out by evaluating the quality of Good Governance implementation consistently every year.

Perkembangan Penerapan Tata Kelola Tahun 2022

Development of Governance Implementation in 2022

Penerapan Tata Kelola di BPKH terus ditingkatkan kualitasnya. Salah satu upaya yang dilakukan BPKH adalah dengan melakukan pengkinian terhadap sejumlah kebijakan dan pedoman agar penerapan Tata Kelola di BPKH tetap sesuai dengan peraturan perundang-undangan yang berlaku.

Sepanjang tahun 2022, BPKH telah melakukan berbagai kegiatan dalam rangka meningkatkan kualitas penerapan Tata Kelola di lingkungan BPKH, antara lain:

1. *Compliance Review*
2. Sosialisasi anti korupsi dan peraturan
3. *Compliance test*
4. Asesmen GCG tahun 2022
5. *Compliance Advisory*
6. Penerapan ISO 37301:2021 Sistem Manajemen Kepatuhan BPKH

The quality of the implementation of Governance at BPKH has been continuously increased. One of the efforts made by BPKH is to update a number of policies and guidelines so that the implementation of Governance at BPKH continues to align with the applicable laws and regulations.

Throughout 2022, BPKH has carried out various activities in order to improve the quality of Governance implementation within BPKH, among others:

1. Compliance Reviews
2. Dissemination of anti-corruption and regulations
3. Compliance test
4. GCG Assessment in 2022
5. Compliance Advisory
6. Implementation of ISO 37301:2021 of BPKH Compliance Management System

PENILAIAN PENERAPAN TATA KELOLA

Pada Triwulan II dan Triwulan III Tahun 2022 telah dilakukan Penilaian GCG BPKH Tahun 2021 dengan menunjuk asesor independent Proxsis Consulting Group dan BPKH memperoleh hasil skor 92,02 (Sangat Baik). Penilaian dilakukan dengan melakukan pengujian atas 5 (lima) aspek, yaitu Komitmen terhadap Penerapan Tata Kelola Secara Berkelanjutan, Kelembagaan, Dewan Pengawas, Badan Pelaksana dan Pengungkapan Informasi dan Transparansi.

GOVERNANCE IMPLEMENTATION ASSESSMENT

In Quarter II and Quarter III of 2022, GCG Assessment 2021 of BPKH was carried out by appointing an independent assessor, namely Proxsis Consulting Group and BPKH obtained a score of 92.02 (Excellent). The assessment is conducted by testing 5 (five) aspects, namely Commitment to the Implementation of Sustainable Governance, Institution, Supervisory Board, Executive Board, and Information Disclosure and Transparency.

REKOMENDASI PENERAPAN TATA KELOLA

RECOMMENDATIONS OF GOVERNANCE IMPLEMENTATION

No	Aspek Aspects	Jumlah AoI Number of AoI	Progress Tindak Lanjut Follow-Up Progress
1	Komitmen terhadap Penerapan Tata Kelola secara Berkelanjutan Commitment to Implementation of Sustainable Governance	11	Dalam proses reviu BPKP BPKP review process
2	Kelembagaan Institution	2	

No	Aspek Aspects	Jumlah AoI Number of AoI	Progress Tindak Lanjut Follow-Up Progress
3	Dewan Pengawas Supervisory Board	7	
4	Badan Pelaksana Executive Board	13	
5	Pengungkapan Informasi dan Transparansi Information Disclosure and Transparency	4	
	Jumlah **Total**	**37**	

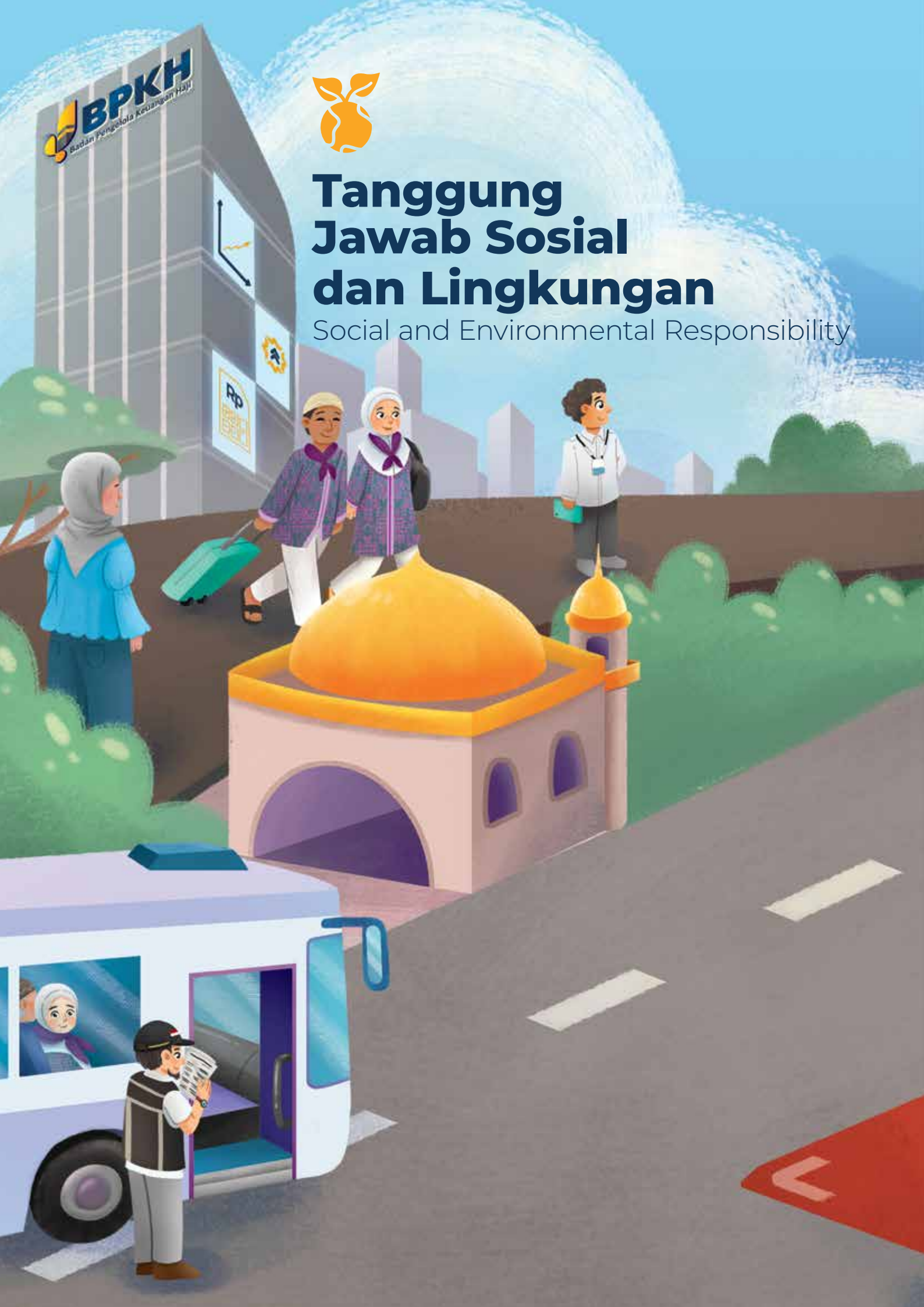
Pengungkapan Praktik *Bad Governance*

Disclosure of Bad Governance Practices

BPKH menyadari bahwa praktik-praktik *bad* governance akan mengganggu sistem Tata Kelola yang Baik (GG) yang telah dibangun dan dapat mempengaruhi kepercayaan publik serta pemerintah sehingga BPKH berkomitmen untuk tidak melakukan segala tindakan serta kebijakan yang berkaitan dengan praktik *bad governance* sebagaimana yang ditunjukkan pada tabel sebagai berikut:

BPKH realizes that bad governance practices will disrupt Good Governance (GG) system that has been built and can affect public and government trust so that BPKH is committed not to taking any actions and policies related to bad governance practices as shown in the table as follows:

No	Keterangan Description	Praktik Practice
1	Terdapat laporan atas kegiatan BPKH yang mencemari lingkungan There are reports on BPKH activities that pollute the environment	Nihil Nil
2	Ketidakpatuhan dalam pemenuhan kewajiban perpajakan Non-compliance with taxation fulfillment obligation	Nihil Nil
3	Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan (SAK) Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards (SAK)	Nihil Nil
4	Tidak menyampaikan kasus/perkara hukum terkait buruh dan karyawan Not reporting legal cases related to labor and employees	Nihil Nil
5	Tidak mengungkapkan tinjauan segmen operasi Not disclosing operational segment overview	Nihil Nil



Tanggung Jawab Sosial dan Lingkungan

Social and Environmental Responsibility


BUS
STOP

Strategi Keberlanjutan [A.1]

Sustainability Strategy [A.1]

BPKH mendukung perkembangan masyarakat dan pembangunan berwawasan lingkungan yang berkelanjutan meliputi 3 (tiga) aspek CSR, yakni Ekonomi, Sosial, dan Lingkungan secara konsisten dan berkesinambungan.

BPKH supports community development and environmentally sustainable development that covers 3 (three) aspects of CSR, namely Economy, Social, and Environment in a consistent and sustainable manner.

BPKH menjalankan usahanya berdasarkan prinsip keberlanjutan dan mendukung penuh penerapan keuangan berkelanjutan yang dicanangkan oleh Pemerintah. Selaras dengan peningkatan kinerja ekonomi (*profit*), BPKH mengupayakan peningkatan kesejahteraan masyarakat (*people*) dan kelestarian lingkungan (*planet*). Komitmen BPKH untuk meraih SDGs (Tujuan Pembangunan Berkelanjutan), mengacu pada POJK No.51/POJK.03/2017.

BPKH runs its business based on sustainability principles and fully supports the implementation of sustainable finance introduced by the Government. In line with increasing economic performance (profit), BPKH seeks to improve people's welfare and environmental sustainability (planet). BPKH's commitment to achieving SDGs (Sustainable Development Goals) refers to POJK No.51/POJK.03/2017.

BPKH menciptakan dan berbagi nilai-nilai dengan pemangku kepentingan dan terus berupaya meminimalkan dampak lingkungan. Berbagai kebijakan strategis terkait keberlanjutan dirancang sesuai dengan kebutuhan dan dievaluasi efektifitasnya secara berkala untuk penyempurnaan sesuai dengan kondisi dan lingkungan bisnis.

BPKH creates and shares values with stakeholders and continuously strives to minimize environmental impact. Various strategic policies related to sustainability are designed according to needs and their effectiveness is evaluated regularly to be improved according to business conditions and environment.

Strategi keberlanjutan yang diterapkan BPKH adalah melakukan pola kemitraan (partnership) dengan lembaga (sebagai contoh lembaga amil zakat) dalam menyalurkan program kemaslahatan atau program sosial sebagai salah satu pilar SDGs.

The sustainability strategy implemented by BPKH is to conduct partnership with institutions (for example amil zakat institution) in distributing philanthropic programs or social program as one of the SDGs' pillars.

Ikhtisar Keberlanjutan BPKH 2022 [B.1][B.2][B.3]

Sustainability Highlights of Bpkh 2022 [B.1][B.2][B.3]

DESKRIPSI DESCRIPTION	SATUAN UNIT	2022	2021	2020
Aspek Ekonomi **Economic Aspect**				
Kuantitas produk/jasa yang dijual Quantity of products/services sold	Unit Produk/ Jasa Product/ Service Unit	Pengelolaan Keuangan setoran awal Jemaah Haji dan Dana Abadi Umat Fund Management of Initial Deposit and Ummatic Trust Fund	Pengelolaan Keuangan setoran awal Jemaah Haji dan Dana Abadi Umat Fund Management of Initial Deposit and Ummatic Trust Fund	Pengelolaan Keuangan setoran awal Jemaah Haji dan Dana Abadi Umat Fund Management of Initial Deposit and Ummatic Trust Fund
Pendapatan Setoran Jemaah Berangkat Income Earned from Departing Pilgrims	Juta Rupiah Million Rupiah	3.777.867	0,00	0,00
Pendapatan Nilai Manfaat Income Earned	Juta Rupiah Million Rupiah	9.889.974	9.764.218	7.204.350
Surplus Tahun Berjalan **Surplus for the Year**	**Juta Rupiah** **Million Rupiah**	**2.700.485**	**7.704.792**	**5.124.596**
Produk Ramah Lingkungan Eco-friendly products		-	-	-
Pelibatan Pihak Lokal Local Party Engagement	Vendor	37	47	55

DESKRIPSI DESCRIPTION	SATUAN UNIT	2022	2021	2020
Aspek Lingkungan (B.2) **Environmental Aspects (B.2)**				
Penggunaan BBM/Bensin Fuel Consumption	Liter	1.515,16	-	-
Penggunaan Listrik Electricity Consumption	kWh	226.254	194.113	-
Selisih Emisi **Emission Difference**				
Cakupan 1 (BBM) Scope 1 (Fuel)	$KgCO_2eq$	BPKH belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related to emission difference	BPKH belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related to emission difference	BPKH belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related to emission difference
Cakupan 2 (Listrik) Scope 2 (Electricity)	$KgCO_2eq$	BPKH belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related to emission difference	BPKH belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related to emission difference	BPKH belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related to emission difference
Penambahan (Pengurangan) Limbah dan Efluen **Addition (Reduction) of Waste and Effluent**	Kg	BPKH Belum memperhitungkan data terkait limbah dan efluen BPKH had not yet calculated data related to waste and effluents	BPKH Belum memperhitungkan data terkait limbah dan efluen BPKH had not yet calculated data related to waste and effluent	BPKH Belum memperhitungkan data terkait limbah dan efluen BPKH had not yet calculated data related to waste and effluent
Pelestarian Keanekaragaman Hayati **Biodiversity Conservation**				
Penanaman Pohon Tree Planting	Pohon Tree	-	-	-
Dana Penanaman Pohon Tree Planting Fund		-	-	-
Aspek Sosial (B.3) **Social Aspect (B.3)**				
Jumlah total pegawai Number of employees	Orang People	196	187	171
Jumlah kecelakaan kerja Number of work accident	Kasus Case	Nihil Nil	Nihil Nil	Nihil Nil
Penyaluran Program Kemaslahatan Disbursement for BPKH Trust Fund – Philanthropic Program	Juta Rupiah Million Rupiah	130.319	189.446	131.644

DESKRIPSI DESCRIPTION	SATUAN UNIT	2022	2021	2020
Survei Kepuasan Pelayanan Keuangan Jemaah Haji Satisfaction Index of Hajj Pilgrim Financial Services	%	84,51%	84,30%	Pada tahun 2020 tidak ada pemberangkatan haji, sehingga tidak ada informasi terkait survei kepuasaan pelayanan keuangan haji. In 2020, there was no hajj departure, thus there was no information related to hajj financial services satisfaction survey.

* Vendor melalui penunjukan langsung, pengadaan langsung dan proses tender yang berdomisili di Indonesia.
* Vendor through direct appointment, direct procurement, and tender process domiciled in Indonesia.

Skala Usaha [C.3]
Business Scale [C.3]

KETERANGAN DESCRIPTION	SATUAN UNIT	2020	2021	2022
Informasi Keuangan **Financial Information**				
Jumlah Aset Neto Total Assets	Juta Rupiah Million Rupiah	212.790.022	160.595.940	145.771.760
Jumlah Liabilitas Total Liabilities	Juta Rupiah Million Rupiah	158.073.332	142.884.526	134.943.567
Dana Syirkah Temporer Temporary Syirkah Fund	Juta Rupiah Million Rupiah	33.173.839	0,00	0,00
Pendapatan Setoran Jemaah Berangkat Income Earned from Departing Pilgrims	Juta Rupiah Million Rupiah	3.777.867	0,00	0,00
Pendapatan Nilai Manfaat Income Earned	Juta Rupiah Million Rupiah	9.889.974	9.764.218	7.204.350
Jumlah Pegawai Number of Employees	Orang People	196	187	171
Nama Pemegang saham dan persentase kepemilikan saham BPKH Name of Shareholder and percentage of share ownership in BPKH	Persen Percent	Tidak terdapat pemegang saham karena BPKH merupakan Badan Hukum Publik Independen No shareholders as BPKH is an Independent Public Legal Entity	Tidak terdapat pemegang saham karena BPKH merupakan Badan Hukum Publik Independen No shareholders as BPKH is an Independent Public Legal Entity	Tidak terdapat pemegang saham karena BPKH merupakan Badan Hukum Publik Independen No shareholders as BPKH is an Independent Public Legal Entity
Wilayah operasional Operational Area		Seluruh wilayah Indonesia Across regions in Indonesia	Seluruh wilayah Indonesia Across regions in Indonesia	Seluruh wilayah Indonesia Across regions in Indonesia

Perubahan BPKH yang Bersifat Signifikan [C.6]

Signicant Changes in BPKH [C.6]

Pada tahun 2022, terdapat perubahan komposisi Badan Pelaksana dan Dewan Pengawas.

In 2022, the composition of Executive Board and Supervisory Board changed.

KOMPOSISI BADAN PELAKSANA

EXECUTIVE BOARD COMPOSITION

1 Januari 2022-17 Oktober 2022
January 1, 2022-October 17, 2022

Kepala Badan Pelaksana Head of Executive Board	:	Dr. Anggito Abimayu, M.Sc.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Ir. Acep Riana Jayaprawira, M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Beny Witjaksono, S.P., M.M.
Anggota Badan Pelaksana Executive Board Member	:	A. Iskandar Zulkarnain, S.E., M.M.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Hurriyah El Islamy, LL.B. (Hons), M.C.L., Ph.D.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Rahmat Hidayat, S.E., M.T.
Anggota Badan Pelaksana Executive Board Member	:	Ir. Ajar Susanto Broto, M.M.

17 Oktober 2022-31 Desember 2022
October 17, 2022-December 31, 2022

Kepala Badan Pelaksana Head of Executive Board	:	Fadlul Imansyah S.E., M.M., CIFP, AAK
Anggota Badan Pelaksana Executive Board Member	:	Dr. Ir. Acep Riana Jayaprawira, M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Dr. Indra Gunawan SE, SIP, MSc, CIArb, CSA
Anggota Badan Pelaksana Executive Board Member	:	Harry Alexander, S.H., M.H., LL.M.
Anggota Badan Pelaksana Executive Board Member	:	Prof. Dr. M. Arief Mufraini, Lc., M.Si.
Anggota Badan Pelaksana Executive Board Member	:	Amri Yusuf, S.E., Ak., CA., M.M.
Anggota Badan Pelaksana Executive Board Member	:	Dr.(C) Sulistyowati M.E., WMI.CFP

KOMPOSISI DEWAN PENGAWAS SUPERVISORY BOARD COMPOSITION

1 Januari 2022-17 Oktober 2022
January 1, 2022-October 17, 2022

Ketua Dewan Pengawas Chairman of Supervisory Board	:	Dr. Yuslam Fauzi, S.E., M.B.A.
Anggota Dewan Pengawas Supervisory Board Member	:	Khasan Faozi, S.E., Ak., M.Si.
Anggota Dewan Pengawas Supervisory Board Member	:	Moh. Hatta, Ak., M.B.A.
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. K.H. Marsudi Syuhud
Anggota Dewan Pengawas Supervisory Board Member	:	Ir. Suhaji Lestiadi, M.E.
Anggota Dewan Pengawas Supervisory Board Member	:	Muhammad Akhyar Adnan, PhD., MBA., CA., CRP., Ak.
Anggota Dewan Pengawas Supervisory Board Member	:	Prof. Dr. Abd. Hamid Paddu, M.A.

17 Oktober 2022-31 Desember 2022
October 17, 2022-December 31, 2022

Ketua Dewan Pengawas merangkap Anggota Chairman concurrently Member of Supervisory Board	:	Firmansyah N. Nazaroedin
Anggota Dewan Pengawas Supervisory Board Member	:	Heru Muara Sidik, Ak, CMA, CA, MM, QIA.
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. Deni Suardini, SE, AKT, M.M, CFRA, CA, QIA
Anggota Dewan Pengawas Supervisory Board Member	:	Ishfah Abidal Aziz
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. H. Rojikin, S.H., M.Si., QIA.
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. Mulyadi, SE, Akt, MM, MSi, CPMA, SAS, CA.
Anggota Dewan Pengawas Supervisory Board Member	:	Dr. H. M. Dawud Arif Khan, S.E., M.Si., Ak., CPA.

Penanggung Jawab Penerapan Keuangan Berkelanjutan [E.1]

Person-In-Charge of Sustainable Finance Implementation [E.1]

Penanggung jawab penerapan topik-topik berkelanjutan seperti topik ekonomi, lingkungan, dan sosial di BPKH berada di bawah tanggung jawab Badan Pelaksana dalam pengembangan, persetujuan, dan memperbarui tujuan, nilai, atau pernyataan misi, strategi, kebijakan, dan sasaran BPKH yang berkaitan dengan topik ekonomi, lingkungan, dan sosial.

The implementation of activities on sustainable topics such as economy, environment, and social at BPKH is under the responsibility of the Executive Board. The activities include developing, approving, and renewing goals, values, or mission statements, strategies, policies, and targets of BPKH related to economic, environmental, and social topics.

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan [E.2]

Competency Development Related to Sustainable Finance [E.2]

Nama Name	**Jabatan** Position	**Pelatihan** Training	**Tanggal dan Tempat Pelatihan** Date and Place of Training	**Penyelenggara** Organizer
Emir Rio Krishna , S.T., M.B.A., M.Sc.	Deputi Kesekretariatan Badan dan Kemaslahatan Deputy of Secretariat of the Agency and Philanthropic Program	Pelatihan Manajemen dan Manasik Haji Hajj Manasik and Management Training	IPHUIN	05 Februari 2022-06 Februari 2022 February 05, 2022-February 06, 2022
Dr Hadiyati Munawaroh, S.E., M.Ak, AK., CA., CRGP.	Deputi Audit Internal Deputy of Internal Audit	Pelatihan investasi Emas Gold investment training	Pusat Ekonomi dan Bisnis Syariah UI Center for Islamic Business and Economics of UI	2-4 Februari 2022 February 2-4, 2022
		Pelatihan *Islamic Finance Qualification* Islamic Finance Qualification training	Pusat Pengembangan Akuntansi (PPA) FEB UI Accounting Development Center (PPA) of FEB UI	2-3 April 2022 April 2-3, 2022
		Pelatihan CQI and IRCA *Certified* ISO 9001:2015 *Lead Auditor* CQI and IRCA Certified ISO 9001:2015 Lead Auditor training	The British Standards Institution (BSI Group)	5-9 September 2022 September 5-9, 2022

Hubungan dengan Pemangku Kepentingan [E.4]

Relations with Stakeholders [E.4]

Pemangku kepentingan memiliki peranan penting dalam keberlanjutan dan keberhasilan BPKH dalam mewujudkan visi BPKH. Kami secara berkala melakukan pertemuan guna mendengarkan aspirasi, kebutuhan, kekhawatiran, serta masukan para pemangku kepentingan di seluruh wilayah operasional. Hasil proses identifikasi tersebut menjadi dasar bagi BPKH dalam menjalin hubungan dengan pemangku kepentingan dan merumuskan program pengembangan masyarakat yang sesuai dengan konteks dan kebutuhan masing-masing masyarakat setempat.

Stakeholders have an important role in the sustainability and success of BPKH in realizing BPKH's vision. We periodically hold meetings to listen to the aspirations, needs, concerns, and input of stakeholders in all operational areas. The results of this identification process becomes the basis for BPKH in establishing relationships with stakeholders and formulating community development programs that are appropriate to the context and needs of each local community.

No.	Pemangku Kepentingan Stakeholders	Kepentingan dan Harapan/ Isu Yang Relevan Interests and Expectation/ Relevant Issues	Metode dan Frekuensi Keterlibatan Method and Frequency of Engagement
1	Badan Pelaksana BPKH Executive Board of BPKH	- Penggunaan dana sesuai target - Keberlanjutan program - Kepatuhan peraturan - Eksistensi BPKH (syiar dan *branding*) - Use of funds according to the target - Program continuity - Regulatory compliance - Existence of BPKH (preaching and branding)	Rapat badan pelaksana (1x/minggu) Rakor dengan anggota badan pelaksana (setiap hari) Meeting of the Executive Board (1x/week) Coordination meeting with members of the Executive Board (every day)
2	Dewan Pengawas BPKH Supervisory Board of BPKH	- Penggunaan dana sesuai target - Keberlanjutan program - Kepatuhan peraturan - Eksistensi BPKH (syiar dan *branding*) - Use of funds according to the target - Program continuity - Regulatory compliance - Existence of BPKH (preaching and branding)	Rapat gabungan (1x/bulan) Laporan bulanan Rapat Evaluasi 3 bulan sekali/triwulan Joint meeting (1x/month) Monthly report Quarterly evaluation meeting
3	Kementerian Agama The Ministry of Religious Affairs	- Program prioritas - Program pendukung pelaksanaan ibadah haji - Priority programs - Programs supporting hajj pilgrimage implementation	Rapat prioritas (awal tahun, atau saat ada perubahan) Priority meeting (beginning of the year, or when changes occur)

No.	Pemangku Kepentingan Stakeholders	Kepentingan dan Harapan/ Isu Yang Relevan Interests and Expectation/ Relevant Issues	Metode dan Frekuensi Keterlibatan Method and Frequency of Engagement
4	Komisi VIII DPR Commission VIII of DPR	- Penggunaan dana - Program - Use of Fund - Program	Laporan, Alokasi besaran anggaran Usulan program (proposal) Report, Allocation of budget fund Proposed program (proposal)
5	Mitra Kemaslahatan (Lembaga non profit) Philanthropic Program Partners (Non Profit Organization)	- Program - Sumber dan jumlah penggunaan dana - Usulan dan pelaksanaan kegiatan Kemaslahatan - Programs - Source and amount of use of funds - Proposal and implementation of philanthropic activities	Rapat Koordinasi, Bulanan, mingguan Coordination, Monthly, Weekly Meeting
6	Penerima Manfaat Beneficiaries	- Program - Programs	Sosialisasi Dissemination
7	Kementrian Keuangan The Ministry of Finance	Sumber penempatan dana dan jumlah dana Source of fund placement and amount of funds	Rapat penempatan DAU (1x per tahun) DAU placement meeting (1x per year)
8	Masyarakat Public	- Program - Sumber dan jumlah penggunaan dana - Programs - Source and amount of use of funds	Sosialisasi Mempublikasi kegiatan di berbagai media Dissemination Publication of activities in various media
9	Presiden President	- Penggunaan dana - Kepatuhan peraturan - Use of funds - Regulatory compliance	Laporan melalui Kementerian Agama Report through the Ministry of Religious Affairs
10	Pegawai Employees	- Tata Kelola - Transparansi - Penilaian kinerja - Pengembangan - Governance - Transparency - Performance assessment - Development	*Gathering,* pelatihan Gathering, training

Permasalahan Terhadap Penerapan Keuangan Berkelanjutan [E.5]

Problems Against the Implementation of Sustainable Finance [E.5]

BPKH berkomitmen untuk berpartisipasi aktif baik dalam kegiatan pencapaian pembangunan berkelanjutan (SDGs) maupun keuangan berkelanjutan. Berdasarkan hasil identifikasi BPKH, terdapat permasalahan yang dihadapi dalam penerapan kegiatan berkelanjutan antara lain:

1. Pejabat/unit kerja penanggungjawab keberlanjutan belum ditunjuk secara definitif.
2. Lingkup tugas dan tanggung jawab unit kerja penanggungjawab keberlanjutan belum terdefinisikan.
3. Penerapan Keuangan berkelanjutan ada kalanya kurang maksimal akibat poin 1 dan 2 diatas.

BPKH is committed to actively participating in activities to achieve sustainable development (SDGs) and sustainable finance. Based on results of identification by BPKH, there are problems encountered in the implementation of sustainable activities, among others:

1. The official/work unit responsible for sustainability has not been definitively appointed.
2. The scope of duties and responsibilities of the work unit responsible for sustainability has not been defined.
3. Implementation of sustainable finance is sometimes less than optimal due to points 1 and 2 above.

Kegiatan Membangun Budaya Keberlanjutan [F.1]

Activities to Build a Culture of Sustainability [F.1]

Dalam rangka membangun budaya keberlanjutan, BPKH telah menetapkan nilai-nilai BPKH, yaitu: IQRA (*Integrity, Quality, Respect, Accountability*). Nilai-nilai BPKH yang mengakar pada karakter Insan BPKH diyakini dapat memperkuat pengelolaan usaha sesuai prinsip-prinsip GCG dan beretika, sehingga mampu memenuhi hak-hak pemangku kepentingan dan pemegang saham.

Upaya penegakan dan sanksi pelanggaran kode etik sebagai upaya mendukung efektivitas penerapan tata kelola BPKH dengan sarana pelaporan atas pelanggaran yang bertujuan deteksi dini, Mekanisme pelaporan pelanggaran kode etik sebagaimana diatur dalam Sistem Pelaporan Pelanggaran (*Whistleblowing System*/WBS).

In order to build a culture of sustainability, BPKH has established BPKH values, namely: IQRA (Integrity, Quality, Respect, Accountability). BPKH values that are rooted in the character of BPKH personnel are believed to be able to strengthen business management in accordance with GCG and ethical principles, so as to be able to fulfill the rights of stakeholders and shareholders.

Efforts to enforce code of ethics and imposition of sanctions to violation of the code aim to support the effectiveness of the implementation of BPKH governance, which is done through violation reporting facilities to early detect violation. Reporting mechanism of violation to code of ethics is regulated in the Whistleblowing System (WBS).

Biaya Lingkungan Hidup [F.4]
Environmental Costs [F.4]

BPKH mendukung program SDG's air bersih dan sanitasi layak, pada tahun 2022 melalui program kemaslahatan mengeluarkan biaya sebesar Rp748 juta.

In 2022, BPKH supported SDGs program on clean water and decent sanitation through philanthropic program worth Rp748 million.

Penggunaan Material yang Ramah Lingkungan [F.5]
Use of Environmentally Friendly Materials [F.5]

Pada tahun 2022, BPKH menggunakan kertas *recycle* dalam operasional.

In 2022, BPKH used recycled papers in its operations.

Jumlah dan Intensitas Energi yang Digunakan [F.6]
Amount and Intensity of Energy Used [F.6]

BPKH berupaya untuk melakukan penghematan konsumsi energi, mengingat penggunaan energi sangat terkait dengan emisi, yang pada akhirnya berdampak pada perubahan iklim. Di samping itu, penghematan energi juga berarti penghematan secara finansial.

BPKH seeks to save energy consumption, considering that energy use is closely related to emissions, which in turn contribute to climate change. In addition, saving energy also means saving financially.

Tabel Intensitas Konsumsi Energi berdasarkan Luas Bangunan

Table of Intensity of Energy Consumption Based on Building Area

JENIS ENERGI TYPE OF ENERGY	SATUAN UNIT	JUMLAH KONSUMSI ENERGI TOTAL ENERGY CONSUMPTION		
		2022	2021	2020
Listrik Electricity	kWh	226.254	194.113	-
Luas Bangunan Building Area	M2	3.300	3.300	3.300
Intensitas Energi Energy Intensity	kWh/M2	68,56	58,82	-

Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan [F.7]

Efforts and Achievements of Energy Efficiency and Use of Renewable Energy [F.7]

Berbagai upaya penghematan energi kami lakukan, seperti:

1. Mematikan lampu dan elektronik jika tidak digunakan.
2. Mematikan AC setiap selesai jam kerja.
3. Menggunakan kertas recycle

We undertake various energy saving efforts, such as:

1. Turning off lights and electronics when not in use.
2. Turning off air conditioner after every working hour.
3. Using recycled paper.

Penggunaan Air [F.8]

Water Consumption [F.8]

Konsumsi air dalam kegiatan BPKH digunakan untuk keperluan domestik seperti kamar kecil, masjid, penyiraman tanaman dan lainnya. BPKH melakukan upaya-upaya penghematan air melalui himbauan untuk menggunakan air secara bijaksana pada pengguna gedung. Kami juga melakukan pengecekan instalasi air secara berkala untuk memastikan tidak adanya kerusakan yang mengakibatkan kebocoran air.

Water consumption in BPKH activities is used for domestic purposes such as toilets, mosques, watering plants and others. Water saving efforts made by BPKH include providing advice to building users to use water wisely. We also periodically check water installations to ensure there is no damage resulting in water leaks.

Saat ini, air yang digunakan BPKH berasal dari PDAM. Kami menyadari keterbatasan ketersediaan air bersih akibat adanya perubahan iklim, oleh karena itu, BPKH memastikan bahwa program pengelolaan dan konservasi air menjadi perhatian utama.

Currently, the water used by BPKH comes from PDAM. We are aware of the limited availability of clean water due to climate change. Therefore, BPKH ensures that water management and conservation programs remain to be a top concern.

PEMAKAIAN AIR (m3) WATER CONSUMPTION (m3)	**2022**	**2021**	**2020**
PDAM	Data tidak tersedia No data available	Data tidak tersedia No data available	Data tidak tersedia No data available

Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati [F.9]

Impacts from Operational Areas that are Near or Located in Conservation Areas or Areas Having Biodiversity [F.9]

Sejalan dengan komitmen melindungi keanekaragaman hayati, BPKH memastikan pada tahun pelaporan kegiatan BPKH tidak ada yang berdampak negatif terhadap keanekaragaman hayati di wilayah operasional BPKH.

In line with the commitment to protecting biodiversity, BPKH ensures that during the reporting year, BPKH activities do not have a negative impact on biodiversity in BPKH operational areas.

Usaha Konservasi Keanekaragaman Hayati [F.10]

Biodiversity Conservation Efforts [F.10]

Pada tahun 2022, BPKH tidak melakukan kegiatan konservasi keanekaragaman hayati.

In 2022, BPKH did not conduct biodiversity conservation activities.

Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya [F.11]

Amount and Intensity of Emissions Generated by Type of Emission [F.11]

Emisi GRK GHG Emission

SUMBER EMISI GRK SOURCE OF GHG EMISSION	SATUAN UNIT	2020	2021	2022
Cakupan 1 (BBM) Scope 1 (Fuel)	$KgCO_2eq$	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference

SUMBER EMISI GRK SOURCE OF GHG EMISSION	SATUAN UNIT	2020	2021	2022
Cakupan 2 (Listrik) Scope 2 (Electricity)	$KgCO_2eq$	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference
Total	$KgCO_2eq$	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference	BPKH Belum memperhitungkan data terkait selisih emisi BPKH had not yet calculated data related emission difference

Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan [F.12]

Efforts and Achievements of Emission Reduction Made [F.12]

Upaya pengurangan emisi dilakukan BPKH dengan penghematan pemakaian energi baik penggunaan energi bahan bakar minyak maupun energi listrik. Dalam hal ini, keberhasilan efisiensi energi otomatis akan berdampak pada pengurangan emisi yang dihasilkan BPKH. Upaya yang lain, BPKH mengganti refrigeran mesin pengatur udara (AC) dengan bahan yang lebih ramah lingkungan sebagai pengganti *freon* berbahan *chlorofluorocarbon* (CFC), serta penggunaan halon yang lebih ramah lingkungan untuk alat pemadam api ringan (APAR).

Efforts to reduce emissions are carried out by BPKH by conducting energy saving, both for fuel and electricity. In this case, the success of energy efficiency will automatically contribute to reduction of emissions generated by BPKH. Another effort made by BPKH was to replace air conditioning machine refrigerants with a more environmentally friendly materials instead of chlorofluorocarbon (CFC) based freons and to use more environmentally friendly halons for light fire extinguishers (APAR).

Jumlah Limbah B3 [F.13]

Total Toxic and Hazardous Waste [F.13]

BPKH belum memperhitungkan data terkait limbah dan efluen.

BPKH had not yet calculated data related to waste and effluents.

Tumpahan yang Terjadi [F.15]
Spills That Occur [F.15]

Pada tahun 2022, tidak terdapat tumpahan yang terjadi.

In 2022, there were no spills occurred.

Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan. [F.16]
Number and Material of Environmental Complaints Received and Resolved. [F. 16]

Untuk memastikan kegiatan operasional yang dijalankan tidak menimbulkan dampak negatif terhadap lingkungan, BPKH telah menyediakan layanan pengaduan serta pelaporan yang dapat diakses oleh seluruh pemangku kepentingan. Layanan pengaduan ini juga menjadi bahan evaluasi untuk meningkatkan kinerja BPKH terkait pengelolaan aspek berkelanjutan di bidang lingkungan. Sepanjang tahun 2022, BPKH tidak menerima adanya pengaduan atau laporan terkait masalah lingkungan.

To ensure that the operations the Agency perform do not have a negative impact on the environment, BPKH has provided complaint-filing and reporting services that can be accessed by all stakeholders. This complaint-filing service is also used as evaluation material to improve BPKH's performance regarding the management of sustainable aspects in the environmental sector. Throughout 2022, BPKH did not receive any complaints or reports related to environmental problems.

Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Jemaah [F.17]
Commitment to Providing Equivalent Products and/or Services to Pilgrims [F.17]

Salah satu pemangku kepentingan utama bagi BPKH adalah jemaah dengan posisinya yang begitu penting, maka BPKH berkomitmen untuk mewujudkan kepuasan jemaah. Sesuai dengan Undang-Undang Republik Indonesia No. 8 Tahun 1999 tentang Perlindungan Konsumen, BPKH tidak akan membeda-bedakan mutu pelayanan kepada jemaah.

For BPKH, one of its major stakeholders is the pilgrims. With their important position, BPKH is committed to providing customer satisfaction. In accordance with the Law of the Republic of Indonesia No. 8 of 1999 concerning Consumer Protection, BPKH will provide quality without discriminating against the pilgrims.

Kesetaraan Kesempatan Bekerja [F.18]
Equal Employment Opportunity [F.18]

Dalam upaya menjaga dan mempertahankan pegawai terbaik, BPKH memastikan setiap karyawan diperlakukan secara adil dan setara tanpa membedakan Suku, Ras dan Golongan. Kami selalu menjaga kesetaraan bagi setiap pegawai, baik pria ataupun wanita, dalam hal pengembangan dan pelatihan, jenjang karier, penilaian kinerja, dan remunerasi setiap pegawai.

In an effort to protect and retain the best employees, BPKH ensures that every employee is treated fairly and equally without prejudice to Ethnicity, Race and Class. We always maintain equality for every employee, both male and female, in terms of development and training, career paths, performance assessment, and remuneration for each employee.

PENERAPAN HAK ASASI MANUSIA DAN NON-DISKRIMINASI

BPKH menjunjung tinggi prinsip-prinsip hak asasi manusia dalam pengelolaan dan interaksi dengan setiap pegawai. BPKH memastikan kepatuhan terhadap seluruh peraturan ketenagakerjaan yang berlaku dengan tidak melakukan tindakan-tindakan diskriminasi terhadap latar belakang ras, suku, dan *gender*. Kami juga tidak memberikan toleransi terhadap bentuk diskriminasi apa pun yang terjadi di tempat kerja. Kami berkomitmen untuk menjunjung tinggi keberagaman dan menentang adanya diskriminasi. Kami memegang teguh prinsip Hak Asasi Manusia dan memastikan tidak adanya praktik diskriminasi dalam segala kegiatan operasional BPKH. Dengan penerapan prinsip non-diskriminasi, kami meyakini setiap pegawai akan mampu mengeluarkan potensi terbaiknya. Pada tahun 2022, kami tidak menemukan atau menerima pengaduan terkait tindakan diskriminasi.

IMPLEMENTATION OF HUMAN RIGHTS AND NON-DISCRIMINATION

BPKH upholds the human rights principles in managing and interacting with every employee. BPKH ensures compliance with all applicable labor regulations without prejudice to racial background, ethnicity, and gender. We also have zero tolerance for any form of discrimination that occurs in the workplace. We are committed to upholding diversity and fighting discrimination. We adhere to the principles of Human Rights and ensure that there are no discriminatory practices in all BPKH operational activities. By implementing the non-discrimination principle, we believe that every employee will be able to bring out their best potential. In 2022, we did not find or receive complaints regarding acts of discrimination.

Tenaga Kerja Anak dan Tenaga Kerja Paksa [F.19]
Child Labor and Forced Labor [F.19]

BPKH berkomitmen mematuhi regulasi ataupun ketentuan yang berlaku sesuai dengan Undang-Undang tentang Ketenagakerjaan, dimana dilarang untuk memperkerjakan anak dalam seluruh kegiatan operasional. Kami berkomitmen penuh untuk mencegah pekerja anak di bawah umur dimulai dari proses rekrutmen yang dijalankan BPKH.

BPKH is committed to complying with applicable regulations or provisions in accordance with the Law on Manpower which prohibits child labor in all operational activities. We are fully committed to preventing the employment of minors starting from the recruitment process run by BPKH.

Kami juga selalu berpegang teguh terhadap aturan dan undang-undang yang berlaku untuk mencegah praktik kerja paksa. Sebagai bentuk komitmen tersebut, BPKH telah mengatur waktu kerja dan istirahat pegawai sesuai dengan Undang-Undang tentang Ketenagakerjaan. Kami memastikan menjunjung tinggi hak asasi manusia diimplementasikan dengan pegawai dapat menolak melakukan pekerjaan melebihi waktu kerja dengan mengajukan alasan keberatan.

We also continue to adhere to prevailing laws and regulations to prevent forced labor practices. As a form of this commitment, BPKH has regulated hours of work and rest for employees in accordance with the Law on Manpower. We ensure that human rights of employees are truly enforced that they are able to refuse to do work beyond working hours by submitting reasons of objections.

Upah Minimum Regional [F.20]
Regional Minimum Wage [F.20]

Sesuai dengan Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, pemberian upah minimum diarahkan kepada pencapaian kebutuhan hidup layak bagi pegawai. Adapun gaji golongan terendah BPKH dipastikan tidak di bawah UMR. Apabila ditemukan gaji pokok yang lebih kecil dari UMR, BPKH juga memberikan kompensasi yang dapat meningkatkan nilai dari imbal hasil yang diterima karyawan setiap tahunnya.

In accordance with Law No. 13 of 2003 on Manpower, the provision of minimum wages is directed at achieving decent living for employees. BPKH also ensure that the salary for the lowest employee class at BPKH is not below the Regional Minimum Wages (UMR). If it is found that there is basic salary that is lower that the UMR, BPKH will provide compensation that can increase income received by such employees each year.

Tabel Upah Pegawai Tetap Level Terendah Dibandingkan UMR 2020-2022

Table of Wages of Permanent Employees of the Lowest Employee Class in Comparison of UMR 2020-2022

Lokasi Location	Rata-Rata UMR Average UMR			Rata-Rata UMR BPKH Average UMR of BPKH			Rasio Gaji/UMR Ratio of Salary/UMR		
	2022	2021	2020	2022	2021	2020	2022	2021	2020
Kantor Pusat Head Office	Rp 4.641.854	Rp 4.416.186	Rp 4.276.349	Rp 10.301.862	Rp 9.843.431	Rp 9.503.234	222%	223%	222%

Lingkungan Bekerja yang Layak dan Aman [F.21]

Decent and Safe Work Environment [F.21]

BPKH memastikan area operasional memiliki lingkungan kerja yang aman, nyaman, dan sehat bagi seluruh pegawai. Untuk itu, kami menyediakan berbagai fasilitas agar para pegawai merasa nyaman bekerja sehingga meningkatkan produktivitas dalam bekerja seperti tempat ibadah, tempat parkir, tempat olahraga, dan ruang makan.

BPKH ensures that the operational area has a safe, comfortable and healthy work environment for all employees. Therefore, we provide various facilities to make employees feel comfortable when working, thereby increasing productivity at work. These facilities include praying facilities, parking lots, sports facilities, and dining room.

BPKH juga memfasilitasi pengembangan diri pegawai melalui pelatihan dan sertifikasi.

BPKH also facilitates employee's self-development through training and certification.

Pengaturan cuti pegawai juga kami terapkan dan pegawai diberikan kemudahan untuk pengambilan cuti tahunannya. Pegawai berhak mendapatkan cuti sesuai dengan peraturan pemerintah yang diatur dalam kebijakan BPKH diantaranya cuti tahunan, cuti melahirkan, cuti/istirahat sakit, dan cuti dengan alasan penting.

We have also regulated leave which provides convience for employees to take their annual leave. The employees are entitled to leave according to the government regulation set in BPKH policies. The leave includes annual leave, maternity leave, sick leave, and emergency leave.

KESEHATAN DAN KESELAMATAN KERJA (K3)

Peningkatan kinerja operasional tidak terlepas dari aspek kesehatan dan keselamatan kerja (K3) di lingkungan operasional. BPKH menyadari bahwa memberikan perlindungan kesehatan dan keselamatan tiap pegawai merupakan kewajiban BPKH. Kami secara konsisten menjadikan program-program K3 sebagai program prioritas BPKH.

OCCUPATIONAL HEALTH AND SAFETY (OHS)

Improved operational performance is inseparable from occupational health and safety (OHS) aspects in the operational area. BPKH realizes that it is its obligation to provide health and safety protection for for each employee. We consistently put OHS programs as a priority program for BPKH.

Lebih dari itu, kami tidak hanya ingin menjadikan K3 sebagai sebuah pedoman atau peraturan yang harus ditaati, namun juga menjadikannya sebuah norma dan budaya yang secara sadar dilakukan sebagai kebutuhan peningkatan kinerja dan produktivitas, sehingga K3 dapat menjadi gaya hidup dan keseharian bagi seluruh karyawan.

More than that, we do not only want to make OHS a guideline or regulation that must be obeyed, but also make it a norm and culture that is consciously performed as a need to increase performance and productivity. By doing so, OHS can become a lifestyle and everyday life of all employees.

Sedangkan untuk menindaklanjuti kejadian luar biasa BPKH juga telah memiliki Crisis Management Team (CMT) untuk mengantisipasi kejadian luar biasa yang perlu segera mendapat perhatian pimpinan yang akan dibahas

Meanwhile, to follow up on extraordinary events, BPKH also has a Crisis Management Team (CMT) to anticipate extraordinary events that require urgent attention from the top management level, which will be discussed in the

dalam rapat Badan Pelaksana dan dilaporkan kepada Dewan Pengawas melalui mekanisme rapat gabungan Dewan Pengawas dan Badan Pelaksana.

Selama periode pelaporan, tidak terdapat kejadian luar biasa yang signifikan menyangkut operasi BPKH dan hubungan dengan masyarakat sekitar.

TURN OVER PEGAWAI BPKH

Data *turn over* Pegawai BPKH per Triwulan IV tahun 2022 dengan formula perhitungan jumlah pegawai yang tidak berlanjut bekerja (*voluntary resignation*), dibagi jumlah pegawai awal tahun ditambah jumlah pegawai dalam periode Awal Januari 2022 dibagi 2 (dua), sehingga diperoleh perhitungan sebagai berikut:

Executive Board meeting and reported to the Supervisory Board through the mechanism of a joint meeting of the Supervisory Board and Executive Board.

During the reporting period, there were no significant extraordinary events regarding BPKH operations and relations with the surrounding community.

TURNOVER OF BPKH EMPLOYEES

The following shows Employee turn over data of BPKH per Quarter IV of 2022, with the formula of calculation being the number of employees who do not continue to work (voluntary resignation) divided by the number of employees at the beginning of the year plus the number of employees in the Early January 2022 divided by 2 (two). The result is as follows:

TURN OVER PEGAWAI BPKH PER TRIWULAN IV 2022
EMPLOYEE TURN OVER OF BPKH PER QUARTER IV OF 2022

Jumlah pegawai tetap per akhir Desember Number of permanent employees per end of December	153
Jumlah pegawai tetap per awal Januari Number of permanent employees per beginning of January	157
Pegawai Resign Voluntary Employees who Resign Voluntarily	6
Turn Over Pegawai BPKH Employee Turn Over of BPKH	3,87%

Berdasarkan perhitungan tersebut, persentase *turn over* Pegawai BPKH per Triwulan IV tahun 2022 masih memenuhi rencana strategis BPKH tahun 2022 yaitu sebesar < 8%. Proses rekrutmen terbuka untuk Pegawai dengan Perjanjian Kerja *(driver)* sudah selesai dan terpenuhi sebanyak 11 pegawai. Proses rekrutmen pegawai dengan perjanjian kerja ini telah melalui tahap sosialisasi pembukaan lowongan pekerjaan melalui website BPKH, proses seleksi berkas, proses wawancara panitia seleksi, proses *assessment*, dan terakhir melalui proses *medical checkup*. Setiap proses seleksi dilakukan secara terbuka dan diinfokan melalui website BPKH.

Pada periode triwulan II 2022, proses pemenuhan sebagian pegawai tetap sudah dipenuhi melalui skema lelang jabatan di kalangan internal insan BPKH. Lelang jabatan ini bertujuan untuk memfasilitasi pengembangan karir insan BPKH. Proses lelang jabatan melalui tahapan

Based on this calculation, the percentage of Employee turn over of BPKH per Quarter IV of 2022 still meets the target of strategic plan 2022 of BPKH, which was <8%. Open recruitment process for Contract Employees (drivers) had finished with 11 employees hired. The employee recruitment process with this work agreement had gone through the dissemination stage of job vacancy announcement through BPKH website, file selection process, interview process with selection committee, assessment process, and finally the medical checkup process. Each selection process was carried out transparently and informed through the BPKH website.

In the second quarter of 2022, the process of filling-in some of permanent employee positions had been completed through a job bidding scheme among internal BPKH personnel. This job bidding aims to facilitate career development of BPKH personnel. The job bidding process

sosialisasi ke semua pegawai, pendaftaran (terbuka untuk pegawai tetap ataupun pegawai dengan perjanjian kerja), proses seleksi wawancara, pengumuman hasil seleksi, dan penerbitkan SK pendukung. Setelah semua tahapan dilaksanakan, didapatkan 9 posisi yang diisi dari internal BPKH dengan 5 pengangkatan pegawai tetap, 2 promosi *grade*, dan 2 promosi jabatan. Sedangkan untuk kegiatan rekrutmen terbuka calon pegawai tetap, setelah selesai melalui tahap identifikasi kebutuhan pegawai, penilaian analisis beban kerja, dan keputusan jumlah formasi jabatan yang akan direkrut, diputuskan untuk dibatalkan mengingat akan ada penyesuaian renstra dan struktur organisasi pada masa kepengurusan Anggota Badan Pelaksana dan Dewan Pengawas periode 2022-2027.

consists of the stages of dissemination to all employees, registration (open to permanent employees or contract employees), interview selection process, announcement of selection results, and issuance of relevant decision letter. After all stages were carried out, 9 positions were filled internally from BPKH with appointment of 5 permanent employees, promotion of 2 grades, and 2 job promotions. Meanwhile, for open recruitment of permanent employee candidates, despite having completed the stages of identifying employee needs, assessing workload analysis, and deciding on the number of job formations to be recruited, it was decided that the recruitment had to be cancelled considering there would be adjustments to the strategic plan and organizational structure during the term of office of members of the Executive Board and Supervisory Board for the 2022-2027 period.

Pelatihan dan Pengembangan Kemampuan Pegawai [F.22]

Employee Capability Training and Development [F.22]

BPKH sangat memahami bahwa untuk dapat memenangkan kompetisi melalui peningkatan produktivitas, dibutuhkan SDM yang tepat sesuai kuantitas dan kualitas kompetensi. Oleh karena itu, perencanaan dan pengembangan SDM harus dibuat selaras dengan kebutuhan organisasi, target yang ingin dicapai, dan strategi yang digunakan. Untuk mencapai hal tersebut, BPKH fokus pada pelatihan kelembagaan, brevet (pelatihan kepemimpinan berjenjang), teknis umum, teknis fungsional, membership profesi pegawai, pengembangan formal setingkat Magister (S2). Realisasi dana pengembangan SDM yang dikeluarkan untuk tahun berjalan mencapai Rp4,18 miliar.

BPKH truly understands that in order to be able to win the competition through productivity increase, the right number of people that meet the quality of competence is necessary. Therefore, HR planning and development must be aligned with organizational needs, targets to be achieved, and strategies used. To achieve this, BPKH focuses on institutional training, brevet (tiered leadership training), general technical matter, functional technical matter, employee professional membership, and formal development at Masters (S2. Realization of HR development funds incurred in the current year reached Rp4.18 billion.

Berikut topik pelatihan yang telah dilaksanakan pada tahun 2022:

The following are list of topics of training held in 2022:

No.	Pelaksanaan Pelatihan dan Pengembangan Training and Development Implementation	Kategori Category	Peserta Participants	Waktu Time
1	Pelatihan Akuntansi dan Manajeman Keuangan Syariah – *Batch* 1 Accounting and Sharia Finance Management Training – Batch 1	MKDU	11	JAN
2	Pelatihan Akuntansi dan Manajeman Keuangan Syariah – *Batch* 2 Accounting and Sharia Finance Management Training – Batch 2	MKDU	37	
3	Pelatihan *Refeshment Certified Risk Management Professional* (CRMP) *Refeshment Certified Risk Management Professional* (CRMP) Trainig	Fungsional Functional	1	
4	Pelatihan Sertifikasi Manajemen Risiko Dan Mitigasi Risiko Keuangan Lanjutan (1) Continued Risk Management and Financial Risk Mitigation Certification Training (1)	Fungsional Functional	4	
5	Pelatihan Sertifikasi Manajemen Risiko dan Mitigasi Risiko Keuangan Lanjutan (2) Continued Risk Management and Financial Risk Mitigation Certification Training (2)	Fungsional Functional	1	
6	Konferensi Komite Audit Audit Committee Conference	Fungsional Functional	5	
7	Pelatihan Portofolio Management dan Investment Banker Banker Management and Investment Portfolio Training	Fungsional Functional	2	
8	Pelatihan Investasi Emas Gold Investment Training	MKDU	35	Feb
9	Pelatihan Manajemen dan Manasik Haji Management and Manasik of Hajj Training	Brevet	11	
10	Pelatihan Fotografi Photography Training	Fungsional Functional	26	
11	Certified Portfolio Management (1)	Fungsional Functional	5	
12	Pelatihan Sertifikasi Surat Berharga dan Manajemen Risiko Lanjutan (1) Continued Securities and Risk Management Certification Training (1)	Fungsional Functional	3	
13	Pelatihan Sertifikasi Manajemen Risiko Advance Advanced Risk Management Certification Training	Fungsional Functional	1	
14	*Certified Portfolio Management* (2)	Fungsional Functional	2	
15	Pelatihan & *Certified Hacking Forensic Investigator* (CHFI) Training & *Certified Hacking Forensic Investigator* (CHFI)	Fungsional Functional	2	

No.	Pelaksanaan Pelatihan dan Pengembangan Training and Development Implementation	Kategori Category	Peserta Participants	Waktu Time
16	Pelatihan Sertifikasi Surat Berharga dan Manajemen Risiko Lanjutan (2) Continued Securities and Risk Management Certification Training (2)	Fungsional Functional	1	Mar
17	*Certified Corporate Coach Program* – batch 2	Brevet	15	
18	Pelatihan Sertifikasi Kompetensi Humas Public Relations Competency Certification Training	Fungsional Functional	3	
19	Pelatihan *Master Class Risk Governance* CERG – QRGP *Master Class Risk Governance* CERG – QRGP Training	Fungsional Functional	4	
20	Pelatihan *Islamic Finance – Advence* Islamic Finance – Advance Training	MKDU	5	
21	Pelatihan *Islamic Finance – Basic Batch* 1 Islamic Finance – Basic Training Batch 1	MKDU	20	
22	Pelatihan *Islamic Finance – Basic Batch* 2 Islamic Finance – Basic Training Batch 2	MKDU	19	
23	Sertifikasi Manajemen Risiko Level 1 Risk Management Level 1 Certification	MKDU	21	
24	Pelatihan dan Sertifikasi Manajemen Risiko level 5 Risk Management Level 5 Training and Certification	Fungsional Functional	1	
25	Workshop *"Beyond Digital Communication: Humanism, Technology, and Empathy"* "Beyond Digital Communication: Humanism, Technology, and Empathy" Workshop	Fungsional Functional	2	
26	Pelatihan Pembekalan Sertifikasi *Islamic Finance Qualification* di PPA FEB UI Training on Preparation for Islamic Finance Qualification Certification at PPA FEB UI	Fungsional Functional	4	April
27	*e-course* Penempatan Dana Haji e-course of Hajj Fund Placement	MKDU	98	
28	*e-course* Manajemen Keuangan Haji e-course of Hajj Fund Management	MKDU	98	
29	*e-course Virtual Accoun*t Jamaah Haji e-course of Hajj Pilgrim Virtual Account	MKDU	97	
30	*e-course* PowerBI Starter e-course of PowerBI Starter	Fungsional Functional	21	
31	Pelatihan *Certified Fund Manager* (CFM) *Certified Fund Manager* (CFM) Training	Fungsional Functional	10	

No.	Pelaksanaan Pelatihan dan Pengembangan Training and Development Implementation	Kategori Category	Peserta Participants	Waktu Time
32	Pelatihan *Intermediate Financial Modeling* Intermediate Financial Modeling Training	Fungsional Functional	1	Mei May
33	*Workshop Community of Practice - Knowledge Management* Workshop on Community of Practice - Knowledge Management	MKDU	19	
34	Pelatihan *Data Analytic* dengan Power BI *Data Analytic* with Power BI Training	MKDU	21	
35	Pelatihan Sertifikasi BNSP TOT KKNI Level 4 Certification Training of BNSP TOT KKNI Level 4	Fungsional Functional	1	
36	Pelatihan *Certified Investment Banking* (CIB) Certified Investment Banking (CIB) Training	Fungsional Functional	3	
37	Pelatihan Manajemen Risiko Perbankan Syariah Lv.2 Sharia Banking Risk Management Lv.2 Training	MKDU	4	
38	Pelatihan *Certified Supply Chain Manager* (CSCM) *Certified Supply Chain Manager* (CSCM) Training	Fungsional Functional	2	Juni June
39	Pelatihan Sertifikasi *Professional Financial Modeller* (PFM) Professional Financial Modeller Certification Training	Fungsional Functional	1	
40	*Certified Professional Coach Program* (CPCP) _ Loop	Brevet	2	
41	CFE *Exam Preparation Course* dan CFE *Exam* CFE *Exam Preparation Course* and CFE *Exam*	Fungsional Functional	1	
42	e-course Leadership Skills for Supervisors e-course of Leadership Skills for Supervisors	Brevet	16	
43	Certified Professional Talent Management	Fungsional Functional	2	
44	Pelatihan Peluit Integritas: Pembelajaran Interaktif untuk Pengelolaan *Whistleblowing System* Pengaduan Korupsi Tahun 2022 Training on Peluit Integritas: Interactive Learning for the Management of Whistleblowing System on Corruption Report in 2022	Fungsional Functional	3	
45	Pelatihan Sertifikasi Securities Analyst Securities Analyst Certification Training	Fungsional Functional	2	
46	Pelatihan Manajemen Risiko Perbankan Syariah Lv.3 Sharia Banking Risk Management Lv.3 Training	MKDU	1	
47	Konferensi Auditor Internal Internal Auditor Conference	Fungsional Functional	4	

No.	Pelaksanaan Pelatihan dan Pengembangan Training and Development Implementation	Kategori Category	Peserta Participants	Waktu Time
48	*Certified Information Systems Auditor* (CISA)	Fungsional Functional	3	Juli July
49	Pelatihan Konsultan Hukum Pasar Modal 2 Capital Market Legal Consultant Training 2	Fungsional Functional	1	
50	Pelatihan *People Analytic in Action* People Analytic in Action Training	Fungsional Functional	3	
51	Pelatihan Penulisan Surat Resmi dan Ejaan Writing Official Letter and Spelling Training	MKDU	30	
52	Sertifikasi Wakil Manajer Investasi (WMI) Investment Manager Representative Certification	Fungsional Functional	4	
53	*Certificate Data Analytics* Data Analytics Certificate	Fungsional Functional	1	
54	Workshop "Indonesia *Public Relations Summit* 2022" Workshop on "Indonesia *Public Relations Summit* 2022"	Fungsional Functional	1	
55	Sertifikasi CPE (CONTINUED PROFESSIONAL EDUCATION) GRCP (Governance, Risk, Compliance Professional) CPE (CONTINUED PROFESSIONAL EDUCATION) GRCP (Governance, Risk, Compliance Professional) Certification	Fungsional Functional	3	
56	Pelatihan Manajemen Risiko Perbankan Syariah Lv.4 Sharia Banking Risk Management Lv.4 Training	MKDU	2	
57	Pelatihan *Certified Organizational Development Practitioner* (CODP) Certified Organizational Development Practitioner (CODP) Training	Fungsional Functional	2	
58	Pelatihan *The 7 Habits of Highly Effective People* The 7 Habits of Highly Effective People Training	Brevet	16	
59	Pelatihan PSAK *Bootcamp* 2022 : PSAK Terkini sesuai konvergensi IFRS PSAK Bootcamp 2022 Training : Latest PSAK according to IFRS convergence	Fungsional Functional	3	Agust August
60	Pelatihan Konsultan Hukum Pasar Modal 1 Capital Market Legal Consultant Training 1	Fungsional Functional	3	
61	Pelatihan Manajemen Ekspor Impor dan Incoterm Export Import Management and Incoterm Training	Fungsional Functional	2	
62	SMR Lv.2 Tim Keuangan SMR Lv.2 of Finance Team	MKDU	10	
63	*Certified Corporate Forensic Auditor* (CCFA)	Fungsional Functional	3	
64	*Certificate International Quantitative Researcher* (CIQnR)	Fungsional Functional	1	
65	Sidang Pleno ISEI XXII dan Seminar Nasional ISEI 2022 Plenary Session of ISEI XXII and National Seminar of ISEI 2022	MKDU	3	
66	BSC for Holding Company	Fungsional Functional	14	

No.	Pelaksanaan Pelatihan dan Pengembangan Training and Development Implementation	Kategori Category	Peserta Participants	Waktu Time
67	*Certified Lead Auditor* ISO 9001:2015	Fungsional Functional	10	Sept
68	Pelatihan AIHR *Certificate Program Online* Training on AIHR Certificate of Online Program	Fungsional Functional	1	
69	Pelatihan *Certified Ethical Hacker* (CEH) *Certified Ethical Hacker* (CEH) Training	Fungsional Functional	3	
70	Pelatihan *Data Analysis & Visualization With Excel and Powerpoint Infografis Fusion* Data Analysis & Visualization With Excel and Powerpoint Infografis Fusion Training	Fungsional Functional	4	
71	Pelatihan *Certified Learning Development Manager* (CLDM) Certified Learning Development Manager (CLDM) Training	Fungsional Functional	2	
72	*e-course Balanced Scorecard Basics* *e*-course of Balanced Scorecard Basics	MKDU	17	
73	*e-course Digital Transformation* *e*-course of Digital Transformation	MKDU	11	
74	e-course Advanced Writing Skills e-course of Advanced Writing Skills	MKDU	5	
75	Sertifikasi Manajemen Risiko Level 3 Risk Management Level 3 Certification	MKDU	1	Okt Oct
76	Pelatihan *Crisis Management Team* – CMT *Crisis Management Team* – CMT Training	Fungsional Functional	27	
77	Pelatihan Manajemen Risiko Perbankan Syariah Lv.4 Sharia Banking Risk Management Lv.4 Training	MKDU	1	
78	Pelatihan *Data Specialist* Data Specialist Training	Fungsional Functional	1	
79	Konferensi Nasional Auditor Internal – Bali Internal Auditor National Conference – Bali	Fungsional Functional	3	
80	Pelatihan *Data Analytic* dengan Power BI - Batch 2 Data Analytic dengan Power BI Training - Batch 2	MKDU	8	
81	Pelatihan dan Sertifikasi Cobit 2019 *Foundation* – Surabaya Cobit 2019 Foundation Certification and Training - Surabaya	Fungsional Functional	2	
82	*Certification in Audit Committee Practices* (CACP)	Fungsional Functional	2	
83	Pelatihan *Digital Marketing* Digital Marketing Training	Fungsional Functional	6	
84	Pelatihan Jurnalistik untuk Praktisi Humas Journalistic Training for Public Relations Practitioners	Fungsional Functional	6	

No.	Pelaksanaan Pelatihan dan Pengembangan Training and Development Implementation	Kategori Category	Peserta Participants	Waktu Time
85	Pelatihan *Basic Treasury* Bank Syariah – LPPI Basic Treasury of Sharia Bank Training – LPPI	Fungsional Functional	7	
86	Pelatihan Surat Berharga dan Mitigasi Risiko Lanjutan Continued Securities and Risk Mitigation Training	Fungsional Functional	3	
87	Pelatihan Pengantar dan Analisa Statistik I Introduction and Analysis of Statistics I Training	Fungsional Functional	3	
88	Sertifikasi Manajemen Risiko Level 2 Risk Management Level 2 Certification	MKDU	5	
89	*Brevet* A dan B	Fungsional Functional	1	Nov
90	Program *Certified Public Private Partnership Professional* Certified Public Private Partnership Professional Program	Fungsional Functional	4	
91	Secretary Administration & Administration Manager Administration Secretary & Administration Manager	Fungsional Functional	4	
92	Indonesia *Public Relations Summit* 2022	Fungsional Functional	1	
93	Pelatihan dan Sertifikasi *Certified Risk Governance Profesional* (CRGP) *Certified Risk Governance Profesional* (CRGP) Training and Certification	Fungsional Functional	2	
94	Pelatihan dan Sertifikasi Arsiparis *Batch* 1 Arsiparis Training and Certification Batch 1	Fungsional Functional	2	
95	Pelatihan dan Sertifikasi Arsiparis *Batch* 2 Arsiparis Training and Certification Batch 2	Fungsional Functional	3	Des Dec
96	COSO *Internal Control Certification Program*	Fungsional Functional	1	
97	AIHR *Certificated*	Fungsional Functional	1	
98	Sertifikasi Manajemen Risiko Level 2 Risk Management Level 2 Certification	MKDU	5	
99	Pelatihan *Data Management* Data Management Training	Fungsional Functional	1	
	Jumlah total peserta pelatihan **Total number of training participants**		**906**	

Adapun detail capaian jam pelatihan per kategori pelatihan untuk kategori Teknis Umum sebesar 115,59%, Kategori Teknis Fungsional sebesar 131,85%, dan Kategori Brevet (Pelatihan Kepemimpinan Berjenjang) sebesar 73,46%. Perhitungan capaian ini bisa dilihat lebih detail pada table di bawah ini.

In detail, training hours per training category for the General Technique category reached 115.59%, Functional Technique Categories reached 131.85%, and the Brevet Category (Leadership Training) reached 73.46%. The calculation of this achievement can be seen in more detail in the table below.

Tabel Rata-rata Capaian Jam Pelatihan Pegawai Per Kategori Pelatihan per Triwulan Keempat Tahun 2022

Table of Average Training Hours of Employee per Training Category per Q4 of 2022

Uraian Description	**Jumlah Pekerja yang Memperoleh Pelatihan** Total Employees Obtaining Training			**Jam Pelatihan** Hours of Training			**Rata-rata Jam Pelatihan Setiap Pekerja** Average Training Hour per Employee		
	2022	**2021**	**2020**	**2022**	**2021**	**2020**	**2022**	**2021**	**2020**
Keseluruhan Total	537	N/A	N/A	11.982	N/A	N/A	22,3	N/A	N/A
Berdasarkan Jenis Kelamin Based on Gender									
Laki-laki Male	370	N/A	N/A	8.358	N/A	N/A	22,5	N/A	N/A
Perempuan Female	167	N/A	N/A	3.624	N/A	N/A	21,8	N/A	N/A
Berdasarkan kategori Jabatan karyawan Based on Employee Position Category									
Deputi/Setara Deputy/Equivalent	37	N/A	N/A	932	N/A	N/A	25,1	N/A	N/A
Kepala Divisi/Setara Division Head/Equivalent	119	N/A	N/A	3400	N/A	N/A	28,6	N/A	N/A
Manajer/Asisten Manajer/Setara Manager/Assistant Manager/Equivalent	378	N/A	N/A	7650	N/A	N/A	20,2	N/A	N/A

Untuk mendukung program magang pemerintah dan juga Peta Jalan Pengembangan SDM Unggul dan Manajemen Talenta di Sektor Ekonomi dan Keuangan Syariah, BPKH ikut serta dalam melaksanakan Program Magang. Program magang yang dilakukan di BPKH bertujuan memberikan kesempatan bagi mahasiswa tingkat akhir dan *fresh graduate* untuk mendapatkan pengalaman mengenai dunia kerja yang sesungguhnya, mulai dari mempelajari budaya organisasi, mempelajari standar kerja dan profesionalisme dunia kerja, serta mampu menerapkan ilmu yang sudah dipelajari di perkuliahan. Program magang adalah jembatan antara perguruan tinggi dengan BPKH untuk mempersiapkan kader-kader di sektor keuangan syariah.

To support the government internship program as well as the Roadmap for Excellent HR Development and Talent Management in the Sharia Economy and Finance Sector, BPKH participates in the implementation of the Internship Program. The internship program conducted at BPKH aims to provide opportunities for final year students and fresh graduates to gain experience in the real world of work, starting from studying organizational culture, studying work standards and professionalism in the world of work, and in order to be able to apply the knowledge they have learned during college. The internship program is a bridge between universities and BPKH to prepare cadres in the sharia finance sector.

Per triwulan keempat tahun 2022, anak magang yang telah ikut berpartisi di program pemagangan BPKH berjumlah 63 peserta yang terdiri dari 17 orang laki-laki dan 46 orang perempuan. Pada bulan Juli yang

As of the fourth quarter of 2022, there were 63 interns in total consisting of 17 male and 46 female that took part in BPKH internship program. Last July, most of the interns had attended internship program for one year.

lalu sebagian besar tenaga magang telah mengikuti program pemagangan selama satu tahun. Sesuai dengan ketentuan perundangan yang ada saat ini, durasi pemagangan maksimal yang diperbolehkan hanya 1 tahun, oleh karenanya BPKH telah kembali mengadakan proses rekrutmen tenaga magang untuk kembali memberikan kesempatan kepada mahasiswa atau *fresh graduate* untuk melakukan pemagangan di BPKH pada bulan Juli 2022 yang lalu. Selama pelaksanaan program magang di BPKH, peserta akan memperoleh uang saku, kepesertaan BPJS Ketenagakerjaan, bimbingan dari *supervisor* sesuai penempatan, dan mendapatkan sertifikat atau surat keterangan bagi peserta yang telah menyelesaikan kegiatan pemagangan.

In accordance with the current statutory provisions, the maximum duration of internship allowed is only 1 year. Thus, BPKH has again held an intern recruitment process to again provide opportunities for students or fresh graduates to do internship at BPKH in July 2022. During the implementation of the internship program at BPKH, participants will receive pocket money, BPJS Ketenagakerjaan membership, guidance from supervisors according to their placement, and certificates for participants who have completed internship activities.

Nilai-nilai Bersama BPKH beserta perilaku intinya sebagaimana telah diidentifikasi pada tahun 2020, memiliki peran penting dalam membangun budaya organisasi, menyusun strategi perubahan, dan pengembangan organisasi. IQRA sebagai nilai-nilai BPKH diharapkan dapat mencerminkan ke dalam perilaku seluruh insan BPKH, baik praktik sehari-hari di tempat kerja, maupun di lingkungan sosial. Nilai-nilai Bersama BPKH akan memberikan suasana psikologis bagi seluruh insan BPKH, bagaimana mereka bekerja, bagaimana berhubungan dengan atasan atau rekan kerja, bagaimana menyelesaikan masalah, dan hal lain yang merupakan wujud budaya yang khas bagi setiap organisasi. Selama periode Januari sd. Desember 2022, telah dilaksanakan serangkaian kegiatan IQRA *Talks* yang bertujuan untuk memperdalam pemahaman pegawai dalam implementasi nilai-nilai Bersama BPKH.

Shared Values of BPKH along with its core behaviors as identified in 2020 have an important role in building organizational culture, developing change strategies, and organizational development. IQRA as BPKH values is expected to be reflected on the behavior of all BPKH personnel, both in daily practice at work and in the social environment. Shared Values of BPKH will create a psychological atmosphere for all BPKH personnel on how they work, how to get in touch with superiors or co-workers, how to solve problems, and other things that becomes a unique culture in each organization. From January to December 2022, a series of IQRA Talks activities were held which aimed to deepen employees' understanding in implementing Shared values of BPKH.

Berikut tema dan narasumber IQRA Talks yang telah dilaksanakan pada periode ini:

The following are themes and speakers of IQRA Talks held in this period:

No	Episode Episode	Tema Theme	Narasumber Speakers
1	Episode 19 Episode 19	Membumikan Integritas: Mengaplikasikan Integritas dalam Kehidupan Pribadi, Keluarga, Karir, dan Masyarakat Embodying Integrity: Applying Integrity in Personal, Family, Career, and Community Lives	Dr. H.M. Busyro Muqoddas, S.H., M.Hum
2	Episode 20 Episode 20	Perilaku Respek Sebagai Wajah Islam Damai: Pengalaman Dialog Antar Agama di AS Respect Attitude as a Face of Peaceful Islam: Inter-faith Dialogue Experience in US	Bapak Muhammad Syamsi Ali

No	Episode Episode	Tema Theme	Narasumber Speakers
3	Episode 21 Episode 21	*Quality of Work & Life:* Hidup Berkualitas dengan Iman dan Imun Quality of Work & Life: Quality of Life with Faith and Immunity	Bapak dr. Zaidul Akbar
4	Episode 22 Episode 22	*Quality and Productivity:* Membangun Kualitas untuk Produktivitas Sumber Daya Insani Quality and Productivity: Building Quality for Human Resource Productivity	Prof. Dr. Ir. H. Mohammad Nuh, DEA
5	Episode Spesial Special Episode	IQRA *Special* dan Tarhib Ramadhan 1443 H IQRA *Special* dan Tarhib Ramadhan 1443 H	
6	Episode 23 Episode 23	Nilai *Respect* dalam Al-Quran dan Internalisasinya dalam Bekerja The Value of Respect in the Quran and its Internalization in Work	Dr. KH. Imam Addaruqutni, M.A.
7	Episode 24 Episode 24	Integritas sebagai Warisan Luhur Kebangsaan: Perspektif Multikultural Integrity as a Noble National Heritage: Multicultural Perspective	Prof. Dr. Phil. Al Makin, S.Ag., M.A.
8	Episode 25 Episode 25	Memahami Akuntabilitas di Sektor Publik: Konsep dan Praktik di Lembaga Keuangan Understanding Accountability in the Public Sector: Concepts and Practices in Financial Institutions	Dr. Halim Alamsyah, SE, SH, MA
9	Episode 26 Episode 26	Love & Respect: Ayat-Ayat Cinta dan Respek untuk Budaya Organisasi Love & Respect: Verses of Love and Respect for Organizational Culture	Habiburrahman El-Shirazy
10	Episode 27 Episode 27	Membangun Kualitas Daya Saing dengan Budaya Digital Building Quality of Competitiveness with Digital Culture	Prof. Dr. Laode M. Kamaluddin, M.Sc., M.Eng
11	Episode 28 Episode 28	Memaknai Kembali Bekerja di BPKH Redefining Return to Work at BPKH	Dr. Yuslam Fauzi, SE, MBA

Survei Keterikatan Pegawai BPKH

Pada tanggal 09 Desember 2022, BPKH mengadakan survey keterikatan karyawan (*Employee Engagement*) untuk mendapatkan *feedback* mengenai bagaimana implementasi kebijakan BPKH terhadap ekspektasi pegawai agar senantiasa memberikan performa terbaik. 147 pegawai BPKH berpartisipasi dalam EES 2022. Hasil EES tahun 2022 untuk BPKH adalah sebesar 80,42 atau sebesar indeks 3,22. Hasil ini menujukkan penurunan dari tahun 2021 sebelumnya yaitu 82,66.

Employee Engagement Survey of BPKH

On December 9, 2022, BPKH conducted an Employee Engagement survey to get feedback on how policies of BPKH were implemented against employees' expectations on it in order to provide the best performance. 147 BPKH employees participated in EES 2022. BPKH scored 80.42 for its EES 2022 RESULTS or an index of 3.22. This result shows a decrease from that of in 2021, which was 82.66.

Dampak Operasi Terhadap Masyarakat Sekitar [F.23]

Impact of Operations on Surrounding Communities [F.23]

Sebagai bentuk tanggung jawab dan komitmen BPKH terhadap pemangku kepentingan, BPKH secara rutin melaksanakan identifikasi dan mitigasi serta melakukan penilaian terkait dampak yang ditimbulkan dari kegiatan operasional yang dijalankan. Kami secara serius melakukan penilaian dampak operasional terhadap masyarakat dan lingkungan karena jika tidak dikelola dengan baik akan berdampak pada keberlanjutan bisnis serta reputasi.

As a form of responsibility and commitment of BPKH to stakeholders, BPKH routinely carries out identification and mitigation as well as conducts assessments on the impacts arising from operational activities performed. We seriously assess operational impact on society and the environment because if it is not managed properly, it will affect business continuity and reputation.

BPKH selalu memastikan bahwa kegiatan operasional BPKH justru dapat memberikan manfaat ekonomi secara langsung maupun tidak langsung, baik itu terbukanya lapangan pekerjaan, maupun bergeraknya aktivitas perekonomian dengan hadirnya BPKH di tengah masyarakat.

BPKH continues to ensure that BPKH operational activities can actually provide direct or indirect economic benefits, be it open job opportunities, or vigorous economic activity due to the BPKH's presence among the community.

Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) [F.25]

Environmental Social Responsibility Activities (TJSL) [F.25]

Sesuai dengan ketentuan Undang Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, khususnya Pasal 3 butir c, salah satu tujuan pengelolaan keuangan haji adalah untuk meningkatkan manfaat bagi kemaslahatan umat Islam. BPKH berkomitmen meningkatkan kesejahteraan sosial ekonomi masyarakat melalui berbagai Program Kemaslahatan.

In accordance with the provisions of Law Number 34 of 2014 on Hajj Fund Management, specifically Article 3 point c, one of the objectives of hajj fund management is to increase benefits for the prosperity of Muslims. BPKH is committed to improving socio-economic welfare of the community through various BPKH Trust Fund - Philanthropic Programs.

Ketentuan tersebut menjadi landasan bagi BPKH untuk menyelenggarakan Program Kemaslahatan. Pelaksanaan Program Kemaslahatan merupakan wujud dari salah satu fungsi BPKH, yaitu memberikan manfaat lainnya kepada umat Islam di Indonesia yang antara lain diwujudkan melalui kegiatan pelayanan ibadah haji, pendidikan dan

This provision is an underlying basis for BPKH to implement the BPKH Trust Fund - Philanthropic Programs. The implementation of the said program reflects one of BPKH functions, which is to provide other benefits to Muslims in Indonesia that are created through, among others, the activities of hajj pilgrimage services, education

dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Untuk mewujudkan hal tersebut, BPKH telah menyusun Peraturan BPKH Nomor 7 tahun 2018 tentang Penetapan Prioritas Kegiatan Kemaslahatan dan Penggunaan Nilai Manfaat Dana Abadi Umat beserta perubahannya yaitu Peraturan BPKH Nomor 2 tahun 2019 dan Peraturan BPKH Nomor 4 tahun 2020 yang mengatur akan besaran penggunaan nilai manfaat, prioritas kegiatan kemaslahatan, analisa dan kajian proposal, persetujuan proposal serta evaluasi dan pertanggungjawaban kegiatan kemaslahatan itu, untuk kegiatan bersifat reguler dan tanggap darurat. Dalam melaksanakan kegiatan kemaslahatan BPKH menyusun kriteria dan persyaratan Mitra Kemaslahatan dan Penerima Manfaat sebagaimana diatur dalam Peraturan Kepala BP Nomor 2 tahun 2018. Adapun pedoman teknis kegiatan kemaslahatan ditatakelolakan melalui Peraturan Kepala BP Nomor 3 tahun 2020 beserta perubahannya yaitu Peraturan Kepala BP Nomor 17 tahun 2020, Peraturan Kepala BP Nomor 18 tahun 2020, Peraturan Kepala BP Nomor 29 tahun 2020, Peraturan Kepala BP Nomor 34 tahun 2020 dan Peraturan Kepala BP Nomor 11 tahun 2021.

Sumber pendanaan dari Program Kemaslahatan BPKH berasal dari nilai manfaat dari pengelolaan Dana Abadi Umat (DAU) sebagaimana diatur pasal 17 UU No.34/2014.

Organisasi Pengelola Program Kemaslahatan Pelaksanaan

Program Kemaslahatan dikelola dan menjadi tanggung jawab dari Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan yang dibantu oleh Deputi Kesekretariatan Badan dan Kemaslahatan.

Adapun pelaksana teknis Program Kemaslahatan adalah Kepala Divisi Registrasi dan Analisis Kemaslahatan dan Kepala Divisi Pelaksanaan dan Monev Kemaslahatan.

and da'wah, health, socio-religious matter, people's economy, as well as the construction of praying facilities and infrastructure.

To realize this, BPKH has drawn up BPKH Regulation Number 7 of 2018 on Prioritization of BPKH Trust Fund - Philanthropic Programs and Use of Return from Ummatic Trust Fund and the amendments thereto, namely BPKH Regulation Number 2 of 2019 and BPKH Regulation Number 4 of 2020 which regulates the amount of return used, priority of philanthropic programs, analysis and review of proposals, approval of proposals as well as evaluation and accountability for those philanthropic activities, for regular and emergency response activities. In the performance of philanthropic programs of BPKH, BPKH has prepared the criteria and requirements for Partners of the Philanthropic Program and Its Beneficiaries as stipulated in Head of Executive Board Regulation Number 2 of 2018. The technical guidelines for the philanthropic programs are regulated in the Head of Executive Board Regulation Number 3 of 2020 and its amendments, namely Head of Executive Board Regulation Number 17 of 2020, Head of Executive Board Regulation Number 18 of 2020, Head of Executive Board Regulation Number 29 of 2020, Head of Executive Board Regulation Number 34 of 2020 and Head of Executive Board Regulation Number 11 of 2021.

The funding source of the BPKH Trust Fund - Philanthropic Programs is the return of the managed Ummatic Trust Fund (DAU) as stipulated in article 17 of Law No.34/2014.

Management Organization of BPKH Trust Fund - Philanthropic Program Implementation

The BPKH Trust Fund - Philanthropic Program is managed and becomes the responsibility of Members of the Executive Board in charge of Secretariat of the Agency and Philanthropic Programs who are assisted by Deputy of the Secretariat of the Agency and Philanthropic Programs.

Technically, the BPKH Trust Fund - Philanthropic Programs are implemented by Division Head of Registration and Analysis of Philanthropic Programs and Division Head of Implementation and Monitoring and Evaluation (Monev) of Philanthropic Programs.

Anggota Badan Pelaksana Bidang Kesekretariatan Badan dan Kemaslahatan (Anggota A6) memiliki tugas dan fungsi serta tanggung jawab atas penyelenggaraan dukungan administrasi perkantoran, pengoordinasian hubungan antar lembaga, pengelolaan kehumasan BPKH, dan mengoordinasikan kegiatan untuk kemaslahatan umat Islam meliputi kegiatan pelayanan haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Members of the Executive Board in charge of Secretariat of the Agency and Philanthropic Programs (Member A6) have duties and functions and responsibilities over the implementation of office administration support, coordination of inter-agency relations, management of BPKH public relations, and coordination of activities for the prosperity of Muslims, including hajj pilgrimage services, education and da'wah service activities, health, socio-religious matter, people's economy, as well as construction of praying facilities and infrastructure.

Deputi Kesekretariatan Badan dan Kemaslahatan bertugas mengoordinasikan atas penyelenggaraan dukungan administrasi perkantoran, pengoordinasian hubungan antar lembaga, pengelolaan kehumasan BPKH dan mengoordinasikan kegiatan untuk kemaslahatan umat Islam meliputi kegiatan pelayanan haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

The Deputy of Secretariat of Agency and Philanthropic Programs is tasked with coordinating the implementation of office administrative support, coordinating inter-agency relations, managing BPKH public relations and coordinating activities for the prosperity of Muslims, including hajj service activities, education and da'wah, health, socio-religious matter, the people's economy, as well as construction of praying facilities and infrastructure.

Kepala Divisi Kemaslahatan mempunyai tugas melaksanakan koordinasi seluruh kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan, dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Division Head of Philanthropic Programs is responsible for coordinating all activities related to the philanthropic activities of Muslims, which include the activities of hajj pilgrimage services, education and da'wah, health, socio-religious matter, the people's economy, as well as the construction of praying facilities and infrastructure.

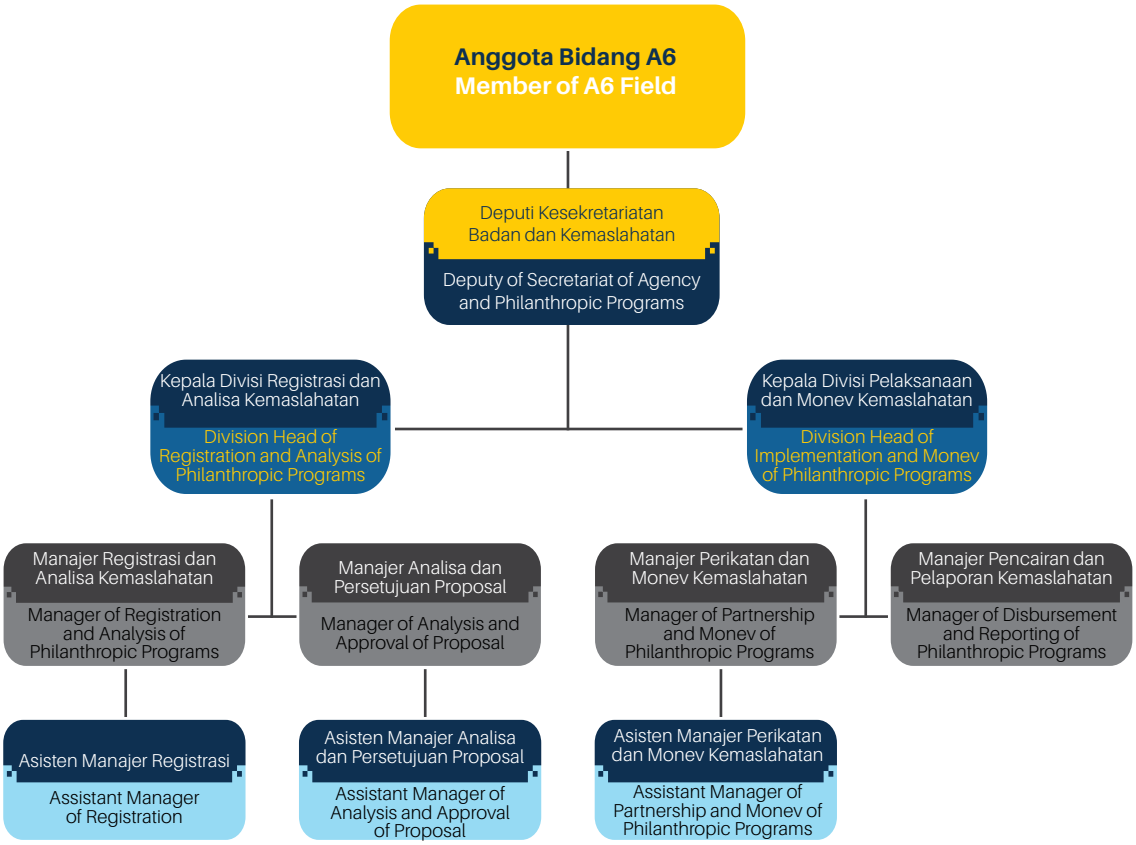
Kepala Divisi Registrasi dan Analisis Kemaslahatan mempunyai tugas melaksanakan registrasi dan analisis seluruh proposal kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Division Head of Registration and Analysis of Philanthropic Program is responsible for carrying out the registration and analysis of all proposals related to philanthropic activities of Muslims, which include the activities of hajj pilgrimage services, education and da'wah, health, socio-religious matter, the people's economy, as well as the construction of praying facilities and infrastructure.

Kepala Divisi Pelaksanaan dan Monev Kemaslahatan mempunyai tugas melaksanakan koordinasi pelaksanaan dan *monitoring* evaluasi seluruh kegiatan yang terkait dengan kegiatan kemaslahatan umat Islam yang meliputi kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, serta pembangunan sarana dan prasarana ibadah.

Division Head of Implementation and Movev of Philanthropic Programs is responsible for coordinating the implementation and monitoring and evaluation of all activities related to philanthropic activities of Muslims, which include the activities of hajj pilgrimage services, education and da'wah, health, socio-religious matter, the people's economy, as well as the construction of praying facilities.

Struktur Organisasi Kemaslahatan | **Organizational Structure of Philanthropic Programs**



Tugas dan Fungsi Utama Deputi Kesekretariatan Badan dan Kemaslahatan yang berkaitan langsung dengan Program Kemaslahatan

1. Menyusun rencana strategis bidang Kesekretariatan Badan dan Kemaslahatan BPKH;
2. Menyusun laporan hasil evaluasi dan pemantauan dari Divisi Hubungan Masyarakat, Administrasi, dan Kantor, Divisi Registrasi dan Analisis Kemaslahatan, dan Divisi Pelaksanaan dan Monev Kemaslahatan;
3. Melaksanakan koordinasi dengan Kemenag terkait dengan penyusunan prioritas program kemaslahatan;
4. Menilai dan menyetujui mekanisme registrasi calon mitra kemaslahatan dan calon penerima manfaat serta pemetaan penugasan Mitra Kemaslahatan

Main Duties and Functions of Deputy of Secretariat of Agency and Philanthropic Programs which are directly related to the BPKH Trust Fund - Philanthropic Programs

1. Develop a strategic plan for the Secretariat of the Agency and Philanthropic Programs of BPKH;
2. Prepare reports on the results of evaluation and monitoring from the Division of Public Relations, Administration, and Offices, Division of Registration and Analysis BPKH Trust Fund – Philanthropic Programs, and Division of Implementation and Monev of Philanthropic Programs;
3. Coordinate with the Ministry of Religious Affairs related to priority determination of BPKH Trust Fund – Philanthropic Programs;
4. Assess and approve registration mechanism for prospective philanthropic program partners and prospective beneficiaries as well as map the

untuk melaksanakan kegiatan kemaslahatan;

5. Menganalisis dan menyetujui metode analisis kelayakan teknis proposal kemaslahatan;
6. Menilai dan menyetujui perikatan dan memonitoring pelaksanaan kegiatan kemaslahatan;
7. Menilai dan menyetujui dokumen pencairan dan laporan kegiatan kemaslahatan;
8. Menilai dan menyetujui ringkasan proposal kemaslahatan dan hasil telaah laporan kegiatan kemaslahatan;
9. Menyampaikan ringkasan proposal kemaslahatan hasil analisis kelayakan untuk dimintakan persetujuan Rapat Badan Pelaksana;
10. Menyampaikan ringkasan hasil telaah laporan kegiatan kemaslahatan untuk mendapatkan persetujuan di rapat Badan Pelaksana;
11. Mewakili BPKH khususnya Anggota Badan Pelaksana yang membawahi Bidang Kemaslahatan dalam kegiatan internal dan eksternal;
12. Menyampaikan laporan rutin kegiatan kemaslahatan dan laporan pertanggungjawaban;
13. Membangun kemitraan dengan mitra kemaslahatan dan stakeholder strategis;
14. Membuat perencanaan kuota alokasi kegiatan kemaslahatan per tahun dan pemetaan distribusi sebaran program kemaslahatan per provinsi;
15. Mengoordinasikan proses bisnis kemaslahatan dan pelaksanaan kegiatan Kemaslahatan;
16. Melaksanakan komunikasi dan koordinasi dengan mitra-mitra kerja kemaslahatan serta pemangku kepentingan (stakeholders);
17. Mengintegrasikan dan harmonisasi proses bisnis program kemaslahatan antara divisi registrasi dan Analisis dan divisi pelaksanaan dan monev;
18. Mengoordinasikan penyusunan dan evaluasi RKAT Kedeputian;
19. Menyusun dan memutakhirkan kebijakan, sistem, dan prosedur operasional Kedeputian;
20. Melakukan pengelolaan risiko atas kegiatan operasional Kedeputian;
21. Menindaklanjuti hasil temuan audit dan kepatuhan;
22. Melakukan pembinaan, pengembangan, dan
23. Penilaian kinerja pegawai di Kedeputiannya.

assignment of Philanthropic Program Partners to carry out the philanthropic activities;

5. Analyze and approve technical feasibility analysis method of philanthropic programs proposals;
6. Assess and approve partnership and monitor the implementation of philanthropic activities;
7. Assess and approve disbursement documents and reports on philanthropic activities;
8. Assess and approve summary of philanthropic program proposals and the analysis results of philanthropic activities report;
9. Submit the summary of philanthropic program proposals and its feasibility analysis results to be approved at the Meeting of the Executive Board;
10. Submit the summary of philanthropic program report review to be approved at the Meeting of the Executive Board;
11. Represent BPKH, particularly Members of the Executive Board in charge of the Philanthropic Programs Field in internal and external activities;
12. Submit routine reports of philanthropic programs and its accountability reports;
13. Build partnerships with philanthropic program partners and strategic stakeholders;
14. Plan annual allocation quota for philanthropic programs and map the distribution of philanthropic programs per province;
15. Coordinate business process of philanthropic programs and the implementation of philanthropic activities;
16. Perform communication and coordination with philanthropic program partners and stakeholders;
17. Integrate and harmonize business processes of philanthropic program between the registration and analysis division and the implementation and monev division;
18. Coordinate the preparation and evaluation of Deputy-related RKAT;
19. Prepare and renew Deputy-related policies, systems and operational procedures;
20. Perform risk management on the Deputy-related operational activities;
21. Follow up on audit findings and compliance;
22. Conduct coaching, development, and
23. Evaluation of employee performance in their respective Deputy.

Tugas dan Fungsi Divisi Registrasi dan Analisis Kemaslahatan

1. Menyusun draft Matriks Penetapan Prioritas Program Kemaslahatan;
2. Mengusulkan draft RKAT Prioritas Program Kemaslahatan yang menjelaskan kuota kegiatan kemaslahatan dan sebaran alokasi anggaran program kemaslahatan per provinsi per kegiatan;
3. Menyusun dan mengevaluasi RKAT divisi Registrasi dan Analisis Kemaslahatan;
4. Mengoordinasikan pelaksanaan program kerja Divisi Registrasi dan Analisis Kemaslahatan;
5. Mengoordinasikan registrasi/pendaftaran proposal kemaslahatan yang diterima;
6. Melakukan asesmen dan mengevaluasi dokumen analisis kelayakan dan ringkasan proposal dari lembaga individu dan mitra kerja program kemaslahatan;
7. Mensupervisi pembuatan database dan analisis harga barang dan harga bangunan konstruksi terkait kegiatan kemaslahatan;
8. Mensupervisi penyusunan analisis harga perhitungan sendiri (hps) terhadap kegiatan kemaslahatan berupa pembangunan fisik dan/atau konstruksi;
9. Menjalin komunikasi dan membangun kemitraan dengan mitra kemaslahatan dan mitra strategis bpkh;
10. Melakukan pemetaan kompetensi mitra kemaslahatan dan memberikan penilaian terhadap penugasan mitra kemaslahatan;
11. Menilai dan menyetujui kegiatan *call center* kemaslahatan berkaitan dengan pendaftaran proposal;
12. Melakukan sosialisasi pendaftaran proposal kemaslahatan;
13. Memfasilitasi, menganalis dan memberikan masukan dalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal;
14. Menyelenggarakan agenda rapat komite evaluasi kemaslahatan;
15. Menumbuhkan ide-ide baru dalam rangka mengembangkan jenis dan metode registrasi dan analisis kemaslahatan;
16. Mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;

Duties and Functions of the Division of Registration and Analysis of hilanthropic Programs

1. Prepare a Matrix draft of Determination of Priority of Philanthropic Programs;
2. Propose RKAT Draft of Priority of BPKH Trust Fund – Philanthropic Programs which explains the quota of philanthropic activities and the distribution of allocated budget of BPKH Trust Fund – Philanthropic Programs per province per activity;
3. Prepare and evaluate RKAT of the division of Registration and Analysis of Philanthropic Programs;
4. Coordinate the implementation of work program of the Division of Registration and Analysis of Philanthropic Programs;
5. Coordinate the registration of received philanthropic program proposals;
6. Conduct an assessment and evaluate the feasibility analysis document and summary of proposals from individual institutions and philanthropic program partners;
7. Supervise the creation of database and analysis of prices of goods and construction buildings related to philanthropic activities;
8. Supervise the preparation of self-estimated price (HPS) analysis for the philanthropic activities in the form of physical development and/or construction;
9. Establish communication and build partnershis with philanthropic program partners and strategic partners of bpkh;
10. Map the competency of philanthropic program partners and provide assessment of the assignment of the philanthropic program partners;
11. Assess and approve call center of philanthropic program related to the registration of proposals;
12. Disseminate the registration of philanthropic program proposals;
13. Facilitate, analyze, and provide input in the development of internal and external philanthropic programs;
14. Hold meeting agenda of the philanthropic program evaluation committee;
15. Generate new ideas in order to develop types and methods of registration and analysis philanthropic program;
16. Propose the preparation and renewal concept of policies, systems and operational procedures of the division;

17. Melakukan pengelolaan risiko atas kegiatan operasional divisi;
18. Mengoordinasikan proses bisnis divisi registrasi dan analisis;
19. Mengoordinasikan proses bisnis program kemaslahatan antara divisi registrasi dan analisis dan divisi pelaksanaan dan monev;
20. Menindaklanjuti hasil temuan audit internal dan eksternal; dan
21. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

Tugas dan Fungsi Divisi Pelaksanaan dan Monev Kemaslahatan

1. Mengusulkan draft laporan keberlanjutan kemaslahatan yang menjelaskan sebaran distribusi kegiatan dan sebaran distribusi program kemaslahatan per provinsi per kegiatan;
2. Mengoordinasikan pelaksanaan program kerja divisi pelaksanaan dan monitoring evaluasi kemaslahatan;
3. Menyiapkan dokumen pemindahbukuan dana kegiatan kemaslahatan dari rekening kas haji ke rekening nilai manfaat dana abadi umat (rek. kemaslahatan);
4. Menyiapkan dokumen transfer dana kegiatan kemaslahatan kepada mitra kemaslahatan dan/atau langsung kepada penerima manfaat;
5. Melakukan pencatatan dan *monitoring* terhadap aktifitas transaksi di rekening kemaslahatan;
6. Membuat laporan transaksi pencairan kemaslahatan;
7. Membuat instrumen *monitoring* dan evaluasi atas pelaksanaan program-program divisi kemaslahatan;
8. Melaksanakan observasi atas *monitoring* dan evaluasi kegiatan kemaslahatan;
9. Melaksanakan visitasi dan monev lapangan;
10. Melaksanakan verifikasi dan telaah terhadap laporan pelaksanan kegiatan kemaslahatan;
11. Memfasilitasi, menganalis dan memberikan masukan dalam pengembangan kegiatan kemaslahatan yang berasal dari internal maupun eksternal;
12. Menyusun dan mengevaluasi rkat divisi pelaksanaan dan monev kemaslahatan;

17. Perform risk management on operational activities of the division;
18. Coordinate business process of the registration and analysis division;
19. Coordinate business process of the philanthropic program between the registration and analysis division and the implementation and monev division;
20. Follow up on internal and external audit findings; and
21. Conduct training, development, and assessment of employee performance in their divisions.

Duties and Functions of the Division of Implementation and Monev of Philanthropic Programs

1. Propose a sustainability report draft of philanthropic programs that explains the distribution of activity and BPKH Trust Fund – Philanthropic Programs per province per activity;
2. Coordinate the implementation of work program of the division of implementation and monitoring and evaluation of the philanthropic programs;
3. Prepare documents of fund transfer of the philanthropic programs from the hajj cash account to the ummatic trust fund return account (account of the philanthropic programs);
4. Prepare documents of fund transfer of the philanthropic programs to the philanthropic programs partners and/or directly to beneficiaries;
5. Record and monitor transaction activities in the philanthropic programs account;
6. Prepare a transaction report on the disbursement for the philanthropic programs;
7. Create a monitoring and evaluation instruments for the implementation of the programs of the philanthropic programs division;
8. Observe and monitor and evaluate the philanthropic programs;
9. Carry out visitation and monev in the field;
10. Carry out verification and review of reports on the implementation of the philanthropic programs;
11. Facilitate, analyze, and provide input in the development of internal and external philanthropic programs;
12. Prepare and evaluate the rkat of division of implementation and monev of the philanthropic programs;

13. Mengoordinasikan proses bisnis program kemaslahatan antara divisi registrasi dan analisis dan divisi pelaksanaan dan monev;
14. Mengusulkan konsep penyusunan dan pemutakhiran kebijakan, sistem, dan prosedur operasional divisi;
15. Memeriksa dan menelaah dokumen laporan pertanggungjawaban dari mitra kemaslahatan;
16. Melakukan pengelolaan risiko atas kegiatan operasional divisi;
17. Menganalisis adanya sisa dana efisiensi kegiatan kemaslahatan atas pelaksanaan kegiatan kemaslahatan dan menyiapkan surat penagihan kepada mitra kemaslahatan dan/atau penerima manfaat;
18. Memonitor penggunaan dana kegiatan kemaslahatan sesuai dengan perikatan;
19. Menindaklanjuti hasil temuan audit internal dan eksternal; dan
20. Melakukan pembinaan, pengembangan, dan penilaian kinerja pegawai di divisinya.

Ruang Lingkup Kegiatan Kemaslahatan

Distribusi penyaluran nilai manfaat dari Dana Abadi Umat (DAU) menyasar ruang lingkup 6 (enam) kelompok. Enam kelompok kegiatan yang menjadi sasaran dalam program penyaluran nilai manfaat dari DAU mengacu pada Peraturan BPKH Nomor 2 Tahun 2019, antara lain mencakup:

1. Kegiatan pelayanan ibadah haji, yakni kegiatan dalam rangka meningkatkan pelayanan bagi jemaah haji baik sebelum, selama, dan pasca kegiatan ibadah haji yang bertujuan untuk:
   a. Memberikan dukungan pelayanan haji di dalam negeri dan/atau di luar negeri.
   b. Melaksanakan bimbingan manasik haji.
   c. Menyediakan sarana-prasarana ibadah haji di dalam dan/atau di luar negeri.
2. Pendidikan dan dakwah, yang dimaksud dengan "Pendidikan" adalah kegiatan mengenai pengembangan dan pemberdayaan umat Islam dan/atau penyediaan sarana prasarana pendidikan, meliputi:
   a. Mendukung peningkatan kualitas pendidikan.
   b. Mendukung peningkatan kompetensi tenaga pendidik.

13. Coordinate business process of the philanthropic programs between the registration and analysis division and the implementation and monev division;
14. Propose preparation and renewal concept of policies, systems and operational procedures of the division;
15. Examine and reviewe accountability report documents from the philanthropic programs partners;
16. Perform risk management on operational activities of the division;
17. Analyze the remaining efficiency funds of the philanthropic programs for the implementation of the philanthropic programs and prepare invoices to the philanthropic programs partners and/or beneficiaries;
18. Monitor the use of philanthropic program funds in accordance with the contract;
19. Follow up on internal and external audit findings; and
20. Conduct training, development and assessment of employee performance in their divisions.

Scope of Philanthropic Programs

The distribution of return from the Ummatic Trust Fund (DAU) is targeted to the scope of 6 (six) groups. The six groups of activities that constitute the target in the DAU return disbursement program refer to BPKH Regulation Number 2 of 2019, covering:

1. Hajj pilgrimage service activities, namely activities to improve services for pilgrims both before, during and after the pilgrimage activities which aim to:
   a. Provide hajj services support domestically and/or abroad.
   b. Give manasik of hajj guidance.
   c. Provide hajj pilgrimage facilities at home and/or abroad
2. Education and da'wah, "Education" is defined as activities regarding the development and empowerment of Muslims and/or the provision of educational facilities, covering:
   a. Support the improvement of education quality.
   b. Support the improvement of competence of the educators.

c. Penyediaan sarana prasarana pendidikan.
d. Penyediaan sarana prasarana dan kegiatan pelatihan keterampilan/vokasi.
e. Kegiatan pendidikan terkait perhajian.
f. Mendukung pendidikan informal.
g. Beasiswa pendidikan termasuk santri dan/atau hafidz.

Yang dimaksud dengan "Dakwah" adalah kegiatan yang berkaitan dengan syiar agama Islam dan/atau mendukung sarana prasarana dakwah, meliputi:
a. Pendidikan untuk mubalig.
b. Pemenuhan sarana dan prasarana dakwah.
c. Peningkatan manajerial pengelolaan masjid.
d. Membiayai perjalanan ibadah untuk memotivasi para aktivis dakwah dan/atau marbot masjid.
e. Mendukung kegiatan dakwah Islam.

3. Kesehatan aktivitas pemberdayaan umat Islam dalam upaya peningkatan kualitas kesehatan, meliputi:
   a. Peningkatan kualitas kesehatan termasuk kegiatan pencegahan dan pengobatan.
   b. Pemenuhan sarana dan prasarana kesehatan termasuk pembangunan dan/atau perbaikan klinik kesehatan, griya sehat dan/atau rumah sakit, serta sarana dan prasarana kesehatan lainnya. Termasuk dalam kategori ini penyediaan ambulans, penyediaan kendaraan bagi jemaah haji lanjut usia atau yang memerlukan, penyediaan toilet portabel bagi jemaah haji, penyediaan rumah sehat, yaitu rumah yang layak huni dari sisi kebersihan dan kesehatan serta lingkungan yang memadai, bagi penyintas pasca bencana dari hunian sementara (huntara), pembangunan sarana air bersih, dan pembangunan pengolahan limbah/sampah.
   c. Peningkatan kualitas tenaga pelayanan kesehatan termasuk namun tidak terbatas pada pelatihan kesehatan masyarakat.
4. Sosial keagamaan aktivitas masyarakat dan pemberdayaan umat Islam, meliputi:
   a. Kegiatan sosial agama Islam.
   b. Pemberian bantuan sosial keagamaan.
   c. Pengurangan kesenjangan sosial keagamaan.
   d. Pemberdayaan anak jalanan, fakir miskin, anak yatim, dan anak terlantar.

c. Provision of educational facilities.
d. Provision of facilities and activities of skills/ vocational training.
e. Hajj-related educational activities.
f. Support informal education.
g. Educational scholarships including for students and/or hafidz.

"Dakwah" is defined as activities related to disseminating Islamic preaching and/or supporting da'wah facilities, covering:
a. Education for preachers.
b. Fulfillment of da'wah facilities.
c. Increased managerial skills of management of mosques.
d. Funding hajj pilgrimage to motivate da'wah activists and/or mosque caretaker.
e. Support Islamic da'wah activities.

3. Sound Muslim empowerment activity to improve health quality, covering:
   a. Improvement of the quality of health, including prevention and treatment activities.
   b. Fulfillment of health facilities and infrastructure including construction and/or renovation of health clinics, healthy homes and/or hospitals, as well as other health facilities and infrastructure. Included in this category is the provision of ambulances, vehicles for elderly pilgrims or those who need them, portable toilets for pilgrims, healthy homes, namely decent houses in terms of cleanliness and health as well as adequate environment, for post-disaster survivors from temporary residence, construction of clean water facilities and waste/garbage treatment.
   c. improvement of healthcare staff, including but not limited to public health training.
4. Socio-religious activities of the community and empowerment of Muslims, covering:
   a. Social activities of Islamic preaching.
   b. Provision of socio-religious aid.
   c. Reduction of socio-religious gap.
   d. Empowerment of street children, the poor, orphans, and neglected children.

e. Penyuluhan dan rehabilitasi penyandang disabilitas, kecanduan zat adiktif/narkoba.

f. Bantuan sosial untuk mualaf.

5. Ekonomi umat aktivitas pemberdayaan umat islam dalam rangka membangun kemandirian ekonomi, meliputi:
   a. Pendidikan/pembinaan kewirausahaan.
   b. Qordhul hasan melalui BUS/UUS.
   c. Fasilitas pembiayaan usaha mikro dan kecil melalui BUS/UUS.
   d. Pendampingan wirausaha muslim.
   e. Peningkatan aktivitas wirausaha masyarakat melalui usaha mikro dan kecil.
   f. Pembangunan percontohan "Kampung Ekonomi Umat" termasuk namun tidak terbatas pada Kampung BPKH.
   g. Pengembangan wisata, produk, dan/atau jasa halal.
   h. Pembangunan pasar.
6. Pembangunan sarana dan prasarana ibadah aktivitas guna memastikan tersedianya sarana prasarana terselenggarannya ibadah, meliputi:
   a. Pembangunan masjid/musala.
   b. Rehabilitasi masjid dan musala.
   c. Penyediaan sarana pendukung masjid/musala.

e. Counseling and rehabilitation of people with disabilities, addiction to addictive substances/ drugs.
f. Social assistance for converts.

5. Economic activity as empowerment of Muslims to build economic independence, covering:
   a. Entrepreneurship education/coaching.
   b. Qordhul hasan through BUS/UUS.
   c. Micro and small business financing facilities through BUS/UUS.
   d. Muslim entrepreneur mentoring.
   e. Improvement of community entrepreneurial activity through micro and small businesses.
   f. Pilot development of "Ummah Economic Village" including but not limited to BPKH Village.
   g. Development of halal tourism, products and/or services.
   h. Market development.
6. Development of praying facilities to ensure the availability of praying facilities to perform the practices, covering:
   a. Construction of mosques/prayer rooms.
   b. Rehabilitation of mosques and prayer rooms.
   c. Provision of supporting facilities for mosques/ prayer room.

Kegiatan kemaslahatan umat Islam sebagaimana dimaksud dalam 6 kelompok ruang lingkup (Pelayanan Ibadah Haji, Pendidikan dan Dakwah, Kesehatan, Sosial Keagamaan, Ekonomi Umat, dan Pembangunan Sarana dan Prasarana Ibadah) dapat diberikan dalam rangka untuk kegiatan tanggap darurat yang ditujukan untuk mengatasi dampak bencana alam dan/atau bencana non alam yang telah diatur dalam Peraturan BPKH Nomor 4 Tahun 2020. Kegiatan kemaslahatan dalam keadaan tanggap darurat adalah kegiatan kemaslahatan untuk mengatasi dampak bencana alam dan/atau bencana non alam yang dinyatakan oleh pemerintah pusat dan/ atau pemerintah daerah.

Muslims' philanthropic activities as referred to in the 6 scope groups (Hajj Pilgrimage Services, Education and Da'wah, Health, Socio-Religious Matter, People's Economy, and Development of Praying Facilities) can be held as an emergency response activities aimed at overcoming the impact of natural disasters and/or non-natural disasters that have been regulated in BPKH Regulation Number 4 of 2020. The philanthropic activities in an emergency response are philanthropic activities to overcome the impact of natural disasters and/or non-natural disasters declared by the central government and/or regional governments.

Bencana alam yang dimaksud adalah serangkaian peristiwa yang disebabkan oleh alam, antara lain berupa gempa bumi, tsunami, gunung meletus, banjir, kekeringan, angin topan, dan tanah longsor.

The natural disaster referred to above is a series of events caused by nature, including earthquakes, tsunamis, volcanic eruptions, floods, droughts, hurricanes, and landslides.

Bencana non alam yang dimaksud bencana yang diakibatkan oleh peristiwa atau rangkaian peristiwa non alam, antara lain berupa gagal teknologi, gagal modernisasi, epidemi, dan wabah penyakit.

Non-natural disasters referred to above are disasters caused by non-natural events or series of events, including technological failures, modernization failures, epidemics, and outbreaks.

Kegiatan tanggap darurat mengatasi dampak bencana alam dan/atau bencana non alam dapat diberikan berupa antara lain:

1. Bantuan langsung tunai.
2. Kebutuhan pokok pangan (sembako).
3. Sandang.
4. Perlengkapan ibadah.
5. Peralatan dapur dan rumah tangga.
6. Alat dan layanan kebersihan di lokasi bencana.
7. Pembangunan hunian sementara.
8. Sarana prasarana pendidikan darurat.
9. Sewa peralatan pendukung dan transportasi evakuasi.
10. Penyediaan dapur umum.
11. Penyediaan air bersih dan sarana mandi cuci kakus.
12. Penyediaan alat komunikasi umum sementara.
13. Sarana prasarana rumah sakit, alat pelindung diri (APD), ruang isolasi, ambulans, dan layanan kesehatan.
14. Sarana prasarana listrik darurat.
15. Pelayanan pemulihan kondisi mental, rohani, dan/atau psikologis korban.
16. Pembangunan sarana dan prasarana tempat ibadah sementara.
17. Alat pembersihan masjid, biaya operasional masjid/fasilitas ibadah, fasilitas pendidikan, dan fasilitas umum lainnya.
18. Kendaraan pendukung operasional kegiatan penanganan tanggap darurat dan/atau kelembagaan.

Emergency response activities to overcome the impact of natural disasters and/or non-natural disasters can be carried out in the form of:

1. Direct cash assistance.
2. Staple food needs (groceries).
3. Clothing.
4. Praying supplies.
5. Kitchen and household appliances.
6. Cleaning tools and services at disaster site.
7. Construction of temporary shelter.
8. Emergency education infrastructure.
9. Rental of supporting equipment and evacuation transportation.
10. Provision of public kitchens.
11. Provision of clean water and toilet facilities.
12. Provision of temporary public communication devices.
13. Hospital infrastructure, personal protective equipment (PPE), isolation rooms, ambulances, and health services.
14. Emergency electricity infrastructure.
15. Services to restore mental, spiritual and/or psychological condition of the victim.
16. Development of temporary praying facilities.
17. Mosque cleaning tools, operational costs for mosques/praying facilities, educational facilities, and other public facilities.
18. Operational support vehicles for handling emergency response and/or institutional activities.

Batasan Kegiatan Kemaslahatan Umat

Batasan yang harus diperhatikan dalam menentukan program yang akan dibantu adalah yang bermanfaat untuk kemaslahatan umat Islam. Bukan untuk salah satu dari kegiatan:

1. Berunsur keagamaan selain agama Islam.
2. Untuk kepentingan golongan atau kelompok tertentu.
3. Yang akan melawan hukum atau bertentangan dengan perundangan yang berlaku.

Limitation of Ummah Philanthropic Activities

Limitations that must be considered in determining assistance program are those that are beneficial for the prosperity of Muslims. Not for any of the activities:

1. Has a religious element other than Islam.
2. For the benefit of certain groups or groups.
3. Which will violate the law or be in contravention of applicable laws.

4. Yang akan melanggar asas prinsip syariah, kehati-hatian, manfaat, nirlaba, transparan, dan akuntabel.

4. Which will violate the principles of sharia, prudence, benefits, non-profit, transparency, and accountability.



Kritikal Proses yang penting dan membutuhkan waktu sehingga perlu dipertimbangkan strategi untuk efektivitas.

Critical Process is important and takes time, hence there should be strategies considered to maximize effectiveness.

Tata Cara Pengajuan Proposal

1. Proposal Kegiatan Kemaslahatan dapat diajukan oleh Pihak Internal dan/atau Pihak Eksternal.
2. Pihak Internal sebagaimana dimaksud meliputi: a. Anggota Badan Pelaksana BPKH, b. Anggota Dewan Pengawas BPKH, c. Pegawai BPKH.
3. Pihak Internal mengirimkan Proposal Kegiatan Kemaslahatan dengan melampirkan persyaratan administrasi sesuai kriteria dan persyaratan sebagai Mitra Kemaslahatan dan/atau Penerima Manfaat.
4. Pihak Internal berfungsi terbatas sebagai pihak pengantar atau penghubung.
5. Pemenuhan persyaratan tersebut tidak menjamin yang bersangkutan untuk diterima sebagai Mitra Kemaslahatan dan/atau Penerima Manfaat.
6. Pihak Eksternal adalah Mitra Kemaslahatan dan/ atau Penerima Manfaat.

Proposal Submission Procedures

1. Philanthropic Program Proposal may be submitted by Internal and/or External Parties.
2. Internal parties as referred to above include: a. Member of BPKH Executive Board, b. Member of BPKH Supervisory Board, c. BPKH employee.
3. Internal parties submit Philanthropic Program Proposal by attaching administrative requirements according to the criteria and requirements as Philanthropic Program Partners and/or Beneficiaries.
4. Internal parties have a limited function as an intermediary or liaison.
5. Fulfillment of these requirements does not guarantee that the person concerned will be accepted as a Philanthropic Program Partners and/or Beneficiaries.
6. External Parties are Philanthropic Program Partners and/or Beneficiaries.

7. Mitra Kemaslahatan adalah organisasi yang memiliki badan hukum yang terdaftar dan sesuai dengan Peraturan Perundang-undangan Republik Indonesia.

8. Mitra Kemaslahatan mengirimkan Proposal Kegiatan Kemaslahatan dengan melampirkan persyaratan administrasi sesuai ketentuan BPKH.
9. Penerima Manfaat dapat berbentuk badan hukum dan/atau perorangan (individual). Setiap calon Penerima Manfaat harus memenuhi kriteria dan persyaratan yang telah ditetapkan.
10. Penerima Manfaat mengirimkan Formulir Permohonan dengan melampirkan persyaratan administrasi sesuai ketentuan BPKH.
11. Penerimaan Proposal Kegiatan Kemaslahatan dicatat berdasarkan tanggal penerimaan yang didaftarkan melalui aplikasi online SIM Kemaslahatan dengan mengakses laman http://kemaslahatan.bpkh.go.id dan/atau tanggal penerimaan melalui eletronik lain ke kemaslahatan@bpkh.go.id dan/atau tanggal cap pos dokumen cetak dikirimkan ke BPKH.
12. Pendaftaran Proposal Kegiatan Kemaslahatan paling lambat diajukan tanggal 30 Oktober tahun berjalan.

13. Proposal Kegiatan Kemaslahatan dari Penerima Manfaat yang diajukan secara manual dan/atau elektronik lain yang memenuhi persyaratan dan diterima sebelum tanggal 30 Oktober tahun berjalan dan masih belum diproses oleh BPKH dapat diberikan perpanjangan waktu paling lama 30 (tiga puluh hari) setelah tanggal 30 Oktober tahun berjalan sepanjang kuota kegiatan dan kuota wilayah masih ada.
14. Proposal yang memenuhi persyaratan dan diterima oleh BPKH pada tahun berjalan yang disebabkan keterbatasan kuota kegiatan dan kuota wilayah atau keterlambatan *e-mail* dapat diproses pada tahun berikutnya tanpa pengajuan proposal baru.

Ketentuan Pengajuan Proposal Kegiatan Kemaslahatan

Mitra kemaslahatan/Penerima Manfaat dapat mengajukan Proposal Kegiatan Kemaslahatan minimal memenuhi kriteria sebagai berikut:

7. Philanthropic Program Partners are organizations that have legal entities that are registered and comply with the Laws and Regulations of the Republic of Indonesia.
8. Philanthropic Program Partners submit Philanthropic Program Proposal by attaching administrative requirements in accordance with BPKH provisions.
9. Beneficiaries can be in the form of legal entities and/or individuals. Each prospective Beneficiary must meet the established criteria and requirements.

10. Beneficiaries submit the Application Form by attaching administrative requirements according to BPKH provisions.
11. Acceptance of Philanthropic Program Proposal is recorded based on the date of receipt registered through online application of SIM Kemaslahatan by accessing http://kemaslahatan.bpkh.go.id page and/or the date of receipt via other electronic means to kemaslahatan@bpkh.go.id and/or the date the printed document postmark was sent to BPKH.
12. Registration of Philanthropic Program Proposal must be submitted no later than October 30 of the current year.
13. Philanthropic Program Proposal from Beneficiaries that are submitted manually and/or electronically that meet the requirements and are received before October 30 of the current year and have not yet been processed by BPKH may be granted an extension no later than 30 (thirty days) after October 30 of the current year as long as the activity quota and regional quota are still available.
14. Proposals that meet the requirements and are accepted by BPKH in the current year but not directly processed due to limited activity and regional quotas or delays in e-mail can be processed in the following year without submitting a new proposal.

Provisions for Submission of Philanthropic Program Proposal

Philanthropic Program partners/beneficiaries may submit Philanthropic Program Proposal that meet at least the following criteria:

1. Keterangan legal formal.
2. Profil organisasi.
3. Portofolio program yang sudah terlaksana sebelumnya.
4. Deskripsi program yang diajukan.
5. Rencana pelaksanaan program dan jadwal pelaksanaan program.
6. Rencana anggaran biaya (RAB) pelaksanaan program.
7. Manfaat kerja sama.
8. Metodologi dan indikator pemantauan.
9. Metodologi dan indikator evaluasi.

Isi Formulir Permohonan minimal memenuhi kriteria sebagai berikut:

1. Keterangan legal formal.
2. Profil organisasi.
3. Deskripsi program yang diajukan.
4. Rencana pelaksanaan program dan jadwal pelaksanaan program.
5. Rencana anggaran biaya (RAB) pelaksanaan program.
6. Manfaat kerja sama.

Mitra Kemaslahatan/Penerima Manfaat menjamin bahwa semua materi, data, dan informasi yang tercantum dalam Proposal Kegiatan dan dokumen persyaratan administrasi adalah benar, akurat, dan dapat dipertanggungjawabkan.

Penugasan Mitra Kemaslahatan untuk Asesmen dan Verifikasi Proposal Calon Penerima Manfaat

1. Asesmen kelayakan dan visitasi usulan Kegiatan Kemaslahatan Penerima Manfaat oleh Mitra Kemaslahatan dilakukan dengan memberikan surat tugas dari Anggota Badan Pelaksana Bidang yang membawahkan Kemaslahatan.
2. Surat tugas sebagaimana dimaksud pada poin (1) meliputi kegiatan asesmen dan visitasi Penerima Manfaat, penyusunan rincian anggaran biaya, pengajuan proposal, pelaksanaan kegiatan kemaslahatan, dan pertanggungjawaban.
3. Mitra Kemaslahatan berdasarkan surat tugas dari BPKH dapat melakukan kajian asesmen, visitasi, menyusun rencana anggaran biaya, dan mengajukan kembali Proposal Kegiatan Kemaslahatan dari Penerima Manfaat.

1. Legal formal statement
2. Organizational profile.
3. Portfolio of programs that have been implemented previously.
4. Description of the proposed program.
5. Program implementation plan and program implementation schedule.
6. Budget plan (RAB) for program implementation.
7. Benefits of cooperation.
8. Monitoring methodology and indicators.
9. Evaluation methodology and indicators.

The contents of the Application Form must at least meet the following criteria:

1. Legal formal statement
2. Organizational profile.
3. Description of the proposed program.
4. Program implementation plan and program implementation schedule.
5. Budget plan (RAB) for program implementation.
6. Benefits of cooperation.

The Philanthropic Program Partners/Beneficiaries guarantee that all materials, data, and information contained in the Program Proposal and administrative requirements documents are true, accurate, and accountable.

Assignment of Philanthropic Program Partners for Assessment and Verification of Beneficiary Candidate Proposals

1. Feasibility assessment and visitation of proposed Beneficiary Philanthropic Program by Philanthropic Program Partners are carried out by providing a letter of assignment from Executive Board Member in charge of Philanthropic Programs.
2. The letter of assignment as referred to in point (1) includes activities of assessment and visitation of Beneficiaries, preparation of detailed budgets, submission of proposals, implementation of philanthropic activities, and accountability.
3. Philanthropic Program Partners based on an assignment letter from BPKH can carry out assessment studies, visitations, prepare budget plans, and resubmit Philanthropic Program Proposals from Beneficiaries.

4. Atas pelaksanaan tugas sebagaimana dimaksud pada poin (3) Mitra Kemaslahatan berhak mengajukan biaya operasional dalam pengajuan kembali proposal hasil asesmen.
5. Mitra Kemaslahatan yang juga sekaligus sebagai Penerima Manfaat dalam hal disetujui oleh BPKH maka Kegiatan Kemaslahatan yang dilakukan oleh Mitra Kemaslahatan tersebut tidak boleh menerima biaya operasional dalam pengajuan proposalnya.

Verifikasi dan Penilaian Kelayakan Proposal Kegiatan Kemaslahatan

1. Anggota Badan Pelaksana Bidang Kemaslahatan mengoordinasikan dan memastikan setiap Proposal Kegiatan Kemaslahatan dan/atau formulir permohonan melalui proses verifikasi.
2. Proses verifikasi dan penilaian Proposal Kegiatan Kemaslahatan dilakukan dalam tiga tahapan, yaitu:
   a. Verifikasi dan penilaian terhadap aspek teknis, biaya, dan kesesuaian dengan prioritas kemaslahatan dilaksanakan oleh Bidang Kemaslahatan.
   b. Verifikasi dan penilaian terhadap aspek administrasi dilaksanakan oleh Bidang Hukum dan Kepatuhan.
   c. Verifikasi dan penilaian terhadap aspek risiko dilaksakanan oleh Bidang Manajemen Risiko.
3. Proses verifikasi dan penilaian terhadap aspek teknis, biaya, dan kesesuaian dengan prioritas kemaslahatan bertujuan untuk menganalisis awal terhadap administrasi calon Mitra Kemaslahatan dipadukan dengan kesesuaian kegiatan yang diajukan dengan prioritas program kemaslahatan tahun berjalan dengan menganalisa kuota kegiatan dan kuota wilayah.
4. Proses verifikasi dan penilaian terhadap aspek kepatuhan administrasi bertujuan untuk memeriksa kelengkapan, kebenaran, dan keabsahan persyaratan administrasi.
5. Proses verifikasi dan penilaian terhadap aspek risiko bertujuan untuk menganalisis tingkat risiko dan/atau pengendalian risiko atas Proposal Kegiatan Kemaslahatan.
6. Proses verifikasi dan penilaian dapat meminta data dan/atau dokumen tambahan.

4. For the implementation of the tasks referred to in point (3) the Philanthropic Program Partners have the right to submit operational costs in the re-submission of the assessment results proposal.
5. The Philanthropic Program Partners who are also the Beneficiaries as approved by BPKH, in the Philanthropic Programs carried out by such Benefeciaries, they can not receive operational costs in the proposal submission.

Verification and Assessment of Feasibility of Philanthropic Program Proposals

1. Executive Board Members in charge of Philanthropic Programs coordinate and ensure that each Philanthropic Program Proposal for and/or application form goes through a verification process.
2. The verification and assessment process of Philanthropic Program Proposals are conducted in three stages, namely:
a. Verification and assessment of technical aspects, costs, and conformity with philanthropic program priorities are carried out by Executive Board Member in the Philanthropic Program Field.
b. Verification and assessment of administrative aspects is carried out by the Legal and Compliance Field.
c. Verification and assessment of risk aspects is carried out the Risk Management Field.
3. The verification and assessment process on technical aspects, costs, and conformity with philanthropic program priorities aims to early analyze the administration of prospective Philanthropic Program Partners by verifying the conformity of the proposed activities with the philanthropic program priority of the current year by analyzing both the activity and regional quotas.
4. The verification and assessment process on administrative compliance aspects aims to check the completeness, correctness, and legitimacy of administrative requirements.
5. The verification and assessment process on risk aspects aims to analyze the level of risk and/or risk control on the Philanthropic Program Proposals.
6. The verification and assessment process may request additional data and/or documents.

7. Apabila dianggap perlu, dapat mengundang pihak Calon Penerima Manfaat dan/atau Mitra Kemaslahatan.
8. Proses verifikasi dan penilaian dalam tahapan-tahapan sebagaimana pada butir (2) menghasilkan rekomendasi untuk mendapatkan putusan di forum Rapat Anggota Badan Pelaksana.

Analisis Anggota Badan Pelaksana

Analisis yang disampaikan Anggota Badan Pelaksana Bidang Kemaslahatan kepada Badan Pelaksana paling sedikit menilai hal-hal berikut:

1. Kegiatan yang diajukan sesuai dengan ruang lingkup dan batasan kegiatan untuk kemaslahatan umat Islam.
2. Mendukung dan selaras dengan Program Prioritas Kemaslahatan tahun berjalan dan Rencana Strategis BPKH.
3. Mendukung dakwah dan syiar Islam.
4. Memberikan peluang kepada pemerintah untuk membina dan/atau memelihara hubungan baik dengan umat Islam dan masyarakat umum.

Persetujuan Badan Pelaksana

1. Anggota Badan Pelaksana Bidang Kemaslahatan menyampaikan rekomendasi dari hasil verifikasi di Rapat Anggota Badan Pelaksana.
2. Dalam Rapat Anggota tersebut, Badan Pelaksana menilai dan mengevaluasi hasil rekomendasi untuk membuat keputusan.
3. Pengambilan keputusan dilakukan secara musyawarah mufakat, jika tidak tercapai musyawarah mufakat maka diputuskan melalui pemungutan suara (*voting*).
4. Dalam hal Proposal dan/atau Formulir Permohonan diajukan bernilai paling sedikit Rp500.000.000,00 (lima ratus juta rupiah) maka Badan Pelaksana melimpahkan kewenangan untuk mengevaluasi Proposal dan/atau Formulir Permohonan lebih lanjut ke Komite Evaluasi Kemaslahatan.
5. Dalam hal Proposal dan/atau Formulir Permohonan diajukan bernilai kurang dari Rp500.000.000,00 (lima ratus juta rupiah), maka Badan Pelaksana dapat mengambil keputusan persetujuan dan/atau penolakan terhadap Proposal dan/atau Formulir Permohonan tersebut.

7. If deemed necessary, Prospective Philanthropic Program Beneficiaries and/or Partners may be invited.
8. The verification and evaluation process in the stages as referred to in point (2) results in recommendations for obtaining a decision in the meeting forum of the Executive Board Member.

Analysis of Executive Board Members

The analysis submitted by Executive Board Members in charge of BPKH Trust Fund – Philanthropic Program to the Executive Board at least assesses the following:

1. The activities proposed are in accordance with the scope and limits of activities for the prosperity of Muslims.
2. Support and align with the current year's Priority Philanthropic Program and the BPKH Strategic Plan.
3. Support da'wah and spreading of Islamic preaching.
4. Provide opportunities for the government to foster and/or maintain good relations with Muslims and the general public.

Approval by Executive Board

1. Executive Board Members in charge of Philanthropic Programs submits recommendations from the verification results at the Executive Board Meeting.
2. In the Board Meeting, the Executieve Board assesses and evaluates the recommendations to make decisions.
3. Decisions are made by deliberation to reach consensus, if deliberation to reach consensus is not reached, then the decision is made by voting.
4. In the event that the Proposal and/or Application Form submitted is worth at least Rp500,000,000.00 (five hundred million rupiah), the Executive Board shall delegate the authority to further evaluate the Proposal and/or Application Form to the Philanthropic Program Evaluation Committee.
5. In the event that the Proposal and/or Application Form submitted is worth less than Rp500,000,000.00 (five hundred million rupiah), the Executive Board may make decision on approval and/or rejection of the said Proposal and/or Application Form.

Komite Evaluasi Kemaslahatan

Keputusan Kepala Badan Pelaksana BPKH Nomor 105 Tahun 2020 tentang Komite Evaluasi Kemaslahatan menetapkan susunan keanggotaan sebagai berikut:

Ketua : Anggota Badan Pelaksana Bidang Kemaslahatan.
Anggota : Anggota Badan Pelaksana Bidang Hukum.
Anggota Badan Pelaksana Bidang Manajemen Risiko.
Anggota Badan Pelaksana Bidang Kepatuhan.

Komite Evaluasi Kemaslahatan memiliki tugas sebagai berikut:

1. Melakukan analisis dan evaluasi secara mendalam terkait Proposal Kegiatan Kemaslahatan dengan nilai paling sedikit Rp500.000.000,00 (lima ratus juta rupiah) baik untuk 1 (satu) program kegiatan ataupun secara akumulasi.
2. Memberikan rekomendasi atas Proposal Kegiatan Kemaslahatan sebagaimana dimaksud pada poin (1) kepada Badan Pelaksana.
3. Menyelenggarakan rapat Komite dalam rangka menganalisis dan mengevaluasi kegiatan kemaslahatan sebagaimana dimaksud pada poin (1).
4. Dalam hal Anggota Komite berhalangan, Anggota Komite dapat mendelegasikan kepada Deputi untuk menghadiri rapat Komite dalam rangka pembahasan Proposal Kegiatan Kemaslahatan.

Penetapan Badan Pelaksana

1. Badan Pelaksana membuat keputusan atas permohonan Kegiatan Kemaslahatan, Mitra Kemaslahatan, dan/atau Proposal berdasarkan pembahasan di Rapat Anggota.
2. Badan Pelaksana membuat keputusan atas permohonan kegiatan kemaslahatan dan/atau Proposal bernilai paling sedikit Rp500.000.000,00 (lima ratus juta rupiah) berdasarkan rekomendasi Komite Evaluasi Kemaslahatan.
3. Keputusan Badan Pelaksana sebagaimana dimaksud di butir (1) dan (2) ditetapkan oleh Badan Pelaksana dan dituangkan dalam Surat Keputusan Kepala Badan Pelaksana.

Philanthropic Program Evaluation Committee

Decision Letter of the Head of Executive Board of BPKH Number 105 of 2020 concerning Philanthropic Program Evaluation Committee stipulates the membership composition as follows:

Head : Member of the Executive Board in the Philanthropic Program Field.
Members : Executive Board Member in the Legal Field.
Executive Board Member in the Risk Management Field.
Executive Board Member in the Compliance Field.

The Philanthropic Program Evaluation Committee has the following tasks:

1. Conduct in-depth analysis and evaluation related to Philanthropic Program Proposals with a minimum value of Rp500,000,000.00 (five hundred million rupiah) for 1 (one) activity program or in accumulation.
2. Provide recommendations on the Philanthropic Program Proposals as referred to in point (1) to the Executive Board.
3. Organize Committee meetings in order to analyze and evaluate philanthropic programs as referred to in point (1).
4. In the event that the Committee Member is unable to attend, the Committee Member may delegate to the Deputy to attend the Committee meeting to discuss the Philanthropic Program Proposals.

Determination of Executive Board

1. The Executive Board makes decisions on the Philanthropic Program proposals, Philanthropic Program Partners, and/or Proposals based on discussions at the Executive Board Meeting.
2. The Executive Board makes decisions on the Philanthropic Program proposals and/or Proposals worth at least Rp500,000,000.00 (five hundred million rupiah) based on the recommendation of the Philanthropic Program Evaluation Committee.
3. The Executive Board 's decision as referred to in points (1) and (2) is stipulated by the Executive Board and set forth in a Decision Letter of the Head of Executive Board.

4. Surat Keputusan Kepala Badan Pelaksana sekurang-kurangnya memuat:
   a. Identitas Penerima Manfaat atau Mitra Kemaslahatan.
   b. Nilai dana bantuan dan/atau barang untuk Kegiatan Kemaslahatan yang disetujui.
   c. Jenis dan bentuk Kegiatan Kemaslahatan.
   d. Jangka waktu pelaksanaan Kegiatan Kemaslahatan.
5. Keputusan BPKH mengenai Mitra Kemaslahatan atau Penerima Manfaat atau Kegiatan Kemaslahatan disampaikan melalui *website*.
6. Dalam hal Keputusan BPKH mengenai Persetujuan Kegiatan Kemaslahatan ditujukan kepada Mitra Kemaslahatan, maka:
   a. Perlu diatur lebih lanjut untuk penyusunan dan penandatanganan perjanjian kerja sama (PKS) antara BPKH dan Mitra Kemaslahatan.
   b. Perlu diatur lebih lanjut tentang perpanjangan penetapan status Mitra Kemaslahatan dapat dilakukan dengan mempertimbangkan kinerja program kemaslahatan sebelumnya.
7. Dalam hal keputusan BPKH mengenai persetujuan kegiatan kemaslahatan ditujukan kepada Penerima Manfaat, maka:
   a. Perlu diatur lebih lanjut perjanjian mengenai Kegiatan Kemaslahatan.
   b. Perlu diatur lebih lanjut pembuatan dan penandatanganan Berita Acara Serah Terima (BAST) Bantuan Dana Kemaslahatan dan Surat Pernyataan Tanggung Jawab Mutlak (SPTJM).
8. Bantuan BPKH dapat diberikan kepada Mitra Kemaslahatan dan/atau Penerima Manfaat dalam bentuk tunai dan/atau natura (*in kind*).
9. Bantuan BPKH dalam bentuk natura (*in kind*) dilaksanakan apabila Mitra Kemaslahatan dan/ atau Penerima Manfaat dipandang kesulitan namun sangat membutuhkan akan barang tersebut dalam melakukan pengadaan dan/atau pembelian sendiri.
10. Bantuan BPKH dalam bentuk natura (*in kind*) mengikuti peraturan pengadaan yang berlaku di lingkungan BPKH.

4. The Decision Letter of the Head of the Executive Board shall contain at least:
   a. Identity of Philanthropic Program Beneficiaries or Partners.
   b. Value of fund assistance and/or goods for approved Philanthropic Program
   c. Types and forms of Philanthropic Program.
   d. The period of implementation of Philanthropic Program.
5. BPKH decisions regarding Philanthropic Program Partners or Beneficiaries or Philanthropic Program are submitted through the website.
6. In the event that the BPKH Decision regarding the Approval of Philanthropic Program is addressed to Philanthropic Program Partners, then:
a. Further arrangements need to be made for the preparation and signing of a cooperation agreement (PKS) between BPKH and Philanthropic Program Partners.
b. Further arrangements need to be made for the extension of the determination of status of the Philanthropic Program Partners which can be carried out by considering the performance of the previous Philanthropic Program.In the event that BPKH's decision regarding the approval of benefit activities is addressed to the Beneficiary, then:
7. In the event that BPKH's decision on the approval of the Philanthropic Program is directed to the Beneficieries, then:
   a. Further arrangements need to be made for the agreement of the Philanthropic Program.
   b. Further arrangements need to be made for the creation and signing of the Minutes of Handover (BAST) of Philanthropic Program Fund Assistance and Statement of Absolute Responsibility (SPTJM).
8. BPKH assistance can be given to Philanthropic Program Partners and/or Beneficiaries in cash and/or in kind.
9. BPKH assistance in kind is carried out if the Philanthropic Program Partners and/or Beneficiaries are deemed to have difficulty but really need the goods in carrying out their own procurement and/or purchase.
10. BPKH assistance in kind follows the applicable procurement regulations in the BPKH environment.

Keuangan dan Pencairan

1. Pengeluaran Kegiatan Kemaslahatan tidak termasuk untuk biaya personil pelaksanaan kegiatan dari Bidang Kemaslahatan.
2. Pencairan Dana Kegiatan Kemaslahatan dilakukan dengan pemindahbukuan ke rekening BUS/ UUS atas nama Penerima Manfaat dan/atau Mitra Kemaslahatan.
3. Proses pencairan dana kegiatan kemaslahatan harus dilakukan:
   - Sesuai dengan nominal persetujuan dalam Surat Keputusan Kepala Badan Pelaksana BPKH.
   - Sesuai dengan tahapan pembayaran yang telah disetujui dan direkomendasikan oleh BPKH.
   - Sesuai dengan prosedur pencairan keuangan BPKH.
   - Dalam 7 (tujuh) hari kerja sejak pengajuan memo pencairan dana diterima oleh keuangan BPKH dan/atau ditentukan lain oleh BPKH.
4. Penerima Manfaat dan/atau Mitra Kemaslahatan wajib mengirimkan Berita Acara Serah Terima Uang pada saat hari penerimaan dana bantuan kemaslahatan.
5. Penerima Manfaat dan atau Mitra Kemaslahatan wajib melaksanakan kegiatan kemaslahatan sesuai jadwal yang disepakati kedua belah pihak.
6. Penerima Manfaat dan/atau Mitra Kemaslahatan wajib menggunakan bantuan kemaslahatan sesuai peruntukan.

***Branding* BPKH**

1. Mitra kemaslahatan dan/atau Penerima Manfaat wajib mensosialisasikan institusi BPKH (*branding*) dalam setiap pelaksanaan Kegiatan Kemaslahatan.
2. Sosialisasi institusi BPKH (*branding*) sebagaimana dimaksud pada angka 1 berupa pencantuman atau penggunaan logo BPKH dalam Kegiatan Kemaslahatan baik yang berupa kegiatan non fisik dan kegiatan fisik.
3. Tata aturan penggunaan logo BPKH di setiap Kegiatan Kemaslahatan diatur berdasarkan peraturan dan/ atau ketentuan yang diberlakukan oleh BPKH.

Finance and Disbursement

1. Expenditure on Philanthropic Program does not include costs for personnel carrying out activities from the Philanthropic Program Field.
2. Disbursement of Philanthropic Program Funds is carried out via transfer to BUS/UUS accounts in the name of Philanthropic Program Beneficiaries and/or Partners.
3. The disbursement process of philanthropic program funds must be carried out:
   - In accordance with the nominal as approved in the Decision Letter of the Head of the BPKH Executive Board.
   - In accordance with the stages of payment that have been approved and recommended by BPKH.
   - In accordance with BPKH financial disbursement procedures.
   - Within 7 (seven) working days since the submission of the memo for fund disbursement is received by BPKH finance and/or otherwise determined by BPKH.
4. Philanthropic Program Beneficiaries and/or Partners are required to send Minutes of Handover of Money on the day of receipt of philanthropic program assistance funds.
5. Philanthropic Program Beneficiaries and/or Partners are required to carry out philanthropic program according to the schedule agreed by both parties.
6. Philanthropic Program Beneficiaries and/or Partners must use philanthropic program assistance according to its designation.

BPKH Branding

1. Philanthropic Program Beneficiaries and/or Partners are obligated to promote BPKH institutions in the implementation of each Philanthropic Program.
2. Promotion of BPKH as referred to in number 1 is in the form of inclusion or use of the BPKH logo in Philanthropic Program both in the form of non-physical and physical activities.
3. The rules for using the BPKH logo in each Philanthropic Program is based on the rules and/or conditions imposed by BPKH.

Komitmen Layanan

1. Komitmen layanan BPKH atas proposal dan/atau formulir permohonan yang diajukan dihitung dengan satuan harian hari kerja.
2. Komitmen layanan untuk menilai kesesuaian dokumen pengajuan kegiatan adalah 5 (lima) hari kerja sejak proposal dan/atau formulir permohonan beserta dokumen persyaratan lengkap diterima sampai dengan proses verifikasi oleh Bidang Kemaslahatan.
3. Komitmen layanan untuk melakukan verifikasi aspek risiko dan aspek kepatuhan adalah 7 (tujuh) hari kerja sejak proposal dinyatakan layak dari hasil verifikasi Bidang Kemaslahatan.
4. Komitmen layanan untuk mendapat Keputusan Badan Pelaksana:
   - 9 (sembilan) hari kerja sejak mendapat rekomendasi lengkap dari hasil verifikasi untuk permohonan Mitra Kemaslahatan dan Kegiatan Kemaslahatan dibawah Rp500.000.000,00.
   - Untuk Kegiatan Kemaslahatan dengan nilai paling sedikit Rp500.000.000,00 dalam 5 (lima) hari kerja setelah jadwal rapat KEK berikutnya.
5. Komitmen layanan pemuatan di *website* untuk hasil keputusan Badan Pelaksana terhadap pengajuan proposal dalam 3 (tiga) hari kerja sejak Rapat Badan Pelaksana.
6. Komitmen layanan untuk pencairan dana dalam 7 (tujuh) hari kerja sejak pengajuan memo pencairan dana diterima atau 14 (empat belas) hari kerja sebelum kegiatan yang dimaksud (mana yang lebih lama) sampai dengan dicairkannya dana Kegiatan Kemaslahatan kepada Penerima Manfaat dan/atau Mitra Kemaslahatan.

Service Commitment

1. BPKH's service commitment to the submitted proposal and/or application form is calculated in a working day unit.
2. The service commitment to assess the conformity of the program submission document is 5 (five) working days from the time the proposal and/or application form along with the complete required documents are received until the verification process by the Philanthropic Program Field.
3. The service commitment to verify risk and compliance aspects is 7 (seven) working days from the time the proposal is deemed feasible based on the verification results of the Philanthropic Program Field.
4. The Service commitment to obtain a Decision of the Executive board is as follows:
   - (nine) working days after receiving a complete recommendation from the verification results of applications for Philanthropic Program Partners and Activities worth below Rp500,000,000.00.
   - For Philanthropic Program worth at minimum of Rp500,000,000.00 is within 5 (five) working days after the schedule for the next KEK meeting.
5. Commitment to posting services on BPKH's website regarding the results of the Executive Board's decision on submission of proposals is 3 (three) working days since the Executive Board meeting.
6. Commitment to fund disbursement services is 7 (seven) working days since the submission of fund disbursement memo is received or 14 (fourteen) working days before the said activity (whichever longer) until the disbursement of the Philanthropic Program fund to the Philanthropic Program Beneficiaries and/or Partners.

Pemantauan serta Evaluasi dari Kegiatan Kemashlahatan

1. Anggota Badan Pelaksana Bidang Kemaslahatan memantau pelaksanaan Kegiatan Kemaslahatan berdasarkan laporan tertulis dari Penerima Manfaat atau Mitra Kemaslahatan dengan ketentuan sebagai berikut:

Monitoring and Evaluation of Philanthropic Program

1. Executive Board Members in charge of Philanthropic Programs monitor the implementation of Philanthropic Program based on a written report from the Philanthropic Program Beneficiaries or Partners with the following conditions:

- BPKH dapat bekerja sama dengan Mitra Kemaslahatan dalam rangka melakukan pemantauan Kegiatan Kemaslahatan.
- Laporan pelaksanaan kegiatan disampaikan oleh Penerima Manfaat dan/atau Mitra Kemaslahatan sesuai jadwal yang disepakati kedua belah pihak.

- Dalam hal ditemukan adanya ketidaksesuaian antara jadwal sesuai Perjanjian atau Surat Keputusan dan realisasi kegiatan dalam Laporan Pelaksanaan Kegiatan Kemaslahatan, maka dilakukan pemantauan dalam bentuk kunjungan lapangan.

2. BPKH dapat melakukan pemantauan dalam bentuk kunjungan lapangan dalam rangka untuk:
   - Memastikan bahwa pelaksanaan kegiatan sesuai proposal yang disetujui.
   - Memastikan bahwa kegiatan yang dilaksanakan mematuhi ketentuan peraturan perundang-undangan yang berlaku.
   - Memastikan kegiatan yang dilaksanakan tetap berpegang kepada asas prinsip syariah, kehati-hatian, manfaat, transparan, dan akuntabel.
3. Bila perbaikan tidak dilakukan oleh Penerima Manfaat atau Mitra Kemaslahatan, BPKH dapat meninjau ulang kesepakatan yang ada dan/atau mengambil tindakan lainnya sesuai ketentuan yang berlaku dan/atau Perjanjian Kerja Sama.
4. Bila perbaikan tidak dilakukan oleh Penerima Manfaat atau Mitra Kemaslahatan, BPKH dapat meninjau ulang kesepakatan yang ada dan/atau mengambil tindakan lainnya sesuai ketentuan yang berlaku dan/atau Perjanjian Kerja Sama.
5. Penerima Manfaat dan Mitra Kemaslahatan wajib menyampaikan secara tertulis yang ditujukan kepada Kepala Badan Pelaksana BPKH setiap perubahan kondisi yang tidak sesuai lagi dengan proposal yang telah disetujui.
6. Dalam hal terdapat perubahan kondisi yang signifikan setelah proposal disetujui, pelaksanaan Kegiatan Kemaslahatan tersebut akan dihentikan dan/atau dilakukan proses persetujuan ulang.

7. Kepala melalui Anggota Badan Pelaksana Bidang Kemaslahatan menyampaikan hasil pemantauan kegiatan kemaslahatan kepada Badan Pelaksana dalam Rapat Anggota.

- BPKH may cooperate with the Philanthropic Program Partners to monitor the Philanthropic Program.
- Report on the implementation of the program is submitted by the Philanthropic Program Beneficiaries and/or Partners according to the schedule agreed by both parties.
- In the event that there is a discrepancy between the schedule according to the Agreement or Decision Letter and the realization of the activities in the Philanthropic Program Implementation Report, monitoring will be carried out in the form of field visits.

2. BPKH may conduct monitoring in the form of field visits in order to:
   - Ensure that the implementation of activities is according to the approved proposal.
   - Ensure that the activities carried out comply with the provisions of the applicable laws and regulations.
   - Ensure that the activities carried out adhere to the principles of sharia, prudence, benefit, transparency and accountability.
3. If there is no remedy made by the Philanthropic Program Beneficiaries or Partners, BPKH may review the existing agreement and/or take other actions in accordance with the applicable provisions and/or Cooperation Agreement.
4. If there is no remedy made by the Philanthropic Program Beneficiaries or Partners, BPKH may review the existing agreement and/or take other actions in accordance with the applicable provisions and/or Cooperation Agreement.
5. Philanthropic Program Beneficiaries or Partners must submit in writing, addressed to the Head of the BPKH Executive Board, any changes in conditions that are no longer in accordance with the approved proposal.

6. In the event that there is a significant change in conditions after the proposal has been approved, the implementation of the Philanthropic Program will be stopped and/or a re-approval process will be carried out.

7. The Head through Members of the Executive Board in charge of Philanthropic Program submits the results of monitoring of the philanthropic programs to the Executive Board at the Board's Meeting.

Indikator Kerja Kemaslahatan

Indikator kinerja yang ditetapkan harus:

1. Relevan (sesuai dengan jenis program).
2. *Observable* (dapat diobservasi).
3. *Understandable* (dapat dimengerti).
4. Spesifik dan tidak ambigu.
5. Mencakup satu periode waktu.

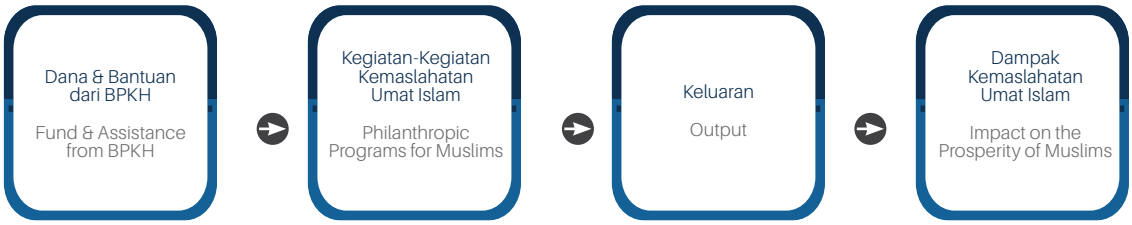
Philanthropic Program Performance Indicators

The performance indicators set must:

1. Be relevant (according to the type of program).
2. Be observable.
3. Be understandable
4. Be specific and unambiguous.
5. Cover a period of time.

Ilustrasi Bagan Indikator Kinerja

Chart Illustration of Performance Indicators



1. Jumlah dana yang disalurkan kepada suatu kegiatan, baik bertahap maupun sekaligus, serta kapan dana disalurkan kepada pihak pemohon.
2. Indeks kinerja jadwal (*schedule performance index*), yaitu pembandingan aktual pelaksanaan kegiatan terhadap jadwal dan tahapan kegiatan yang telah dibuat sebelumnya.
3. Keluaran (*output*) yang diharapkan dari setiap tahapan kegiatan.
4. Dampak (*impact*) yang diharapkan dari kegiatan. Sejauh mana umat Islam yang terjangkau dan mendapatkan manfaat dari kegiatan ini, baik berdasarkan jumlah atau wilayah.

1. The amount of funds disbursed to an activity, either in stages or all at once, and when the funds are disbursed to the applicant.
2. Schedule performance index, which is a comparison of the actual implementation of activities against the schedule and stages of activities that have been made previously.
3. The expected output of each stage of activity.
4. The impact expected from the activity. The extent to which Muslims are reached and benefit from this activity, whether based on number or region.

BPKH melakukan pengukuran dan pemantauan kinerja dari setiap tahapan kegiatan yang dilakukan sampai akhir kegiatan selesai dilaksanakan dengan cara meminta laporan secara berkala atau mengunjungi dan mengobservasi secara langsung jalannya kegiatan.

BPKH measures and monitors the performance of each stage of the activities carried out until the end of the activities carried out by requesting periodical reports or visiting and directly observing the course of activities.

Evaluasi Hasil Pemantauan

Data dan laporan akan diminta setelah berakhirnya kegiatan untuk kemudian dianalisis dan dievaluasi oleh BPKH dengan membandingkan ukuran kinerja minimum yang telah ditetapkan bersama diawal kegiatan. Evalulasi akan program kemaslahatan yang telah selesai bertujuan untuk:

1. Memastikan bahwa sasaran program terpenuhi.
2. Mengetahui kendala dan sumber risiko yang relevan

Evaluation of Monitoring Results

Data and reports will be requested after the end of the activity to be analyzed and evaluated by BPKH by comparing the minimum performance measures that have been predetermined together at the beginning of the activity. Evaluation of the completed philanthropic program aims to:

1. Ensure that program objectives are met.
2. Identify obstacles and relevant sources of risk

yang dapat mengganggu berjalannya program atau tercapainya tujuan dan sasaran yang ingin dicapai program, baik secara parsial maupun keseluruhan.

3. Mengetahui peluang yang relevan yang dapat meningkatkan kinerja program.
4. Membantu penanggung jawab program dalam mengelola sumber daya dan mengendalikan pelaksanaan program, baik untuk mencegah terjadinya penyimpangan dari sasaran maupun untuk memitigasi dampak dari tidak tercapainya target kinerja yang telah ditetapkan.
5. Memastikan bahwa program yang dilaksanakan mematuhi ketentuan peraturan perundang-undangan.
6. Memastikan bahwa program yang dilaksanakan tetap berpegang kepada asas prinsip syariah, kehati-hatian, manfaat, nirlaba, transparan, dan akuntabel.

Pelaporan dan Pertanggungjawaban

1. Penerima Manfaat wajib memastikan pelaksanaan Kegiatan Kemaslahatan dilaksanakan sesuai dengan proposal dan/atau formulir permohonan dan persetujuan BPKH.
2. Penerima Manfaat atau Mitra Kemaslahatan wajib menyusun laporan sesuai yang telah ditetapkan oleh BPKH.
3. Mitra Kemaslahatan wajib memastikan pengeluaran dana Kegiatan Kemaslahatan dilaksanakan sesuai dengan kriteria dan persyaratan yang ditetapkan BPKH.
4. Mitra Kemaslahatan wajib memastikan kegiatan kemaslahatan dilaksanakan sesuai dengan proposal dan/atau formulir permohonan yang disetujui BPKH dan dengan mematuhi segala persyaratan dan persetujuan yang ditetapkan BPKH.
5. Dalam hal Mitra Kemaslahatan menghadapi situasi yang memerlukan deviasi dari persyaratan dan persetujuan yang ditetapkan BPKH, Mitra Kemaslahatan wajib menghentikan kegiatan yang dimaksud sampai dengan adanya instruksi tertulis secara khusus dari BPKH mengenai penanganan yang dikehendaki terkait pengelolaan dana Kegiatan Kemaslahatan oleh Mitra Kemaslahatan terkait.
6. Mitra Kemaslahatan wajib menyampaikan pertanggungjawaban mengenai pelaksanaan

that could interfere with the implementation of the program or the achievement of the goals and objectives to be achieved by the program, either partially or as a whole.

3. Identify relevant opportunities that can improve program performance.
4. Assist the person in charge of the program in managing resources and controlling program implementation, both to prevent deviations from targets and to mitigate the impact of failure to achieve the set performance targets.
5. Ensure that the implemented program complies with statutory provisions.
6. Ensure that the implemented program adheres to the principles of sharia, prudence, benefits, non-profit, transparency, and accountability.

Reporting and Accountability

1. Beneficiaries must ensure that the implementation of Philanthropic Program is carried out in accordance with the proposal and/or application form and BPKH approval.
2. Philanthropic Program Beneficiaries or Partners are required to prepare a report according to the provision set by BPKH.
3. Philanthropic Program Partners must ensure that the disbursement of Philanthropic Program fund is carried out in accordance with the criteria and requirements set by BPKH.
4. Philanthropic Program Partners must ensure that the philanthropic programs are carried out in accordance with the proposal and/or application form approved by BPKH and by complying with all requirements and approvals set by BPKH.
5. In the event that the Philanthropic Program Partner faces a situation that requires deviation from the requirements and approval set by BPKH, the Philanthropic Program Partner must stop the activity concerned until there is a special written instruction from BPKH regarding the desired handling related to the management of Philanthropic Program funds by the Philanthropic Program Partner concerned.
6. Philanthropic Program Partners are required to submit accountability report regarding the implementation

Kegiatan Kemaslahatan dengan menyampaikan Laporan Pertanggungjawaban ditujukan ke Kepala.

7. Penerima Manfaat atau Mitra Kemaslahatan wajib menyampaikan Laporan Pertanggungjawaban Pelaksanaan Kegiatan Kemaslahatan secara berkala kepada Kepala BPKH dengan tanda terima yang cukup.
8. Untuk Kegiatan Kemaslahatan pembangunan fisik, laporan yang wajib disampaikan meliputi:
   - Laporan awal.
   - Laporan perkembangan.
   - Laporan pertanggungjawaban.
9. Untuk Kegiatan Kemaslahatan non fisik, laporan yang wajib disampaikan berupa Laporan Pertanggungjawaban.
10. Laporan awal disampaikan minimal 1 (satu) bulan setelah pencairan yang berisi laporan awal pelaksanaan Kegiatan Kemaslahatan.
11. Laporan perkembangan disampaikan secara periodik selama berlakunya kerja sama antara BPKH dan Penerima Manfaat atau Mitra Kemaslahatan.
12. Laporan Pertanggungjawaban sebagaimana dimaksud pada butir (8) huruf c dan butir (9) disampaikan dalam bentuk cetak (*hard copy*) dan *file soft copy* paling lambat 14 (empat belas) hari setelah berakhirnya kerja sama.
13. Laporan Penggunaan Dana Kegiatan Kemaslahatan merupakan bagian dari Laporan Pertanggungjawaban.
14. BPKH melakukan peninjauan dan evaluasi terhadap laporan pertanggungjawaban yang telah diterima. Hasil peninjauan dan evaluasi laporan pertanggung jawaban disampaikan kepada Mitra Kemaslahatan sebagai berikut:
    - Laporan pertanggungjawaban diterima secara penuh.
    - Laporan pertanggungjawaban diterima dengan catatan tambahan, atau dengan beberapa kewajiban yang harus dipenuhi dan dilengkapi oleh Mitra Kemaslahatan.
15. Anggota Badan Pelaksana Bidang Kemaslahatan harus menyampaikan hasil peninjauan dan evaluasi Laporan Pertanggungjawaban kepada Badan Pelaksana di Rapat Anggota apakah pertanggungjawaban dapat diterima secara penuh, dengan catatan tambahan, atau dengan beberapa

of Philanthropic Program by submitting an Accountability Report addressed to the Head.

7. Philanthropic Program Beneficiaries or Partners are required to submit Periodical Accountability Reports for the Implementation of Philanthropic Program to the Head of BPKH with sufficient receipts.
8. For physical development of Philanthropic Program, reports that must be submitted include:
   - Initial report.
   - Progress reports.
   - Acccountability report.
9. For non-physical Philanthropic Activities, the report that must be submitted is an Accountability Report.
10. The initial report is submitted at least 1 (one) month after disbursement which contains the initial report on the implementation of the Philanthropic Program.
11. Progress reports are submitted periodically during the validity of the cooperation between BPKH and Philanthropic Program Beneficiaries or Partners.
12. The Accountability Report as referred to in point (8) letter c and point (9) is submitted in hard copy and soft copy file no later than 14 (fourteen) days after the end of the cooperation.
13. The Report on the Use of Funds for Philanthropic Program is part of the Accountability Report.
14. BPKH conducts a review and evaluation of the accountability reports that have been received. The results of the review and evaluation of the accountability report are submitted to Philanthropic Program Partners as follows:
    - Accountability report received in full.
    - Accountability report received with additional notes, or with several obligations that must be fulfilled and completed by Philanthropic Program Partners.
15. Executive Board Members in charge of Philanthropic Programs must submit the review and evaluation results of the Accountability Report to the Executive Board at the Board Member, whether the accountability report can be accepted in full, with additional notes, or with several obligations that must

kewajiban yang harus dipenuhi dan dilengkapi oleh penanggung jawab kegiatan. Badan Pelaksana berwenang untuk menyatakan kegiatan berakhir setelah Laporan Pertanggungjawaban dinyatakan diterima oleh Badan Pelaksana.

be fulfilled and completed by the person in charge of the activity. The Executive Board has the authority to declare the activities end after the Accountability Report is declared received by the Executive Board.

Pemantauan Dampak

Pemantauan dilakukan untuk memastikan keberlanjutan dampak dari program yang telah dilaksanakan. Setelah menerima Laporan Pertanggungjawaban, BPKH harus mengevaluasi dampak program tersebut terhadap kemaslahatan umat Islam. Ukuran dampak kemaslahatan umat Islam mengacu kepada indikator kinerja yang telah dibuat. Evaluasi dampak kemaslahatan umat harus disesuaikan dengan jenis dan ruang lingkup program (kegiatan pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, sosial keagamaan, ekonomi umat, pembangunan sarana dan prasarana ibadah).

Impact Monitoring

Monitoring is carried out to ensure the sustainability of the impact of the programs that have been implemented. After receiving the Accountability Report, BPKH must evaluate the impact of the program on the prosperity of Muslims. The size of the impact on the prosperity of Muslims refers to the performance indicators that have been made. Evaluation of the impact on the prosperity of the people must be adjusted to the type and scope of the program (activities of hajj pilgrimage services, education and da'wah, health, socio-religious matter, people's economy, construction of praying facilities).

Pelaksanaan Program Kemaslahatan Tahun 2022

Memasuki tahun keempat sejak diluncurkannya Program Kemaslahatan BPKH pada tanggal 19 Oktober 2018, BPKH hadir di tengah-tengah masyarakat dalam memberikan manfaat bagi kemaslahatan umat Islam melalui 6 (enam) ruang lingkup kegiatan kemaslahatan yaitu pelayanan ibadah haji, pendidikan dan dakwah, kesehatan, ekonomi umat, sosial keagamaan dan pembangunan sarana prasarana ibadah sebagaimana diatur dalam Peraturan Badan Pengelola Keuangan Haji (PBPKH) No. 7 tahun 2018, peraturan perubahannya PBPKH No. 2 tahun 2019, dan PBPKH No. 4 tahun 2020 serta Peraturan Kepala BPKH (No. 2 tahun 2018, No. 3 tahun 2020, No. 17 tahun 2020, No. 18 tahun 2020, No. 29 tahun 2020, dan No. 34 tahun 2020). Selain itu BPKH hadir disaat kondisi tanggap darurat sebagaimana diatur dalam ketentuan yang berlaku.

Implementation of Philanthropic Programs 2022

Entering its fourth year since the launch of the BPKH Trust Fund - Philanthropic Program on October 19, 2018, BPKH is present among the community in providing benefits for the prosperity of Muslims through 6 (six) scopes of philanthropic programs, namely hajj pilgrimage services, education and da'wah, health, the people's economy, socio-religious matter, and construction of praying facilities as stipulated in Regulation of the Hajj Fund Management Agency (PBPKH) No. 7 of 2018, the revised regulation of PBPKH No. 2 of 2019, and PBPKH No. 4 of 2020 and Regulations of the Head of BPKH (No. 2 of 2018, No. 3 of 2020, No. 17 of 2020, No. 18 of 2020, No. 29 of 2020, and No. 34 of 2020). In addition, BPKH was present during an emergency response as stipulated in the applicable regulations.

Alokasi dan Distribusi Anggaran Kegiatan Kemaslahatan Tahun 2022

Dalam pelaksanaan Program Kemaslahatan Tahun 2022, BPKH telah mengalokasikan anggaran kegiatan kemaslahatan. Berdasarkan persetujuan Badan Pelaksana, posisi persetujuan kegiatan kemaslahatan sampai dengan akhir Desember 2022 adalah sebagai berikut:

Allocation and Distribution of Philanthropic Program Budget in 2022

In the implementation of the Philanthropic Program in 2022, BPKH has allocated a philanthropic program budget. Based on the approval from the Executive Board, the approval status of the philanthropic programs until the end of December 2022 is as follows:

Realisasi Persetujuan Dana Kemaslahatan per Ruang Lingkup Periode Tahun 2022

Realization of Approval of Philanthropic Program Fund per Scope of Period in 2022

No	Ruang Lingkup Scop	Alokasi Anggaran Budget Allocation	Realisasi Persetujuan Tahun 2022 Realization of Approval in Q4 of 2022
1	Pendidikan & Dakwah Education and Da'wah	69.000.000.000	45.077.847.493
2	Sosial Keagamaan Socio-Religious Matter	23.000.000.000	31.625.725.320
3	Pelayanan Haji Hajj Services	46.000.000.000	2.334.033.00
4	Kesehatan Health	23.000.000.000	15.225.479.225
5	Sarana Prasarana Peribadatan Praying Facilities	34.500.000.000	32.691.464.791
6	Ekonomi Umat People's Economy	34.500.000.000	6.478.813.000
	Jumlah **Total**	**230.000.000.000**	**133.433.362.829**

Sampai dengan 30 Desember 2022, realisasi persetujuan proposal kegiatan kemaslahatan telah dilakukan untuk 6 ruang lingkup. Dari alokasi anggaran sebesar Rp230 miliar, telah disetujui sebesar Rp133 miliar atau sebesar 58,01 %.

As of December 30, 2022, the philanthropic program proposals were approved for 6 scopes. From a budget allocation of Rp230 billion, Rp133 billion or as much as 58,01% has been approved.

Persetujuan Kemaslahatan berdasarkan Provinsi

Approval of Philanthropic Programs by Province

	Total Alokasi Total Allocation	Total Serapan Total Absorption	
		Persetujuan (Rp) Approval (Rp)	Serapan Wilayah (%) Regional Absorption (%)
Alokasi Nasional National Allocation	Rp23.000.000.000	Rp16.599.253.000	72,17%
Jawa Timur East Java	Rp35.661.802.304	Rp14.516.553.400	40,71%
Jawa Tengah Central Java	Rp32.093.667.888	Rp17.979.362.366	56,02%
Jawa Barat West Java	Rp29.872.912.460	Rp18.993.315.775	63,58%

	Total Alokasi Total Allocation	Total Serapan Total Absorption	
		Persetujuan (Rp) Approval (Rp)	Serapan Wilayah (%) Regional Absorption (%)
Sulawesi Selatan South Sulawesi	Rp11.736.372.486	Rp1.031.640.500	8,79%
Banten	Rp10.259.028.873	Rp12.798.802.093	124,76%
DKI Jakarta	Rp9.281.674.751	Rp7.408.609.000	79,82%
Sumatera Utara North Sumatera	Rp6.908.456.416	Rp5.367.168.000	77,69%
Nusa Tenggara Barat West Nusa Tenggara	Rp6.615.927.928	Rp3.988.922.000	60,29%
Sumatera Selatan South Sumatera	Rp6.341.838.204	Rp1.621.940.500	25,58%
Lampung	Rp6.231.355.128	Rp156.107.500	2,51%
Kalimantan Selatan South Kalimantan	Rp6.174.394.300	Rp2.595.135.500	42,03%
Aceh	Rp5.066.274.462	Rp146.352.500	2,89%
Riau	Rp5.742.827.570	Rp2.776.204.000	48,34%
Sumatera Barat West Sumatera	Rp4.589.109.169	Rp8.001.150.370	174,35%
D.I. Yogyakarta	Rp4.200.549.609	Rp3.422.145.525	81,47%
Jambi	Rp3.633.034.377	Rp2.034.436.000	56,00%
Kalimantan Timur East Kalimantan	Rp3.576.173.218	Rp268.230.000	7,50%
Sulawesi Tenggara Southeast Sulawesi	Rp2.127.633.943	Rp999.602.000	46,98%
Kalimantan Barat West Kalimantan	Rp2.080.640.014	Rp448.550.000	21,56%
Sulawesi Tengah Central Sulawesi	Rp1.785.221.125	Rp1.063.374.000	59,57%
Kalimantan Tengah Central Kalimantan	Rp1.763.592.954	Rp149.722.500	8,49%
Sulawesi Barat West Sulawesi	Rp1.580.251.846	Rp1.021.343.000	64,63%
Bengkulu	Rp1.416.495.695	Rp1.966.934.300	138,86%
Kepulauan Riau Riau Islands	Rp1.079.514.837	Rp29.032.500	2,69%
Kepulauan Bangka Belitung Bangka Belitung Islands	Rp1.096.807.407	Rp0	0,00%

	Total Alokasi Total Allocation	Total Serapan Total Absorption	
		Persetujuan (Rp) Approval (Rp)	Serapan Wilayah (%) Regional Absorption (%)
Papua	Rp1.118.734.585	Rp1.492.335.000	133,39%
Maluku Utara North Maluku	Rp830.990.209	Rp410.940.000	49,45%
Bali	Rp805.474.948	Rp3.163.184.000	392,71%
Gorontalo	Rp628.163.813	Rp49.070.000	7,81%
Nusa Tenggara Timur East Nusa Tenggara	Rp635.539.319	Rp2.063.791.500	324,73%
Maluku	Rp594.226.522	Rp26.250.000	4,42%
Papua Barat West Papua	Rp505.172.279	Rp727.550.000	144,02%
Kalimantan Utara North Kalimantan	Rp496.999.422	Rp75.357.500	15,16%
Sulawesi Utara North Sulawesi	Rp469.141.939	Rp40.998.500	8,74%

Kajian Proposal Kemaslahatan Tahun 2022

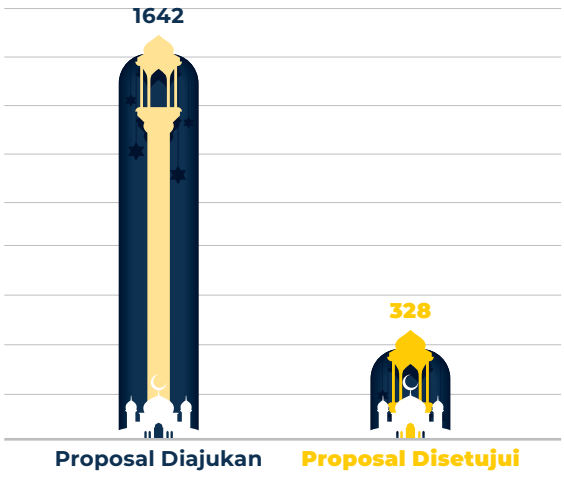
Dalam pelaksanaan Program Kemaslahatan Tahun 2022, BPKH telah menerima 1642 proposal dari calon penerima manfaat sampai dengan 31 Desember 2022. Bidang Kemaslahatan melakukan verifikasi dokumen dan verifikasi lapangan dibantu dengan Mitra Kemaslahatan dalam rangka tindak lanjut permohonan proposal. Dari seluruh proposal yang diterima, terdapat 19,97% proposal yang telah diverifikasi dan siap ditindaklanjuti karena telah memenuhi syarat baik secara kelengkapan administrasi dokumen dan secara kesesuain informasi hasil assessment oleh mitra Kemaslahatan di lapangan.

Review of Philanthropic Program Proposal in 2022

In the implementation of BPKH Trust Fund – Philanthropic Program 2022, BPKH received 1642 proposals from prospective beneficiaries as of December 31, 2022. The Philanthropic Program Division conducted document verification and field verification assisted by Philanthropic Program Partners in order to follow up on proposal requests. Of all the proposals received, 19.97% of the proposals have been verified and are ready to be followed up since they have properly fulfilled the requirements both in terms of completeness of document administration and conformity of the assessment result information by the Philanthropic Program Partners in the field.

Tabel Rekapitulasi Registrasi dan Analisa Persetujuan Proposal Kemaslahatan

Table of Recapitulation of Registration and Analysis of Philanthropic Program Proposal Approval

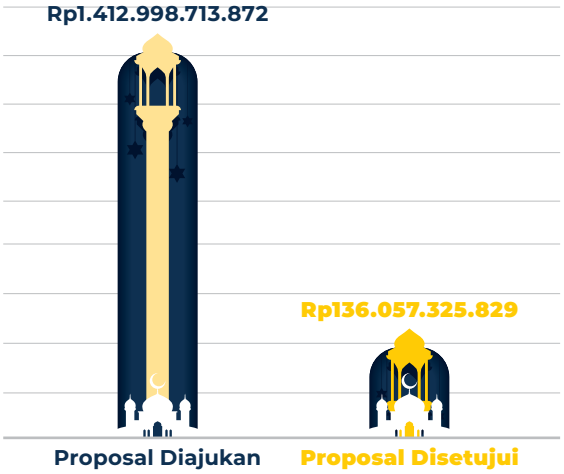


Meskipun secara persentasi 19,80% proposal yang disetujui, namun secara nominal jumlah yang disetujui dari total pengajuan adalah 9,63%. Hal ini disebabkan oleh tingginya nilai pengajuan per proposal yang diajukan. Nilai Tertinggi dari proposal yang diajukan sampai dengan 63 Miliar dengan rata-rata 952 Juta Rupiah per proposal. Jika dibandingkan persetujuan, nilai yang disetujui memiliki rata-rata 308 Juta per proposal. Hal ini ditujukan agar semakin banyak jangkauan dari penerima manfaat yang menerima program kemaslahatan.

In terms of percentage, despite the 19.80% approved proposal, nominally the number of approved proposals out of the total number of approved ones was 9.63%. This was due to the high value of proposed fund in every proposal submitted. The highest value of proposal submitted reached 63 Billion with an average of 952 Billion Rupiah per proposal. Compared to the approval, the value approved had an average of 308 Million per proposal. This aimed to expand the reach of beneficiaries who would receive philanthropic programs.

Tabel Nominal Pengajuan Proposal dan Nominal Persetujuan

Table of Nominal Value of Proposal Submission and Nominal Value of Approval



Pelaksanaan program kemaslahatan didominasi oleh kegiatan konstruksi yang memiliki kontribusi (47,09% dari total kegiatan), dengan estimasi nilai manfaat sebesar 60 Miliar rupiah. Dan kegiatan lainnya merupakan pengajuan terbesar ke 2 dengan nilai program mencapai 17,74% dari total Kegiatan. Kegiatan lainnya merupakan kegiatan program berkah qurban dan tebar quran 1443 H yang tersebar ke hampir seluruh provinsi di Indonesia.

The philanthropic programs are mostly implemented in the form of construction activities that account for 47.09% of the total philanthropic activities, with an estimated return of 60 Billion rupiah. Moreover, the other activities constituted the 2nd largest proposal value with a program value reaching 17.74% of the total activities. These other activities included berkah qurban (blessing of qurban) and tebar qur'an 1443 H (qur'an distribution) across almost all provinces in Indonesia.

Tabel Rekapitulasi persetujuan proposal Kemaslahatan berdasarkan Jenis Kegiatan

Table of Recapitulation of Approved Philanthropic Program Proposal Based on Type of Activities



Distribusi Kegiatan Kemaslahatan Tahun 2022 per Mitra Kemaslahatan

Pada tahun 2022 Bidang Kemaslahatan menjalin kerjasama untuk sinergi dan kolaborasi dengan Mitra Kemaslahatan. Sampai dengan Triwulan IV tahun 2022 seluruh persetujuan dilakukan assessment dan penyusunan kembali proposal oleh mitra Kemaslahatan. Hal ini sangat membantu divisi Kemaslahatan dengan keterbatasan personil yang dimiliki yaitu hanya 5 (lima) pada Divisi Registrasi dan Analisa Kemaslahatan dan 6 (enam) pada Divisi Pelaksanaan dan Monev Kemaslahatan atau total 13 (tiga belas) orang berikut Deputi dan Anggota untuk dapat menatalaksanakan lebih dari 500 program yang sedang berjalan baik untuk RKAT tahun 2021 dan kegiatan tahun 2022 serta ribuan proposal baru yang terus diterima.

Distribution of Philanthropic Programs in 2022 per Philanthropic Program Partners

In 2022, the Philanthropic Program Division built cooperation for synergy and collaboration with the Philanthropic Program Partners. As of Q4 of 2022, the approval of all proposals were assessed, and the proposals were re-developed by the Philanthropic Program Partners. This made a tremendous help for the Philanthropic Program Division, as it had a limited number of personnel, which was only 5 (five) people in Registration and Analysis of Philanthropic Program Division and 6 (six) people in Implementation and Monev of Philanthropic Program Division or a total of 13 (thirteen) people including the Deputy and Member, in order to implement more than 500 ongoing programs according to RKAT 2021 and activities in 2022 along with thousands of new proposals received.

Jumlah Mitra Kemaslahatan keseluruhan berjumlah 15 mitra, namun demikian hanya 11 Mitra Kemaslahatan yang turut aktif dalam proses pelaksanaan kegiatan kemaslahatan kepada penerima manfaat.

There are a total of 15 Philanthropic Program Partners. However, only 11 Philanthropic Program Partners are actively involved in the implementation process of philanthropic program for beneficiaries.

Gambar Mitra Kemaslahatan

Logo of Philanthropic Program Partners

Keterangan: Jumlah Mitra Kemaslahatan aktif sampai dengan Triwulan IV Tahun 2022

Note: Total Number of Active Philanthropic Program Partners as of Q4 of 2022

Di Triwulan IV tahun 2022 jumlah Mitra Kemaslahatan yang membantu dalam pelaksanaan program kemaslahatan adalah sebanyak 11 Mitra Kemaslahatan. Dengan sinergi dan kolaborasi bersama Mitra Kemaslahatan, BPKH dapat merealisasikan program kemaslahatan untuk RKAT tahun 2022 sebanyak 504 program atau senilai Rp136 miliar. Tentunya sinergi dan kolaborasi yang amat positif dengan Mitra Kemaslahatan dapat lebih ditingkatkan agar tujuan maqashid syariah tetap terjaga dengan baik. Rincian Kegiatan Kemaslahatan per mitra ini tercantum pada Tabel 7.

In Q4 of 2022, there were 11 Philanthropic Program Partners that assisted in the implementation of the philanthropic programs. With synergy and collaboration with the Philanthropic Program Partners, BPKH was able to realize 504 philanthropic programs for RKAT 2022 or a worth Rp136 billion. This very positive synergy and collaboration with the Philanthropic Program Partners can certainly be further improved so that the goal of maqashid sharia can be well maintained. Details of the Philanthropic Programs per partner are listed in Table 7.

Rincian Kegiatan Kemaslahatan Tahun 2022 Bekerja Sama dengan Mitra Kemaslahatan

Details of Philanthropic Programs in 2022 in Cooperation with Philanthropic Program Partners

No	Mitra Kemaslahatan Philanthropic Program Partners	Jumlah Kegiatan Number of Activities	Nominal Persetujuan (Rp) Amount of Fund Approved (Rp)
1	Baznas	81	Rp21.054.391.365
2	NU Care Lazisnu	42	Rp25.435.871.000
3	Lazismu	32	Rp13.798.182.400

No	Mitra Kemaslahatan Philanthropic Program Partners	Jumlah Kegiatan Number of Activities	Nominal Persetujuan (Rp) Amount of Fund Approved (Rp)
4	Rumah Zakat	25	Rp10.930.268.150
5	DT Peduli	33	Rp18.786.986.593
6	PPPA Daarul Qur'an	42	Rp17.393.403.000
7	LAZUQ	23	Rp7.930.645.600
8	Baitul Maal Muamalat	18	Rp8.214.539.796
9	Solo Peduli	15	Rp4.214.191.000
10	Dompet Dhuafa	8	Rp4.654.883.925
11	DMI	1	Rp1.020.000.000
	Jumlah **Total**	**328**	**Rp133.433.362.829**

Pelaksanaan Serah Terima

Selama tahun 2022 yang terdiri dari 144 Serah Terima secara Online dan 57 secara *Offline* .

Handover Implementation

Throughout 2022, BPKH conducted 144 online handover and 57 offline handover.

Pelaksanaan *Monitoring*

Seluruh kegiatan kemaslahatan dilaksanakan oleh mitra dan dilakukan *monitoring* dan Evaluasi Program Kemaslahatan oleh divisi pelaksanaan *monitoring* dan Evaluasi sebanyak 254 Program Kemaslahatan.

Monitoring Implementation

All philanthropic programs are carried out by partners. A total of these 254 philanthropic programs are monitored and evaluated by the monitoring implementation division.

Laporan Pertanggungjawaban

Laporan Pertanggungjawaban kegiatan kemaslahatan untuk RKAT tahun 2022 yang telah disampaikan Mitra Kemaslahatan sampai dengan 31 Desember 2022 berjumlah 313 laporan dari 328 kegiatan. Masih terdapat 15 laporan yang belum disampaikan kepada Bidang Kemaslahatan. Hal ini disebabkan karena beberapa pekerjaan kegiatan kemaslahatan tahun 2022 yang persetujuan dan pencairan dananya baru dilakukan di akhir tahun sehingga pekerjaannya baru dimulai di tahun 2023. Atas hasil kondisi tersebut, diharapkan ke depannya proses pengajuan proposal hingga persetujuan proposal beserta pencairan tidak terjadi lagi di akhir tahun.

Accountability Report

There were 313 Accountability Reports of the philanthropic program for RKAT 2022 that have been submitted by Philanthropic Program Partners up to December 31, 2022 out of a total of 328 programs. There were still 15 reports left that have not been submitted to the Philanthropic Program Division. This was because there were some philanthropic programs of 2022 whose approval and fund disbursement were just made at the end of the year, thus the implementation of the program were just started in 2023. Given this condition, it is expected that the proposal submission up to the approval and fund disbursement process no longer occurred at the end of year.

Mitra Kemaslahatan Philanthropic Program Partners	Jumlah Kegiatan Number of Activities	LPJ Diterima LPJ Received	LPJ Belum Diterima LPJ Not Yet Received
BAZNAS	81	80	1
DMI	1	1	0
Dompet Dhuafa	8	5	3

Mitra Kemaslahatan Philanthropic Program Partners	Jumlah Kegiatan Number of Activities	LPJ Diterima LPJ Received	LPJ Belum Diterima LPJ Not Yet Received
DT Peduli	33	31	2
LAZISMU	34	6	28
Laznas BSMU	0	0	0
LAZUQ	23	23	0
NU Care-LAZISNU	44	2	42
PPPA Daarul Quran	45	45	0
Rumah Zakat	26	25	1
Setjen Kemenag RI Secretariat General of Ministry of Religious Affairs of RI	0	0	0
Solo Peduli	15	15	0
Baitul Maal Muamalat	44	42	2
Jumlah **Total**	**328**	**313**	**15**

Laporan Evaluasi Mitra

Selama tahun 2022, terdapat 13 Mitra Kemaslahatan yang telah menjalankan program kemaslahatan. Penunjukan atas Mitra Kemaslahatan selama ini didasari atas penilaian berdasarkan jaringan kerja dan relawan serta kecepatan dalam memproses penugasan proposal dari Bidang Kemaslahatan. Namun demikian, ke depan perlu diatur sebuah mekanisme evaluasi atas kinerja Mitra Kemaslahatan dan juga perlu diatur mekanisme penunjukan Mitra Kemaslahatan. Selain itu, untuk keberlanjutan kerja sama dengan mitra kemaslahatan, perlu didukung dengan infrastruktur teknologi informasi yang memadai mengingat jumlah kegiatan kemaslahatan ke depan akan semakin meningkat, dan juga diperlukan adanya dukungan yang dapat menyokong keberlangsungan operasional Mitra Kemaslahatan sebagai lembaga filantropi yang juga menjalankan Program Kemaslahatan BPKH.

Partner Evaluation Report

During 2022, there were 13 Philanthropic Program Partners who have implemented the philanthropic programs. The appointment of Philanthropic Program Partners has so far been based on an assessment of a network and volunteers as well as speed in processing proposal assignments from the Philanthropic Program Division. However, going forward, it is necessary to set up both performance evaluation mechanism and appointment of the Philanthropic Program Partners. In addition, for the continuation of cooperation with the philanthropic program partners, the support of adequate information technology infrastructure is needed considering that the number of philanthropic programs in the future will increase. This also incudes the support to sustain the operational continuity of the Philanthropic Program Partners as a philanthropic institution that also runs the BPKH Trust Fund – Philanthropic Program.

Sarana dan Prasarana Ibadah
Sarana dan Prasarana Ibadah








Sedekah Qurban
Sedekah Qurban







Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan [F.26]

Pada tahun 2022, BPKH mengembangkan aplikasi BPKH VA untuk memudahkan jemaah dalam melakukan pengecekan nilai manfaat secara real time.

Innovation and Development of Sustainable Financial Products/Services [F.26]

In 2022, BPKH developed BPKH VA application to facilitate the pilgrims in checking return on a real time basis.

Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Jemaah [F.27]

Products/Services That Have Been Evaluated For Safety For Pilgrims [F.27]

Pada tahun 2022, BPKH VA untuk memberikan kemudahan bagi jamaah melakukan pengecekan nilai manfaat sudah dilakukan uji kemanan sistem.

In 2022, the system security test of BPKH VA, an application to facilitate pilgrims in checking return, had been conducted.

Dampak Produk/Jasa [F.28]

Impact of Products/Services [F.28]

Pada tahun 2022, BPKH telah melakukan uji keamanan pada BPKH VA. Tidak ada dampak negatif yang dihasilkan dari BPKH VA. BPKH mempunyai dampak positif bagi jemaah karena memberikan kemudahan.

In 2022, BPKH had conducted security testing on BPKH VA. There was no negative impact resulting from BPKH VA. BPKH gave positive contribution for the pilgrims for the ease it provided.

Jumlah Produk yang Ditarik Kembali [F.29]

Number of Products Recalled [F.29]

Selama tahun 2022, tidak ada produk yang ditarik kembali.

During 2022, there were no products recalled.

Survei Kepuasan Jemaah Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan [F.30]

Pilgrims' Satisfaction Survey on Sustainable Financial Products and/or Services [F.30]

BPKH berkomitmen memberikan kualitas produk terbaik dan pelayanan prima kepada para jemaah. Sebagai upaya untuk mengelola ekspektasi tersebut, BPKH juga melakukan pengukuran untuk mengetahui dan mengevaluasi kepuasan jemaah. Pada tahun 2022, Survei Kepuasan Pelayanan Keuangan Haji adalah 84,51%.

BPKH is committed to providing the best quality products and excellent service to pilgrims. In an effort to manage these expectations, BPKH also conducts survey to find out and evaluate the pilgrims' satisfaction. In 2022, the Hajj Financial Services Satisfaction Survey was recorded at 84.51%.

Verifikasi Tertulis dari Pihak Independen [G.1]

Written Verification from Independent Party [G.1]

Data-data keuangan yang diungkapkan dalam Laporan Keberlanjutan ini berdasarkan Laporan Keuangan Konsolidasian BPKH Tahun Berakhir 31 Desember 2022 yang telah diaudit BPK. Sementara itu saat ini BPK belum menggunakan *external assurance* untuk memverifikasi kinerja sosial dan lingkungan.

The financial data disclosed in this Sustainability Report are based on the BPKH Consolidated Financial Statements for the Year Ended December 31, 2022 which have been audited by BPK. Meanwhile, BPK has not yet used external assurance to verify social and environmental performance.

Lembar Umpan Balik [G.2]
Feedback Form [G.2]

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim email atau mengirim formulir ini melalui fax atau pos.

We would like to ask all stakeholders to kindly provide feedback after reading this Sustainability Report by sending email or send this form by fax or mail.

Profil Anda | **Your Profile**

Nama (bila berkenan) : .....
Name (if you please)
Institusi/Perusahaan : .....
Institution/Company
Email : .....
Email
Telp/Hp : .....
Phone/Mobile

Golongan Pemangku Kepentingan | **Stakeholders Group**

☐ Pemerintah
☐ LSM
☐ Perusahaan
☐ Masyarakat
☐ Media
☐ Akademik
☐ Lain-lain, mohon sebutkan .....

Mohon pilih jawaban yang paling sesuai

1. Laporan ini bermanfaat bagi Anda:
   ☐ Sangat Tidak Setuju ☐ Tidak Setuju
   ☐ Netral ☐ Setuju ☐ Sangat Setuju

2. Laporan ini menggambarkan kinerja BPKH dalam pembangunan keberlanjutan:
   ☐ Sangat Tidak Setuju ☐ Tidak Setuju
   ☐ Netral ☐ Setuju ☐ Sangat Setuju

3. Laporan ini mudah dimengerti:
   ☐ Sangat Tidak Setuju ☐ Tidak Setuju
   ☐ Netral ☐ Setuju ☐ Sangat Setuju

4. Laporan ini menarik:
   ☐ Sangat Tidak Setuju ☐ Tidak Setuju
   ☐ Netral ☐ Setuju ☐ Sangat Setuju

Please choose the most appropriate answer

1. This report is useful to you:
   ☐ Strongly Disagree ☐ Disagree
   ☐ Netral ☐ Agree ☐ Strongly Agree

2. This report describes BPKH's performance in sustainability development:
   ☐ Strongly Disagree ☐ Disagree
   ☐ Netral ☐ Agree ☐ Strongly Agree

3. This report is easy to understand:
   ☐ Strongly Disagree ☐ Disagree
   ☐ Netral ☐ Agree ☐ Strongly Agree

4. This report is interesting:
   ☐ Strongly Disagree ☐ Disagree
   ☐ Netral ☐ Agree ☐ Strongly Agree

5. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan BPKH:
   ☐ Sangat Tidak Setuju ☐ Tidak Setuju
   ☐ Netral ☐ Setuju ☐ Sangat Setuju

Mohon berkenan mengisi:

1. Bagian laporan mana yang paling berguna bagi Anda:
   .....
   .....
   .....
2. Bagian laporan mana yang kurang berguna bagi Anda:
   .....
   .....
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3. Bagian laporan mana yang paling menarik bagi Anda:
   .....
   .....
   .....
4. Bagian laporan mana yang kurang menarik bagi Anda:
   .....
   .....
   .....
5. Mohon berikan saran/usul/komentar Anda atas laporan ini:
   .....
   .....
   .....

Terima kasih atas partisipasi Anda.

Mohon agar formulir ini dikirimkan kembali kepada:
Sekretaris Badan

BPKH
Muamalat Tower,
Jl. Prof. Dr. Satrio Kav. 18,
Jakarta 12940, Indonesia.
Telp / Phone : 021-83793001
(*Hunting*) : +62 821 9090 6002
Fax. / Facs : 021 83793019
E-mail : info@bpkh.go.id
Website : www.bpkh.go.id

5. This report increases your trust in the Company's sustainability:
   ☐ Strongly Disagree ☐ Disagree
   ☐ Netral ☐ Agree ☐ Strongly Agree

Please complete the below statements:

1. Which part of this report is most useful to you:
   .....
   .....
   .....
2. Which part of this report is less useful to you:
   .....
   .....
   .....
3. Which part of this report is the most interesting to you:
   .....
   .....
   .....
4. Which part of this report is less interesting to you:
   .....
   .....
   .....
5. Please give us your advice/suggestions/comments on this report:
   .....
   .....
   .....

Thank you for your participation.

Kindly send this form to:
Secretary of the Agency

BPKH
Muamalat Tower,
Jl. Prof. Dr. Satrio Kav. 18,
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E-mail : info@bpkh.go.id
Website : www.bpkh.go.id

Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya

Response towards Feedback on Previous Year's Sustainability Report

Pada tahun 2022, BPKH tidak mendapatkan tanggapan terhadap umpan balik laporan keberlanjutan 2022

In 2022, BPKH did not receive any response to feedback form of sustainability report 2022.

Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor [G.4]

List Of Disclosure According To Financial Services Authority Regulation Number [G.4]

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BPKH
Badan Pengelola Keuangan Haji

LAPORAN KEUANGAN KONSOLIDASIAN

UNTUK TAHUN YANG BERAKHIR PADA 31 DESEMBER 2022 (*audited*)

Kata Pengantar

Assalamu'alaikum Warahmatullahi Wabarakatuh,

Alhamdulillah atas rahmat dan pertolongan Allah SWT, Laporan Keuangan Konsolidasian Badan Pengelola Keuangan Haji (BPKH) Tahun 2022 dapat disusun sesuai waktu yang ditetapkan dalam ketentuan yang berlaku. Penerbitan Laporan Keuangan Konsolidasian BPKH Tahun 2022 merupakan perwujudan dari amanat dalam Pasal 52 Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, dimana BPKH wajib menyampaikan laporan pertanggungjawaban pelaksanaan pengelolaan Keuangan Haji kepada Presiden dan DPR yang terdiri dari Laporan Kinerja dan Laporan Keuangan. Untuk melaksanakan amanat tersebut, kami menyajikan Laporan Keuangan Konsolidasian BPKH per 31 Desember 2022, yang terdiri dari Neraca Konsolidasian, Laporan Operasional Konsolidasian, Laporan Perubahan Aset Neto Konsolidasian, Laporan Arus Kas Konsolidasian, Laporan Realisasi Anggaran, dan Catatan atas Laporan Keuangan.

Laporan Keuangan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan (SAK) yang berlaku dalam rangka perwujudan transparansi BPKH dalam pengelolaan Keuangan Haji. Kami berupaya memberikan informasi yang memadai mengenai pengelolaan dana titipan jemaah haji *waiting list* dan Dana Abadi Umat (DAU) serta dana lainnya.

Akhir kata, kami mengharapkan saran dan masukan dari seluruh pihak pemangku kepentingan (s*takeholders*) agar kualitas laporan keuangan berikutnya akan semakin baik dan mampu memberikan cerminan perwujudan tata kelola yang baik (*good governance*).

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Jakarta, Mei 2023

Badan Pelaksana BPKH

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BADAN PENGELOLA KEUANGAN HAJI

SURAT PERNYATAAN BADAN PELAKSANA TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN BADAN PENGELOLA KEUANGAN HAJI (BPKH) UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022

Kami yang bertanda tangan di bawah ini:

1. Nama : Fadlul Imansyah
   Alamat Kantor : Muamalat Tower Lantai 14 - 17 Jalan Prof. Dr. Satrio, Kav. 18, Kuningan Timur, Setiabudi
   Nomor Telepon : 021-83793001
   Jabatan : Kepala Badan Pelaksana

2. Nama : Acep Riana Jayaprawira
   Alamat Kantor : Muamalat Tower Lantai 14 - 17 Jalan Prof. Dr. Satrio, Kav. 18, Kuningan Timur, Setiabudi
   Nomor Telepon : 021-83793001
   Jabatan : Anggota Badan Pelaksana Bidang Keuangan dan Manajemen Risiko

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan Badan Pengelola Keuangan Haji ("Badan");
2. Laporan Keuangan Badan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia;
3. Semua informasi dalam laporan keuangan Badan telah dimuat secara lengkap dan benar;
4. Laporan Keuangan Badan tidak mengandung informasi atau fakta material yang tidak benar dan kami tidak menghilangkan informasi atau fakta material terhadap laporan keuangan;
5. Kami bertanggung jawab atas sistem pengendalian internal Badan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Atas Nama dan Mewakili Badan Pelaksana
Jakarta, 31 Mei 2023

Fadlul Imansyah	Acep Riana Jayaprawira
Kepala Badan Pelaksana	Anggota Badan Pelaksana

Muamalat Tower, Lantai 14 - 17 Jalan Prof. Dr. Satrio, Kav. 18, Karet Kuningan, Setiabudi, Jakarta Selatan 12940
Telp: 021 83793001 (Hunting), 83793002 - https://www.bpkh.go.id

PERNYATAAN TELAH DIREVIU
OLEH BIDANG AUDIT INTERNAL
PADA LAPORAN KEUANGAN KONSOLIDASIAN
BADAN PENGELOLA KEUANGAN HAJI
TAHUN 2022

Kami telah mereviu Laporan Keuangan Konsolidasian Badan Pengelola Keuangan Haji untuk periode Tahun 2022 berupa Neraca per 31 Desember 2022, Laporan Operasional, Laporan Perubahan Aset Netto, Laporan Arus Kas, dan Catatan atas Laporan Keuangan serta Laporan Realisasi Anggaran sebagai Laporan Tambahan untuk periode yang berakhir pada tanggal tersebut sesuai dengan ketentuan yang berlaku. Semua informasi yang dimuat dalam Laporan Keuangan adalah penyajian manajemen pengelola keuangan haji pada Badan Pengelola Keuangan Haji.

Reviu bertujuan untuk memberikan keyakinan terbatas mengenai akurasi, keandalan, keabsahan informasi serta kesesuaian pengakuan, pengukuran, dan pelaporan transaksi sesuai dengan Standar Akuntansi Keuangan yang berlaku. Reviu mempunyai lingkup yang jauh lebih sempit dibandingkan dengan lingkup audit yang bertujuan untuk menyatakan pendapat atas Laporan Keuangan secara keseluruhan. Oleh karena itu, kami tidak memberi pendapat semacam itu.

Berdasarkan reviu kami, tidak terdapat perbedaan signifikan yang menjadikan kami yakin bahwa Laporan Keuangan yang kami sebutkan di atas tidak disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku.

Jakarta, 31 Mei 2023
BADAN PENGELOLA KEUANGAN HAJI
DEPUTI AUDIT INTERNAL

(Misbah Taufiqurrohman)

BADAN PENGELOLA KEUANGAN HAJI (BPKH) DAN ENTITAS ANAK
NERACA KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	Catatan	31 Desember 2022	31 Desember 2021 *
ASET			
Kas dan setara kas	G.1	1.267.187.044.077,00	9.246.996.255,00
Giro dan penempatan pada Bank Indonesia	G.2	7.191.470.623.000,00	0,00
Penempatan pada bank	G.3	38.511.128.306.307,00	45.636.507.916.615,00
Piutang pembiayaan	G.4	6.489.259.198.000,00	0,00
Pembiayaan bagi hasil	G.5	10.004.978.927.000,00	0,00
Pendapatan yang masih harus diterima	G.6	4.086.311.302.770,00	1.725.850.809.078,00
Uang muka investasi	G.7	0,00	1.000.000.000.000,00
Investasi surat berharga	G.8	140.847.514.247.125,00	110.909.318.708.087,00
Penyertaan saham pada entitas anak	G.9	0,00	276.650.155.259,00
Investasi langsung dan lainnya	G.10	1.126.534.810.000,00	964.290.413.186,00
Aset tetap – bersih	G.11	1.585.600.825.819,00	6.624.609.770,00
Investasi emas	G.12	425.129.338,00	0,00
Aset lainnya	G.13	1.679.612.134.751,00	67.450.025.464,00
JUMLAH ASET		**212.790.022.548.187,00**	**160.595.939.633.714,00**
LIABILITAS			
Utang jemaah tunda	G.14	5.159.934.508.062,00	9.180.651.053.705,00
Utang lainnya	G.15	995.769.055.860,00	211.248.821.202,00
Dana simpanan nasabah bank	G.16	9.274.338.619.663,00	0,00
Dana titipan Jemaah	G.17	142.143.290.066.817,00	133.254.547.989.632,00
Pendapatan nilai manfaat yang ditangguhkan	G.18	0,00	238.078.541.630,00
Pinjaman yang diterima	G.19	500.000.000.000,00	0,00
JUMLAH LIABILITAS		**158.073.332.250.402,00**	**142.884.526.406.169,00**
DANA SYIRKAH TEMPORER	G.20	**33.173.839.543.887,00**	**0,00**

BADAN PENGELOLA KEUANGAN HAJI (BPKH) DAN ENTITAS ANAK
NERACA KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	Catatan	31 Desember 2022	31 Desember 2021 *
ASET NETO			
Aset neto tanpa pembatasan	G.21	1.253.841.068.497,00	488.770.622.721,00
Aset neto dengan pembatasan	G.22	19.890.315.898.874,00	17.222.642.604.824,00
Kepentingan entitas induk - BPKH		**21.144.156.967.371,00**	**17.711.413.227.545,00**
Kepentingan nonpengendali atas aset neto entitas anak yang dikonsolidasi	G.23	**398.693.786.527,00**	**0,00**
JUMLAH ASET NETO		**21.542.850.753.898,00**	**17.711.413.227.545,00**
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN ASET NETO		**212.790.022.548.187,00**	**160.595.939.633.714,00**

**Entitas Induk (BPKH) saja dan BMI (entitas anak) dikonsolidasi pada Tahun 2022.*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini.

Jakarta, 31 Mei 2023
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Fadlul Imansyah	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

BADAN PENGELOLA KEUANGAN HAJI (BPKH) DAN ENTITAS ANAK
LAPORAN OPERASIONAL KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	Catatan	31 Desember 2022	31 Desember 2021 *
A. DENGAN PEMBATASAN DARI PEMBERI SUMBER DAYA			
DANA PENYELENGGARAAN IBADAH HAJI (PIH)			
Pendapatan setoran jemaah berangkat	H.1	3.777.867.150.710,00	0,00
Beban PIH	H.2	(9.033.246.037.415,00)	0,00
Defisit		**(5.255.378.886.705,00)**	**0,00**
Pendapatan nilai manfaat	H.3	9.889.974.072.093,00	9.764.217.501.076,00
Pendapatan hibah	H.4	2.165.028.822,00	0,00
Penyaluran untuk rekening virtual	H.5	(2.064.058.901.116,00)	(2.500.000.000.000,00)
Beban operasional	H.6	(250.171.599.907,00)	(234.005.267.977,00)
Beban hibah	H.7	(2.165.028.822,00)	(64.956.702.284,00)
Nilai manfaat tersedia untuk penyelenggaraan ibadah haji		**7.575.743.571.070,00**	**6.965.255.530.815,00**
Surplus Dana PIH		**2.320.364.684.365,00**	**6.965.255.530.815,00**
Dana Abadi Umat (DAU)			
Pendapatan nilai manfaat	H.3	242.297.133.737,00	237.615.583.591,00
Penyaluran program kemaslahatan	H.8	(130.318.759.229,00)	(189.446.292.902,00)
Surplus Dana DAU		**111.978.374.508,00**	**48.169.290.689,00**
Akumulasi Surplus		**2.432.343.058.873,00**	**7.013.424.821.504,00**
Penggunaan nilai manfaat akumulasi tahun sebelumnya	H.9	238.078.541.630,00	0,00
Pendapatan lain-lain – bersih	H.10	26.069.180.381.00	506.557.739.109,00
Surplus Sebelum Pajak Penghasilan		**2.696.490.780.884,00**	**7.519.982.560.613,00**
Beban pajak penghasilan - induk	H.14	(21.313.898.907,00)	(52.125.766.660,00)
SURPLUS DENGAN PEMBATASAN		**2.675.176.881.977,00**	**7.467.856.793.953,00**
B. TANPA PEMBATASAN DARI PEMBERI SUMBER DAYA			
Pendapatan hibah		0,00	236.935.303.186,00
Pendapatan usaha entitas anak	H.11	2.699.893.827.000,00	0,00
Beban usaha dan operasional entitas anak	H.12	(2.635.363.800.000,00)	0,00
Beban lain-lain entitas anak - bersih	H.13	(14.150.225.511,00)	0,00
Surplus Sebelum Pajak Penghasilan		**50.379.801.489,00**	**236.935.303.186,00**
Beban pajak penghasilan - anak	H.14	(25.071.809.000,00)	0,00
SURPLUS TANPA PEMBATASAN		**25.307.992.489,00**	**236.935.303.186,00**
SURPLUS TAHUN BERJALAN		**2.700.484.874.466,00**	**7.704.792.097.139,00**
Penghasilan komprehensif lain	H.15	668.920.656.749,00	21.676.194.301,00
SURPLUS KOMPREHENSIF		**3.369.405.531.215,00**	**7.726.468.291.440,00**
Surplus tahun berjalan yang diatribusikan kepada:			
Entitas induk (BPKH)		2.696.097.265.145,00	7.704.792.097.139,00
Kepentingan nonpengendali		4.387.609.321,00	0,00
		2.700.484.874.466,00	**7.704.792.097.139,00**

BADAN PENGELOLA KEUANGAN HAJI (BPKH) DAN ENTITAS ANAK
LAPORAN OPERASIONAL KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	Catatan	31 Desember 2022	31 Desember 2021 *
Penghasilan komprehensif lain tahun berjalan yang diatribusikan kepada:			
Entitas induk (BPKH)		668.900.499.081,00	21.676.194.301,00
Kepentingan nonpengendali		20.157.668,00	0,00
		668.920.656.749,00	**21.676.194.301,00**
SURPLUS KOMPREHENSIF			
Entitas induk (BPKH)		3.364.997.764.226,00	7.726.468.291.440,00
Kepentingan nonpengendali		4.407.766.989,00	0,00
		3.369.405.531.215,00	**7.726.468.291.440,00**

**Entitas Induk (BPKH) saja dan BMI (entitas anak) dikonsolidasi pada Tahun 2022.*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini.

Jakarta, 31 Mei 2023
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Fadlul Imansyah	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

BADAN PENGELOLA KEUANGAN HAJI (BPKH) DAN ENTITAS ANAK
LAPORAN PERUBAHAN ASET NETO KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

	Kepentingan Entitas Induk - BPKH			Kepentingan Non-Pengendali	Jumlah
	Aset Neto dengan Pembatasan	Aset Neto Tanpa Pembatasan	Jumlah		
Catatan	I.1	I.2		I.3	
Saldo Aset Neto pada 31 Desember 2020	**9.750.741.486.006,00**	**1.077.452.330.865,00**	**10.828.193.816.871,00**	**0,00**	**10.828.193.816.871,00**
Surplus tahun berjalan - PIH	7.419.687.503.264,00	0,00	**7.419.687.503.264,00**	0,00	**7.419.687.503.264,00**
Surplus tahun berjalan - DAU	48.169.290.689,00	0,00	**48.169.290.689,00**	0,00	**48.169.290.689,00**
Surplus komprehensif	0,00	258.611.497.487,00	**258.611.497.487,00**	0,00	**258.611.497.487,00**
Sub jumlah	**7.467.856.793.953,00**	**258.611.497.487,00**	**7.726.468.291.440,00**	0,00	**7.726.468.291.440,00**
Koreksi aset neto - PIH	(5.821.728.128,00)	0,00	**(5.821.728.128,00)**	0,00	**(5.821.728.128,00)**
Koreksi aset neto – DAU	6.669.472.522,00	0,00	**6.669.472.522,00**	0,00	**6.669.472.522,00**
Koreksi saldo awal	0,00	(847.293.205.631,00)	**(847.293.205.631,00)**	0,00	**(847.293.205.631,00)**
Pelimpahan Aset Neto PKOH Kementerian Agama	3.196.580.471,00	0,00	**3.196.580.471,00**	0,00	**3.196.580.471,00**
Saldo Aset Neto Pada 31 Desember 2021*	**17.222.642.604.824,00**	**488.770.622.721,00**	**17.711.413.227.545,00**	**0,00**	**17.711.413.227.545,00**
Surplus tahun berjalan - PIH	2.563.198.507.469,00	0,00	2.563.198.507.469,00	0,00	2.563.198.507.469,00
Surplus tahun berjalan - DAU	111.978.374.508,00	0,00	111.978.374.508,00	0,00	111.978.374.508,00
Surplus entitas anak	0,00	25.307.992.489,00	25.307.992.489,00	0,00	25.307.992.489,00
Surplus komprehensif	0,00	664.512.889.760,00	664.512.889.760,00	4.407.766.989,00	668.920.656.749,00
Sub jumlah	**2.675.176.881.977,00**	**689.820.882.249,00**	**3.364.997.764.226,00**	**4.407.766.989,00**	**3.369.405.531.215,00**
Pengakuan awal kepentingan nonpengendali pada tanggal akuisisi	0,00	0,00	0,00	382.193.806.765,00	382.193.806.765,00
Koreksi aset neto - PIH	7.937.684.493,00	0,00	7.937.684.493,00	0,00	7.937.684.493,00
Koreksi aset neto - DAU	(15.441.272.420,00)	0,00	(15.441.272.420,00)	0,00	(15.441.272.420,00)
Koreksi saldo awal	0,00	(19.301.000.000,00)	(19.301.000.000,00)	0,00	(19.301.000.000,00)
Penyesuaian perubahan kepemilikan	0,00	94.550.563.527,00	94.550.563.527,00	12.092.212.773,00	106.642.776.300,00
Saldo Aset Neto pada 31 Desember 2022	**19.890.315.898.874,00**	**1.253.841.068.497,00**	**21.144.156.967.371,00**	**398.693.786.527,00**	**21.542.850.753.898,00**

**Entitas Induk (BPKH) saja dan BMI (entitas anak) dikonsolidasi pada Tahun 2022.*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini.

Jakarta, 31 Mei 2023
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Fadlul Imansyah	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

BADAN PENGELOLA KEUANGAN HAJI (BPKH) DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	Catatan	31 Desember 2022	31 Desember 2021 *
Arus Kas dari Aktivitas Operasi	J.1		
Penerimaan nilai manfaat		10.343.497.674.849,00	9.873.139.962.089,00
Pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat		(5.473.411.725.883,00)	0,00
Penerimaan piutang		2.518.729.865,00	240.440.002,00
Penerimaan lain-lain		23.296.928.101,00	9.866.052.993,00
Pengeluaran beban pajak nilai manfaat		(10.820.074.955,00)	(234.808.612.352,00)
Pengeluaran operasional BPKH		(249.434.689.958,00)	(196.586.707.528,00)
Pengeluaran kegiatan untuk kemaslahatan umat islam		(139.118.479.071,00)	(188.931.876.605,00)
Penerimaan kas bersih aktivitas operasi entitas anak		7.688.793.394.020,00	0,00
Pengeluaran kas bersih aktivitas operasi entitas anak		(6.021.979.668.000,00)	0,00
Pengeluaran lain-lain		(61.068.261.660,00)	(17.612.442.751,00)
Kas Bersih yang Diperoleh Dari Aktivitas Operasi		**6.102.273.827.308,00**	**9.245.306.815.848,00**
Arus Kas Dari Aktivitas Investasi	J.2		
Pembelian aset tetap		(1.064.428.076,00)	(2.013.072.108,00)
Pembelian aset tak berwujud		(63.664.500,00)	(19.340.351.414,00)
Penurunan Penempatan pada bank		(2.653.159.698.178,00)	(305.150.426.038,00)
Perolehan investasi		(9.557.885.699.238,00)	(23.801.985.796.029,00)
Hasil pelepasan dan pencairan investasi		7.579.300.500.000,00	9.502.282.920.133,00
Penerimaan kas bersih aktivitas investasi entitas anak		712.756.692.541,00	0,00
Pengeluaran kas bersih aktivitas investasi entitas anak		(3.316.796.046.981,00)	0,00
Saldo kas dan setara entitas anak yang dikonsolidasi pada tanggal akuisisi		7.094.645.123.000,00	0,00
Kas Bersih yang Digunakan Untuk Aktivitas Investasi		**(142.267.221.432,00)**	**(14.626.206.725.456,00)**

BADAN PENGELOLA KEUANGAN HAJI (BPKH) DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	Catatan	31 Desember 2022	31 Desember 2021 *
Arus Kas Dari Aktivitas Pendanaan	J.3		
Penerimaan setoran Jemaah		8.674.123.415.296,00	7.002.903.311.480,00
Pengeluaran untuk pengembalian dan pembatalan BPIH		(1.882.819.569.387,00)	(1.630.708.092.648,00)
Pengeluaran transfer penyelenggaraan ibadah haji dari setoran jamaah		(3.777.867.150.710,00)	0,00
Pengeluaran untuk pengembalian kepada PIHK		(823.952.975.693,00)	0,00
Penerimaan kas bersih aktivitas pendanaan entitas anak		400.000.000.000,00	0,00
Pengeluaran kas bersih aktivitas pendanaan entitas anak		(100.079.654.560,00)	0,00
Kas Bersih yang diperoleh dari Aktivitas Pendanaan		**2.489.404.064.946,00**	**5.372.195.218.832,00**
Kenaikan (Penurunan) Kas dan Setara Kas		**8.449.410.670.822,00**	**(8.704.690.776,00)**
Kas dan Setara Kas Pada Awal Tahun		**9.246.996.255,00**	**17.951.687.031,00**
Kas dan Setara Kas Pada Akhir Tahun		**8.458.657.667.077,00**	**9.246.996.255,00**
Kas dan setara kas akhir tahun terdiri dari:			
Kas dan setara kas		1.267.187.044.077,00	9.246.996.255,00
Giro dan penempatan pada Bank Indonesia		7.191.470.623.000,00	0,00
		8.458.657.667.077,00	**9.246.996.255,00**

**Entitas Induk (BPKH) saja dan BMI (entitas anak) dikonsolidasi pada Tahun 2022.*

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini.

Jakarta, 31 Mei 2023
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Fadlul Imansyah	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

BADAN PENGELOLA KEUANGAN HAJI (BPKH) DAN ENTITAS ANAK
LAPORAN REALISASI ANGGARAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	Anggaran Tahun 2022 (Satu Tahun Penuh)	Realisasi Periode Sampai Dengan 31 Desember 2022	
		Realisasi	% Realisasi
A. PENDAPATAN			
Nilai Manfaat			
Nilai manfaat - penempatan	1.163.000.000.000,00	1.533.228.877.017,00	131,83%
Nilai manfaat - investasi	7.906.000.000.000,00	8.799.448.722.877,00	111,30%
Pendapatan lain-lain	0,00	1.176.535.119,00	-
	9.069.000.000.000,00	**10.333.854.135.013,00**	**113,95%**
B. BELANJA			
BELANJA DANA BPIH			
Belanja PIH - Bipih	7.903.980.000.000,00	3.777.867.150.710,00	47,80%
Belanja PIH - subsidi PIH	9.119.192.630.962,00	5.473.411.725.883,00	60,02%
	17.023.172.630.962,00	**9.251.278.876.593,00**	**54,35%**
BELANJA DANA ABADI UMAT			
Belanja program kemaslahatan	**230.000.000.000,00**	**130.548.670.675,00**	**56,76%**
BELANJA OPERASIONAL BPKH			
Belanja pegawai	177.165.284.659,00	115.471.326.851,00	65,18%
Belanja operasional kantor	212.594.845.545,00	120.303.026.039,00	56,59%
Belanja modal	8.599.125.100,00	1.128.092.576,00	13,12%
	398.359.255.304,00	**236.902.445.466,00**	**59,47%**

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan ini.

Jakarta, 31 Mei 2023
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI



Fadlul Imansyah
Kepala Badan Pelaksana

Acep Riana Jayaprawira
Anggota Bidang Keuangan dan MR

A. UMUM

A.1 Pendirian dan Pembentukan

Badan Pengelola Keuangan Haji yang selanjutnya disingkat BPKH adalah Badan yang dibentuk berdasarkan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. BPKH berfungsi melakukan pengelolaan Keuangan Haji, yaitu semua hak dan kewajiban Pemerintah yang dapat dinilai dengan uang terkait dengan penyelenggaraan ibadah haji serta semua kekayaan dalam bentuk uang atau barang yang dapat dinilai dengan uang sebagai akibat pelaksanaan hak dan kewajiban tersebut, baik yang bersumber dari jemaah haji maupun sumber lain yang sah dan tidak mengikat.

Sesuai dengan amanah Undang-Undang, BPKH bertanggung jawab atas pengelolaan keuangan haji yang dilakukan dengan tujuan untuk meningkatkan kualitas penyelenggaraan ibadah haji, rasionalitas dan efisiensi penggunaan Biaya Penyelenggaraan Ibadah Haji (BPIH) serta manfaat bagi kemaslahatan umat Islam.

BPKH berdomisili di Muamalat Tower, Jl. Prof. DR. Satrio Kav. 18, Kuningan Timur, Setiabudi, Jakarta Selatan, DKI Jakarta 12940.

A.2 Dasar Hukum

1. Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji;
2. Peraturan Pemerintah Nomor 5 Tahun 2018 tentang Pelaksanaan Undang-Undang Nomor 14 Tahun 2014 tentang Pengelolaan Keuangan Haji; dan
3. Peraturan Presiden Nomor 110 Tahun 2017 tentang Badan Pengelola Keuangan Haji.

BPKH dibentuk berdasarkan Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji, kemudian ditindaklanjuti dengan penunjukan Anggota Dewan Pengawas dan Anggota Badan Pelaksana melalui Keputusan Presiden RI Nomor 74/P Tahun 2017 Tanggal 7 Juni 2017 tentang Pengangkatan Keanggotaan Dewan Pengawas dan Anggota Badan Pelaksana Badan Pengelola Keuangan Haji.

A.3 Dewan Pengawas dan Badan Pelaksana

Berdasarkan Keputusan Presiden Nomor 74/P Tahun 2017 Tanggal 7 Juni 2017 tentang Pengangkatan Keanggotaan Dewan Pengawas dan Anggota Badan Pelaksana Badan Pengelola Keuangan Haji, serta Keputusan Presiden Nomor 55/P Tahun 2022 Tanggal 6 Juni 2022 tentang Perpanjangan Masa Jabatan Anggota Dewan Pengawas dan Badan Pelaksana BPKH dan kemudian ditindaklanjuti dengan penunjukan Anggota Dewan Pengawas dan Anggota Badan Pelaksana melalui Keputusan Presiden Nomor 101/P Tahun 2022 Tanggal 14 Oktober 2022 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas dan Anggota Badan Pelaksana Badan Pengelola Keuangan Haji, susunan Dewan Pengawas dan Badan Pelaksana BPKH pada tanggal 31 Desember tahun 2022 dan 2021 adalah sebagai berikut:

Dewan Pengawas:

Periode 31 Desember 2022

1. Ketua : Firmansyah N. Nazaroedin, Ak., M.Sc.
2. Anggota : Dr. Deni Suardini, S.E., Akt., M.M., CFrA, CA, QIA, CGCAE.
3. Anggota : Heru Muara Sidik M.M.
4. Anggota : Dr. M. Dawud Arif Khan
5. Anggota : Dr. Mulyadi S.E., M.M., M.Si., Akt., CA., CPMA., SAS.
6. Anggota : Dr. H. Rojikin S.H., M.Si., QIA.
7. Anggota : H. Ishfah Abidal Aziz SHI., M.H.

Periode 31 Desember 2021

1. Ketua : Dr. Yuslam Fauzi, SE, MBA
2. Anggota : Khasan Faozi, SE, M.Si
3. Anggota : Moh. Hatta, Ak., MBA
4. Anggota : Dr. KH Marsyudi Syuhud
5. Anggota : Ir. Suhaji Lestiadi, ME
6. Anggota : Dr. Muhammad Akhyar Adnan, MBA, CA, Ak
7. Anggota : Dr. Abd Hamid Paddu, MA

Badan Pelaksana:

Periode 31 Desember 2022

1. Kepala : Fadlul Imansyah, S.E., M.M., CIFP., AAK.
2. Anggota : Dr. Ir. Acep Riana Jayaprawira, M.Si., CRP., CRGP., CIFM.
3. Anggota : Dr. Indra Gunawan, S.E., SIP., M.Sc.
4. Anggota : Prof. Dr. H. M. Arief Mufraini, Lc., M.Si.
5. Anggota : Amri Yusuf, S.E., Ak., CA., M.M.
6. Anggota : Harry Alexander, S.H., M.H., L.LM.
7. Anggota : Dr. (C). Sulistyowati, M.E., WMI., CFP.

Periode 31 Desember 2021

1. Kepala : Dr. Anggito Abimanyu, M.Sc.
2. Anggota : Dr. Ir. Acep Riana Jayaprawira, M.Si., CRP., CRGP., CIFM.
3. Anggota : Dr. Beny Witjaksono, SE., M.M.
4. Anggota : A. Iskandar Zulkarnain, SE., M.M
5. Anggota : Ir. Ajar Susanto Broto, M.M.
6. Anggota : Dr. Rahmat Hidayat, S.E., M.T.
7. Anggota : Dr. Hurriyah El Islamy, LLB (hons), M.CL., Ph.D

Untuk mendukung tugas, Dewan Pengawas membentuk komite-komite sebagai berikut:

1. Komite Audit
2. Komite Investasi dan Penempatan
3. Komite Manajemen Risiko Syariah

A4. Program yang Dikelola

BPKH mengelola Keuangan Haji yang mencakup Dana Haji yaitu dana setoran biaya penyelenggaraan ibadah haji, dana efisiensi penyelenggaraan haji, dana abadi umat, serta nilai manfaat yang dikuasai oleh negara dalam rangka penyelenggaraan ibadah haji dan pelaksanaan program kegiatan untuk kemaslahatan umat Islam. Sedangkan Dana Abadi Umat (DAU) adalah sejumlah dana yang sebelum berlakunya Undang-Undang Republik Indonesia Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji yang diperoleh dari hasil pengembangan DAU dan/atau sisa biaya operasional penyelenggaraan ibadah haji serta sumber lain yang halal dan tidak mengikat sesuai dengan ketentuan peraturan perundang-undangan.

Dalam mengelola Keuangan Haji, BPKH berwenang menempatkan dan menginvestasikan Keuangan Haji sesuai dengan prinsip syariah, kehati-hatian, keamanan dan nilai manfaat serta melakukan kerjasama dengan lembaga lain dalam rangka pengelolaan Keuangan Haji. Nilai manfaat yang diperoleh dari kegiatan investasi tersebut digunakan untuk mendukung penyelenggaraan ibadah haji bagi Jemaah yang berangkat, didistribusikan dalam bentuk rekening virtual bagi Jemaah yang belum berangkat dan mendanai kebutuhan operasional BPKH. Nilai manfaat atas hasil investasi DAU digunakan untuk kepentingan kemaslahatan umat.

Berdasarkan Peraturan Pemerintah No 5 Tahun 2018 tentang Pelaksanaan Undang-Undang 34 Tahun 2014 tentang Pengelolaan Keuangan Haji Pasal 25 ayat (2), besaran pengeluaran operasional BPKH paling banyak 5% dari perolehan nilai manfaat tahun sebelumnya. Besaran pengeluaran operasional BPKH terdiri dari belanja pegawai dan belanja operasional kantor yang mencakup belanja modal. Anggaran belanja BPKH harus mendapatkan persetujuan Dewan Perwakilan Rakyat (DPR) dan disampaikan kepada menteri yang menyelenggarakan urusan pemerintahan di bidang agama (Menteri Agama) untuk ditetapkan.

A.5 Pelimpahan Keuangan Haji dari Kementerian Agama

Sebelumnya, Keuangan Haji dikelola oleh Kementerian Agama. Pelimpahan keuangan haji dari Kementerian Agama kepada BPKH mulai dilakukan pada tanggal 12 Januari 2018, sehingga sejak saat itu BPKH mulai melakukan penempatan dana haji di Perbankan Syariah. Setelah dilakukan verfikasi oleh Badan Pengawasan Keuangan dan Pembangunan (BPKP), pada tanggal 11 Januari 2019 Berita Acara Pelimpahan Keuangan Haji secara resmi ditandatangani oleh Kepala Badan Pelaksana BPKH dan Direktur Jenderal Penyelenggaraan Haji dan Umroh (PHU) Kementerian Agama. Kemudian menindaklanjuti rekomendasi dari Badan Pemeriksaan Keuangan RI, pada Tahun 2019 telah dilaksanakan pelimpahan keuangan haji yang bersumber dari dana Pengelolaan Keuangan Operasional Haji (PKOH) dari Kementerian Agama kepada BPKH sesuai yang tercantum dalam Laporan Keuangan Penutup Penyelenggaraan Ibadah (PIH) Tahun 2017. Sehingga sampai dengan saat ini telah dilakukan pelimpahan keuangan haji beserta kekayaannya menjadi aset dan liabilitas serta hak dan kewajiban hukum bagi BPKH sesuai amanah Pasal 59 Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji.

A.6 Entitas Anak dan Asosiasi

BPKH memiliki entitas anak yang dikendalikan secara langsung dengan rincian sebagai berikut.

Entitas Anak	Domisili	Tahun Operasi Komersial	Persentase Kepemilikan	Jumlah Aset per 31 Desember 2022 (dalam ribuan)	Laba (Rugi) Bersih per 31 Desember 2022 (dalam ribuan)
Kepemilikan Langsung					
PT Bank Muamalat Indonesia Tbk	Jakarta	1992	82,69%	Rp61.363.584.209,00	Rp26.697.519,00

Selain itu BPKH juga memiliki entitas asosiasi melalui PT. Bank Muamalat Indonesia Tbk., yaitu PT. Al Ijarah Indonesia Finance dan PT Syarikat Takaful Indonesia. Per 31 Desember 2022, kepemilikan saham PT. Bank Muamalat Indonesia Tbk. di PT. Al Ijarah Indonesia Finance dan PT Syarikat Takaful Indonesia masing-masing sebesar 47,86% dan 5,91%.

Entitas Anak	Domisili	Tahun Operasi Komersial	Persentase Kepemilikan	Jumlah Aset per 31 Desember 2022 (dalam ribuan)	Laba (Rugi) Bersih per 31 Desember 2022 (dalam ribuan)
Kepemilikan Tidak Langsung					
PT Al Ijarah Indonesia Finance	Jakarta	2019	47,86%	Rp401.616.000,00	-
PT Syarikat Takaful Indonesia	Jakarta	1994	5,91%	Rp6.095.237,00	-

B. DASAR PENYUSUNAN LAPORAN KEUANGAN KONSOLIDASIAN

Berdasarkan Undang-undang No 34 Tahun 2014, BPKH berkewajiban menyusun laporan keuangan bulanan, triwulan, semester dan tahunan. Laporan Keuangan meliputi, neraca, laporan operasional, laporan perubahan aset neto, laporan arus kas, laporan realisasi anggaran, dan catatan atas laporan keuangan. Sehubungan dengan telah ditetapkannya BPKH sebagai pemegang saham pengendali PT. Bank Muamalat Indonesia (PT. BMI) Tbk. dan merujuk pada ketentuan PSAK 65, maka BPKH Menyusun Laporan Keuangan Konsolidasian. Laporan Keuangan Konsolidasian disusun dalam lingkup Laporan Keuangan semesteran dan tahunan. Laporan Keuangan Konsolidasian meliputi, neraca, laporan operasional, laporan perubahan aset neto, laporan arus kas, dan catatan atas laporan keuangan. Tahun 2022 adalah Tahun pertama BPKH menyusun laporan keuangan konsolidasian yang mengkonsolidasikan laporan keuangan induk dan anak perusahaan.

Laporan keuangan konsolidasian disusun dan disajikan sesuai dengan standar akuntansi keuangan yang berlaku. BPKH berkewajiban menyampaikan laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji yang mencakup laporan keuangan yang belum diaudit kepada Presiden dan DPR melalui Menteri Agama setiap enam bulan. BPKH juga berkewajiban menyampaikan laporan pertanggungjawaban pelaksanaan pengelolaan keuangan haji yang mencakup laporan keuangan yang telah diaudit oleh Badan Pemeriksa Keuangan Republik Indonesia (BPK RI) kepada Presiden dan DPR melalui Menteri Agama setiap enam bulan paling lambat tanggal 30 Juni tahun berikutnya.

Merespon kewajiban tersebut, BPKH telah menetapkan Peraturan Kepala Badan Pelaksana BPKH No. 1 Tahun 2022 yang mengatur bahwa BPKH menyusun laporan keuangan yang meliputi Neraca, Laporan Operasional, Laporan Perubahan Aset Neto, Laporan Arus Kas, Laporan Realisasi Anggaran, dan Catatan atas Laporan Keuangan. Laporan Realisasi Anggaran disusun dan disajikan sebagai informasi tambahan dalam laporan keuangan yang tidak disyaratkan oleh SAK, namun laporan tersebut diwajibkan oleh UU No 34 Tahun 2014 untuk

disusun oleh BPKH. Ketentuan tersebut disusun dengan mengacu kepada Standar Akuntansi Keuangan yang ditetapkan oleh Dewan Standar Akuntansi Keuangan-Ikatan Akuntan Indonesia. Penyajian laporan keuangan BPKH merujuk kepada ISAK 35 mengenai Penyajian Laporan Keuangan Entitas Berorientasi Non-laba yang memberikan pedoman penyajian laporan keuangan untuk entitas berorientasi non laba sebagai Interpretasi dari PSAK1 mengenai Penyajian Laporan Keuangan. Untuk transaksi dengan menggunakan akad syariah dicatat dan disajikan dalam laporan keuangan berdasarkan SAK Syariah. Sedangkan untuk transaksi lainnya dicatat disajikan dalam laporan keuangan berdasarkan SAK yang berlaku sepanjang tidak bertentangan dengan prinsip syariah. Oleh karena itu, secara keseluruhan laporan keuangan BPKH disusun berdasarkan Standar Akuntansi Keuangan di Indonesia.

Laporan arus kas konsolidasian disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan.

C. PERNYATAAN KEPATUHAN PENYUSUNAN LAPORAN KEUANGAN

BPKH menyatakan bahwa laporan keuangan konsolidasian per 31 Desember 2022 telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia dan peraturan perundang-undangan yang berlaku.

D. PERUBAHAN PENYAJIAN NERACA

Neraca (Sebelum 1 Januari 2022)

Necara keuangan Badan Pengelola Keuangan Ibadah Haji (BPKH) pada periode sebelum 1 Januari 2022, BPKH mengkategorikan aset dan kewajiban pada neraca berdasarkan lancar dan tidak lancar.

Neraca (Efektif 1 Januari 2022)

Neraca keuangan Badan Pengelola Keuangan Ibadah Haji (BPKH) pada periode efektif 1 Januari 2022 BPKH tidak lagi mengkategorikan aset dan kewajiban pada neraca berdasarkan lancar dan tidak lancar (*unclassified basis*).

E. PERUBAHAN ATAS PERNYATAAN STANDAR AKUNTANSI KEUANGAN ("PSAK'') DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN ("ISAK")

DSAK-IAI telah menerbitkan beberapa standar baru, amandemen dan penyesuaian atas standar, serta interpretasi atas standar namun belum berlaku efektif untuk periode yang dimulai atau setelah 1 Januari 2022 dan 2023, yaitu:

1. Amendemen PSAK 57 "Provisi, Liabilitas Kontinjensi dan Aset Kontinjensi tentang Kontrak Memberatkan"
2. Penyesuaian Tahunan PSAK 71 "Instrumen Keuangan"
3. Penyesuaian Tahunan PSAK 73 "Sewa"
4. Amendemen PSAK 1 "Penyajian Laporan Keuangan Tentang Pengungkapan Kebijakan Akuntansi"
5. Amendemen PSAK 16 "Aset Tetap"
6. Amendemen PSAK 25 "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan"
7. Amendemen PSAK 46 "Pajak Penghasilan"
8. PSAK 107 "Akuntansi Ijarah"

Pada tanggal pengesahan laporan keuangan konsolidasi, BPKH sedang mempertimbangkan implikasi dari penerapan standar-standar tersebut, terhadap laporan keuangan konsolidasi.

F. IKHTISAR KEBIJAKAN AKUNTANSI SIGNIFIKAN

Laporan keuangan konsolidasian disusun berdasarkan kebijakan akuntansi BPKH (entitas induk), yakni sebagai berikut:

1. Basis Akuntansi

BPKH menyusun laporan keuangan konsolidasian berdasarkan konsep harga perolehan, kecuali untuk aset keuangan tertentu yang diakui berdasarkan nilai wajar, serta menggunakan dasar akrual kecuali Laporan Arus Kas dan Laporan Realisasi Anggaran. Basis akrual yaitu basis akuntansi dimana transaksi ekonomi dan peristiwa lainnya diakui, dicatat, dan disajikan dalam laporan keuangan pada saat terjadinya transaksi tersebut, tanpa memperhatikan waktu kas diterima atau dibayarkan. Laporan Arus Kas Konsolidasian disusun dengan menggunakan metode tidak langsung dengan mengelompokkan arus kas ke dalam aktivitas operasi, investasi dan pendanaan. Pengakuan, pengukuran, dan pengungkapan transaksi-transaksi spesifik dan peristiwa-peristiwa yang lain disusun berdasarkan Standar Akuntansi Keuangan di Indonesia (SAK).

2. Periode Pelaporan

Laporan keuangan konsolidasian disajikan mulai dari 1 Januari sampai dengan 31 Desember.

3. Dasar Penyusunan Laporan Keuangan Konsolidasian

Laporan keuangan konsolidasian menggabungkan aset dan liabilitas pada tanggal laporan posisi keuangan (neraca) untuk tahun yang berakhir pada tanggal-tanggal tersebut dari BPKH dan entitas di mana BPKH memiliki pengendalian ketika BPKH terekspos atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan entitas dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas entitas. BPKH menggunakan metode akuisisi untuk mencatat akuisisi entitas anak. Biaya perolehan termasuk nilai wajar imbalan kontinjensi pada tanggal akuisisi. Laporan Keuangan konsolidasian terdiri atas Neraca, Laporan Operasional, Laporan Perubahan Aset Neto, Laporan Arus Kas, Laporan Realisasi Anggaran, dan Catatan atas Laporan Keuangan Konsolidasian.

Sesuai dengan ISAK 35 “Penyajian Laporan Keuangan Entitas Berorientasi Nonlaba” aset neto disajikan berdasarkan pada ada atau tidaknya pembatasan yang ditetapkan oleh pemberi sumber daya. Aset neto tanpa pembatasan adalah aset neto yang penggunaannya tidak dibatasi oleh pemberi sumber daya, sehingga BPKH dapat mempergunakan pemasukan dan pengeluaran terkait sesuai dengan kebutuhan. Aset neto dengan pembatasan adalah aset neto yang penggunaannya dibatasi oleh pemberi sumber daya, berupa aktivitas operasi tertentu atau investasi untuk jangka waktu tertentu.

Kepentingan nonpengendali atas total laba rugi komprehensif entitas anak diidentifikasi sesuai proporsinya dan disajikan sebagai bagian dari total laba komprehensif yang dapat diatribusikan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Kepentingan nonpengendali atas aset neto entitas anak diidentifikasi pada tanggal kombinasi bisnis yang selanjutnya disesuaikan dengan proporsi atas perubahan ekuitas entitas anak dan disajikan sebagai bagian dari ekuitas pada laporan posisi keuangan konsolidasian.

Bila pengendalian atas suatu entitas diperoleh dalam tahun berjalan, hasil usaha entitas tersebut dimasukkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sejak tanggal pengendalian dimulai. Bila pengendalian berakhir dalam tahun berjalan, hasil usaha entitas tersebut dimasukkan ke dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian untuk bagian tahun dimana pengendalian masih berlangsung.

Kebijakan akuntansi yang dipakai dalam penyajian laporan keuangan konsolidasian dalam semua hal yang material telah diterapkan secara konsisten oleh entitas anak.

Pada laporan keuangan konsolidasian BPKH, semua saldo dan transaksi yang signifikan antar entitas yang dikonsolidasi telah dieliminasi. Kepentingan nonpengendali atas hasil usaha entitas anak disajikan sebagai pengurang dari surplus konsolidasian untuk mendapatkan jumlah surplus yang menjadi hak BPKH. Kepentingan non-pengendali dalam aset neto disajikan sebagai bagian dari aset neto dalam laporan Neraca. Laporan keuangan konsolidasian disusun dengan menggunakan kebijakan akuntansi yang sama untuk peristiwa dan transaksi sejenis dalam kondisi yang sama, kecuali yang dinyatakan pada catatan poin N.

Prosedur konsolidasi adalah sebagai berikut:

1. Menggabungkan aset, liabilitas, ekuitas, dan arus kas sejenis dari BPKH dengan entitas anaknya
2. Menghapus (mengeliminasi) jumlah tercatat dari investasi BPKH di setiap entitas anak dan bagian BPKH pada ekuitas setiap entitas anak.
3. Mengeliminasi secara penuh aset dan liabilitas, ekuitas, dan arus kas dalam intra kelompok usaha terkait dengan transaksi antar entitas dalam kelompok usaha (laba atau rugi yang timbul dari transaksi dalam kelompok usaha diakui dalam aset, seperti persediaan dan aset tetap, dieliminasi seluruhnya). Kerugian dalam kelompok usaha mengindikasikan adanya penurunan nilai yang mensyaratkan pengakuan dalam laporan keuangan konsolidasian.

Pengecualian atas konsolidasian:

1. Sesuai ketentuan dasar ISAK 35, yaitu BPKH disyaratkan mengklasifikasikan pendapatan dan beban pada Laporan Operasional (LO) Konsolidasian secara terpisah berdasarkan pemberi sumber dananya, yaitu pendapatan dan beban dengan pembatasan yang sumber dayanya dari dari Penyelenggaraan Ibadah Haji (PIH) dan Dana Abadi Umat (DAU), dan pendapatan dan beban tanpa pembatasan yang sumber dayanya selain dari PIH dan DAU, termasuk pendapatan dan beban milik Entitas Anak. Pencatatan pendapatan dan beban terpisah sesuai dengan pemberi sumber daya dilakukan agar hak dan kinerja dari pengelolaan dana PIH dan DAU dapat lebih jelas tergambar untuk mempermudah dalam pengambilan keputusan. Pemisahan LO Konsolidasian berdasarkan sumber daya ini akan membentuk aset neto yang terpisah pada Laporan Perubahan Aset Neto (LPAN) Konsolidasian yaitu aset neto dengan pembatasan (sumber daya dari PIH dan DAU) dan aset neto tanpa pembatasan (sumber daya selain PIH dan DAU, termasuk Entitas Anak).
2. Jika transaksi pendapatan dan beban pada LO Konsolidasian, serta saldo masing-masing aset neto pada LPAN Konsolidasian dieliminasi maka dapat menimbulkan salah saji dimana pendapatan dan beban dengan pembatasan akan berpengaruh pada berkurangnya saldo aset neto dengan pembatasan, dan pendapatan dan beban tanpa pembatasan akan berpengaruh pada bertambahnya saldo aset neto tanpa pembatasan masing-masing dengan jumlah yang sama.
3. Berdasarkan kondisi tersebut, BPKH tidak melakukan eliminasi atas transaksi pendapatan dan beban yang sumber dananya berasal dari PIH, DAU dan Entitas Anak dengan tujuan untuk memberikan gambaran yang terpisah pada aset neto sesuai dengan haknya masing-masing, dan untuk menghindari kesalahan dalam pengambilan keputusan.

Goodwill merupakan selisih lebih yang tidak teridentifikasi antara jumlah harga perolehan investasi dengan proporsi nilai wajar aset bersih entitas anak pada tanggal akuisisi. *Goodwill* tidak diamortisasi dan dilakukan uji penurunan nilai setiap tahun.

4. Kombinasi Bisnis

Akuisisi bisnis dicatat dengan menggunakan metode akuisisi. Imbalan yang dialihkan dalam suatu kombinasi

bisnis diukur pada nilai wajar, yang dihitung sebagai hasil penjumlahan dari nilai wajar tanggal akuisisi atas seluruh aset yang dialihkan oleh grup, liabilitas yang diakui oleh grup kepada pemilik sebelumnya dari pihak yang diakuisisi dan kepentingan ekuitas yang diterbitkan oleh grup dalam pertukaran pengendalian dari pihak yang diakuisisi. Biaya biaya terkait akuisisi diakui di dalam laba rugi pada saat terjadinya.

Pada tanggal akuisisi, aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih diakui pada nilai wajar kecuali untuk aset dan liabilitas tertentu yang diukur sesuai dengan standar yang relevan.

Goodwill diukur sebagai selisih lebih dari nilai gabungan dari imbalan yang dialihkan, jumlah setiap kepentingan non-pengendali pada pihak diakuisisi dan nilai wajar pada tanggal akuisisi kepentingan ekuitas yang sebelumnya dimiliki oleh pihak pengakuisisi pada pihak diakuisisi (jika ada) atas jumlah neto dari aset teridentifikasi yang diperoleh dan liabilitas yang diambil alih pada tanggal akuisisi. Jika, setelah penilaian kembali, jumlah neto dari aset teridentifikasi yang diperoleh dan liabilitas yang diambilalih pada tanggal akuisisi melebihi jumlah imbalan yang dialihkan, jumlah dari setiap kepentingan non-pengendali pada pihak diakuisisi dan nilai wajar pada tanggal akuisisi kepentingan ekuitas yang sebelumnya dimiliki oleh pihak pengakuisisi pada pihak diakuisisi (jika ada), selisih lebih diakui segera dalam laba rugi sebagai pembelian dengan diskon.

Kepentingan non-pengendali yang menyajikan bagian kepemilikan dan memberikan mereka hak atas bagian proposional dari aset neto entitas dalam hal terjadi likuidasi pada awalnya diukur baik pada nilai wajar ataupun pada bagian proporsional kepemilikan kepentingan non-pengendali atas aset neto teridentifikasi dari pihak yang diakuisisi. Pilihan dasar pengukuran dilakukan atas dasar transaksi. Kepentingan non-pengendali jenis lain diukur pada nilai wajar atau, jika berlaku, pada dasar pengukuran lain yang ditentukan oleh standar akuntansi lain.

Bila suatu kombinasi bisnis dilakukan secara bertahap, kepemilikan terdahulu grup atas pihak terakuisisi diukur kembali ke nilai wajar pada tanggal akuisisi dan keuntungan atau kerugiannya, jika ada, diakui dalam laba rugi. Jumlah yang berasal dari kepemilikan sebelum tanggal akuisisi yang sebelumnya telah diakui dalam penghasilan komprehensif lain direklasifikasi ke laba rugi dimana perlakuan tersebut akan sesuai jika kepemilikannya dilepas/dijual.

Jika akuntansi awal untuk kombinasi bisnis belum selesai pada akhir periode pelaporan saat kombinasi terjadi, grup melaporkan jumlah sementara untuk pos-pos yang proses akuntansinya belum selesai dalam laporan keuangannya. Selama periode pengukuran, pihak pengakuisisi menyesuaikan, aset atau liabilitas tambahan yang diakui, untuk mencerminkan informasi baru yang diperoleh tentang fakta dan keadaan yang ada pada tanggal akuisisi dan, jika diketahui, akan berdampak pada jumlah yang diakui pada tanggal tersebut.

5. Pelaporan dan Transaksi Dalam Mata Uang Asing

BPKH (Entitas Induk)

Mata uang penyajian yang digunakan oleh BPKH sebagai entitas induk adalah mata uang rupiah. Mata uang penyajian selain rupiah dapat digunakan apabila mata uang tersebut memenuhi kriteria mata uang fungsional.

Dalam hal mata uang penyajian berbeda dengan mata uang fungsional, maka BPKH menjabarkan hasil dan posisi keuangannya dalam mata uang rupiah dengan menggunakan kebijakan sebagai berikut:

a) Aset dan liabilitas untuk setiap laporan keuangan konsolidasian yang disajikan (termasuk komparatif) dijabarkan menggunakan kurs tengah yang ditetapkan oleh Bank Indonesia pada tanggal laporan neraca tersebut;
b) Penghasilan dan beban untuk setiap laporan operasional yang disajikan (termasuk komparatif) dijabarkan

menggunakan kurs yang ditetapkan oleh Bank Indonesia pada tanggal transaksi; dan

c) Semua hasil dari selisih kurs diakui dalam penghasilan komprehensif lain.

Kurs penutup pada tanggal laporan adalah sebagai berikut:

Jenis Mata Uang Asing	Kurs Tengah BI Per 31 Desember 2022	Kurs Tengah BI Per 31 Desember 2021
Dolar Amerika (USD)	Rp15.731,00	Rp14.269,01
Riyal Saudi Arabia (SAR)	Rp4.184,34	Rp3.800,97

Entitas Anak

Laporan keuangan dicatat dan disajikan dalam mata uang Rupiah. Transaksi dalam mata uang asing dicatat dalam Rupiah berdasarkan kurs yang berlaku (kurs *market*) pada saat transaksi dilakukan. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs Reuters pada pukul 16:00 WIB (Waktu Indonesia Bagian Barat) yang dikeluarkan oleh Bank Indonesia. Keuntungan atau kerugian yang timbul sebagai akibat dari penjabaran aset dan liabilitas moneter dalam mata uang asing dicatat dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Pada tanggal 31 Desember 2022 dan 2021, kurs mata uang asing yang digunakan untuk penjabaran mata uang asing terhadap Rupiah adalah sebagai berikut (dalam nilai penuh):

Jenis Mata Uang Asing	Kurs Reuters Per 31 Desember 2022 (Rp)	Kurs Reuters Per 31 Desember 2021 (Rp)
1 Dinar Kuwait	50.874,00	47.110,00
1 Euro	16.582,00	16.112,00
1 Dolar Amerika Serikat	15.568,00	14.253,00
1 Dolar Australia	10.558,00	10.347,00
1 Dolar Singapura	11.593,00	10.555,00
1 Ringgit Malaysia	3.534,00	3.418,00
1 Riyal Arab Saudi	4.139,00	3.796,00
10 Yen Jepang	1.178,00	1.238,00

6. Transaksi dan Saldo dengan Pihak Berelasi

Dalam laporan keuangan ini, istilah pihak berelasi sesuai dengan PSAK No. 7 "Pengungkapan Pihak-pihak Berelasi". Suatu pihak dianggap pihak berelasi jika:

a) Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:

1) memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
2) memiliki pengaruh signifikan atas entitas pelapor; atau
3) merupakan personil manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.

b) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:

1) entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lainnya);
2) atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
3) kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;

4) satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
5) entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
6) entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf a);
7) orang yang diidentifikasi dalam huruf a)1) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas).

Transaksi dengan pihak-pihak berelasi dilakukan dengan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi-transaksi dengan pihak ketiga.

7. Kas dan Setara Kas

Kas dan setara kas termasuk kas tunai, kas di bank (rekening giro), dan deposito berjangka yang jatuh tempo dalam jangka waktu tiga bulan atau kurang pada saat penempatan yang tidak digunakan sebagai jaminan atas pinjaman yang diterima atau tidak dibatasi penggunaannya.

8. Cadangan Kerugian Penurunan Nilai Aset Produktif dan Aset Non-Produktif

Aset produktif terdiri dari giro dan penempatan pada Bank Indonesia dalam bentuk Sertifikat Bank Indonesia Syariah (SBIS) dan Fasilitas Simpanan Bank Indonesia Syariah (FASBIS), Surat Berharga yang dibeli dengan janji dijual kembali, giro pada bank lain, penempatan pada bank lain, investasi pada surat berharga, piutang murabahah, piutang ijarah, piutang istishna, pinjaman qardh, pembiayaan mudharabah, pembiayaan musyarakah, aset yang diperoleh untuk ijarah, serta komitmen dan kontinjensi yang memiliki risiko pembiayaan seperti bank garansi dan *letter of credit (LC)* yang tidak dapat dibatalkan dan *standby letter of credit.*

Aset non-produktif adalah aset selain aset produktif yang memiliki potensi kerugian, antara lain dalam bentuk rekening antar kantor, agunan yang diambil alih dan *suspense accounts*.

Aset produktif atas piutang murabahah mengacu pada PSAK No. 102 (Revisi 2016) “Akuntansi Murabahah”, piutang Istishna mengacu pada PSAK No. 104 (Revisi 2016) “Akuntansi Istishna”, Piutang Ijarah mengacu pada PSAK No.107 (Revised 2016) “Akuntansi Ijarah”, Pembiayaan Mudharabah dan Musyarakah mengacu pada PSAK No.105 “Akuntansi Mudharabah”, PSAK No. 106 : “Akuntansi Musyarakah” dan Investasi pada surat berharga mengacu pada PSAK 110 (Revisi 2020) "Akuntansi Sukuk", PSAK 111 “Akuntansi Wa’d” dan aset produktif atas giro dan penempatan pada Bank Indonesia, giro dan penempatan pada bank lain dan investasi pada surat berharga mengacu pada Pedoman Akuntansi Perbankan Syariah Indonesia (PAPSI) 2013.

BPKH mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan mengalami penurunan nilai pada setiap tanggal laporan posisi keuangan.

Aset keuangan mengalami penurunan nilai jika bukti objektif menunjukkan bahwa peristiwa yang merugikan telah terjadi setelah pengakuan awal aset keuangan dan peristiwa tersebut berdampak pada arus kas masa datang atas aset keuangan yang dapat diestimasi secara handal.

Kriteria yang digunakan oleh untuk menentukan bukti objektif dari penurunan nilai adalah sebagai berikut:

a) kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
b) pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau margin;
c) pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;

d) terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
e) hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
f) Data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk:
    1) memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; dan
    2) kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Estimasi periode antara terjadinya peristiwa dan teridentifikasinya kerugian ditentukan oleh manajemen untuk setiap portofolio yang diidentifikasi. Pada umumnya, periode tersebut bervariasi antara tiga sampai 12 bulan, untuk kasus tertentu diperlukan periode yang lebih lama.

Pertama kali menentukan apakah terdapat bukti objektif penurunan nilai secara individual atas aset keuangan yang signifikan, dan secara individual atau kolektif untuk aset keuangan yang tidak signifikan secara individual.

Jika menentukan tidak terdapat bukti objektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, terlepas aset keuangan tersebut signifikan atau tidak, maka Bank memasukkan aset tersebut ke dalam kelompok aset keuangan yang memiliki karakteristik risiko pembiayaan yang serupa dan menilai penurunan nilai kelompok tersebut secara kolektif. Aset keuangan yang penurunan nilainya dilakukan secara individual, dan untuk itu kerugian penurunan nilai telah diakui atau tetap diakui, tidak termasuk dalam penilaian penurunan nilai secara kolektif.

Piutang murabahah yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

a) Piutang murabahah yang secara individual memiliki nilai signifikan dan memiliki bukti objektif penurunan nilai; dan
b) Piutang murabahah yang direstrukturisasi yang secara individual memiliki nilai signifikan.

Berdasarkan kriteria di atas, melakukan penilaian secara individual untuk piutang murabahah dengan plafond lebih besar atau sama dengan Rp25.000.000 dengan kolektibilitas kurang lancar, diragukan dan macet.

Piutang murabahah yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:

a) Piutang murabahah yang secara individual memiliki nilai signifikan namun tidak memiliki bukti objektif penurunan nilai;
b) Piutang murabahah yang secara individual memiliki nilai tidak signifikan; dan
c) Piutang murabahah yang direstrukturisasi yang secara individual memiliki nilai tidak signifikan.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif dikelompokkan berdasarkan karakteristik risiko piutang yang sama dengan mempertimbangkan segmentasi piutang berdasarkan pengalaman kerugian masa lalu *(probability of default)*.

Menggunakan metode *net flow rate* dan *migration analysis* yang merupakan suatu metode analisis statistik, untuk menilai cadangan kerugian penurunan nilai atas piutang yang diberikan secara kolektif. Menggunakan data historis minimal tiga tahun dalam menghitung *Probability of Default (PD) dan Loss of Given Default (LGD)*.

Nilai wajar agunan sebagai dasar arus kas masa datang apabila memenuhi salah satu kondisi berikut:

a) Piutang dan pembiayaan bersifat *collateral dependent*, yaitu jika pelunasan pembiayaan hanya bersumber dari agunan;
b) Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan perjanjian legal pengikatan agunan.

Kerugian penurunan nilai atas aset keuangan yang dicatat pada biaya perolehan diamortisasi diukur sebesar selisih antara nilai tercatat aset keuangan dengan nilai kini estimasi arus kas masa datang yang didiskonto menggunakan tingkat margin efektif awal dari aset keuangan tersebut.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun cadangan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Penerimaan kembali atas aset keuangan yang diberikan yang telah dihapusbukukan, pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas pinjaman yang diberikan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain margin.

Terhadap aset produktif atas piutang istishna, pinjaman qardh, pembiayaan mudharabah, pembiayaan musyarakah, aset yang diperoleh untuk ijarah, serta komitmen dan kontinjensi yang memiliki risiko pembiayaan seperti bank garansi dan *Letter of Credit (LC),* Bank menerapkan Peraturan Otoritas Jasa Keuangan (POJK) No.16/POJK.03/2014 tanggal 18 November 2014 tentang ”Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah” yang berlaku efektif tanggal 1 Januari 2015.

Penilaian sebelum tanggal 1 Januari 2015 menggunakan PBI No.13/13/PBI/2011 tanggal 24 Maret 2011 tentang ”Penilaian Kualitas Aktiva bagi Bank Umum Syariah dan Unit Usaha Syariah”.

Cadangan kerugian minimum yang harus dibentuk sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) adalah sebagai berikut:

a) Cadangan umum, sekurang-kurangnya sebesar 1% dari aset produktif yang digolongkan lancar, diluar giro dan penempatan pada Bank Indonesia, surat berharga yang diterbitkan pemerintah berdasarkan prinsip syariah dan aset produktif yang dijamin dengan agunan tunai.

b) Cadangan khusus, sekurang-kurangnya sebesar:

    1) 5% dari aset produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi nilai agunan;
    2) 15% dari aset produktif yang digolongkan Kurang Lancar setelah dikurangi nilai agunan;
    3) 50% dari aset produktif yang digolongkan Diragukan setelah dikurangi nilai agunan; dan
    4) 100% dari aset produktif yang digolongkan Macet setelah dikurangi nilai agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

Kewajiban untuk membentuk penyisihan kerugian aset produktif untuk akad Ijarah maupun Ijarah Muntahiyah Bittamlik adalah terhadap piutang Ijarah atas kewajiban pokok sewa yang tertunggak. Selain itu wajib dibentuk penyusutan/amortisasi atas aset Ijarah maupun Ijarah Muntahiyah Bittamlik.

Khusus untuk kualitas surat berharga dan penempatan pada bank ditetapkan menjadi 3 (tiga) golongan yaitu lancar, kurang lancar, dan macet. Sedangkan untuk kualitas penyertaan modal kualitasnya ditetapkan menjadi 4 (empat) golongan yaitu lancar, kurang lancar, diragukan, dan macet.

Cadangan penyisihan penghapusan untuk komitmen dan kontinjensi yang dibentuk disajikan sebagai liabilitas di laporan posisi keuangan pada akun "Estimasi Kerugian Komitmen dan Kontinjensi".

Apabila manajemen berpendapat bahwa suatu aset produktif sudah tidak dapat ditagih kembali, maka aset tersebut harus dihapusbukukan dengan cara saldo aset produktif dikurangkan dari penyisihan kerugian. Penerimaan kembali aset produktif yang telah dihapusbukukan dicatat sebagai penambahan penyisihan kerugian tahun berjalan.

Aset non-produktif adalah aset selain aset produktif yang memiliki potensi kerugian, antara lain dalam bentuk rekening antar kantor, agunan yang diambil alih dan *suspense accounts*.

Agunan Yang Diambil Alih (AYDA) adalah aset yang diperoleh, baik melalui pelelangan atau di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal nasabah tidak memenuhi kewajibannya kepada Bank.

Entitas wajib menggunakan nilai yang terendah apabila terdapat beberapa nilai dari penilai independen atau penilai internal. AYDA yang telah dilakukan upaya penyelesaian, ditetapkan memiliki kualitas:

a) Lancar, apabila dimiliki sampai dengan 1 (satu) tahun; dan
b) Macet, apabila dimiliki lebih dari 1 (satu) tahun.

Rekening Antar Kantor adalah akun tagihan yang timbul dari transaksi antar kantor yang belum diselesaikan dalam jangka waktu tertentu.

Suspense account adalah akun yang digunakan untuk menampung transaksi yang tidak teridentifikasi atau tidak didukung dengan dokumen pencatatan yang memadai sehingga tidak dapat diklasifikasikan dalam akun yang seharusnya.

Pada entitas anak, kualitas rekening antar kantor dan *suspense account* ditetapkan sebagai berikut:

a) Lancar, apabila tercatat dalam pembukuan sampai dengan 180 (seratus delapan puluh) hari; dan
b) Macet, apabila tercatat dalam pembukuan lebih dari 180 (seratus delapan puluh) hari.

9. Piutang

Piutang akad murabahah, istishna dan ijarah

Murabahah adalah akad jual beli barang dengan harga jual sebesar biaya perolehan ditambah keuntungan yang disepakati dan penjual harus mengungkapkan baiaya perolehan barang tersebut kepada pembeli. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Piutang murabahah pada awalnya diukur pada nilai wajar ditambah/dikurangkan dengan pendapatan dan/atau biaya transaksi yang dapat diatribusikan secara langsung dan merupakan pendapatan dan/atau biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode margin efektif dikurangi dengan cadangan kerugian penurunan nilai.

Istishna adalah akad penjualan antara al-mustashni (pembeli) dan al-shani (produsen yang juga bertindak sebagai penjual). Berdasarkan akad tersebut, pembeli menugasi produsen untuk membuat atau mengadakan al-mashnu (barang pesanan) sesuai spesifikasi yang diisyaratkan pembeli dan menjualnya dengan harga yang disepakati.

Piutang istishna disajikan sebesar tagihan termin kepada pembeli akhir dikurangi dengan cadangan kerugian penurunan nilai. Margin istishna yang ditangguhkan disajikan sebagai pos lawan piutang istishna.

Piutang ijarah (porsi pokok sewa) merupakan akrual piutang sewa atas porsi pokok yang belum direalisasikan oleh nasabah dan; piutang pendapatan ijarah merupakan akrual piutang sewa atas bagian keuntungan (ujroh) transaksi ijarah muntahiyah bittamlik dari angsuran nasabah pada bulan berikutnya yang diakui secara proporsional.

Piutang pendapatan ijarah diakui pada saat jatuh tempo sebesar sewa porsi ujroh dan piutang ijarah sebesar sewa porsi pokok yang belum diterima dan disajikan sebesar nilai bersih yang dapat direalisasikan, yaitu sebesar saldo piutang.

Pinjaman Qardh

Pinjaman qardh adalah penyaluran dana dengan akad qardh. Akad qardh adalah akad pinjaman dana kepada nasabah dengan ketentuan bahwa nasabah wajib mengembalikan dana yang diterimanya pada waktu yang telah disepakati.

Pinjaman qardh meliputi pembiayaan dengan akad hawalah. Akad hawalah adalah akad pengalihan utang dari pihak yang berutang (nasabah) kepada pihak lain (Bank) yang wajib menanggung atau membayar. Atas transaksi ini Bank mendapatkan imbalan (ujroh) dan diakui sebagai pendapatan pada saat diterima.

Pinjaman qardh meliputi pembiayaan dengan akad hawalah. Akad hawalah adalah akad pengalihan utang dari pihak yang berutang (nasabah) kepada pihak lain (Bank) yang wajib menanggung atau membayar. Atas transaksi ini Bank mendapatkan imbalan (ujroh) dan diakui sebagai pendapatan pada saat diterima.

Pinjaman qardh diakui sebesar jumlah dana yang dipinjamkan pada saat terjadinya. Kelebihan penerimaan dari pinjaman atas qardh yang dilunasi diakui sebagai pendapatan/ujroh pada saat terjadinya. Pada tanggal laporan posisi keuangan, pinjaman qardh dinyatakan sebesar saldo pinjaman dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil penilaian oleh manajemen terhadap kualitas pembiayaan yang ada.

10. Tagihan dan Liabilitas Akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *Letter of Credit* (L/C) dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) yang diaksep oleh bank pengaksep (*accepting bank*).

Tagihan dan liabilitas akseptasi dinyatakan sebesar nilai Letter of Credit (L/C) dan Surat Kredit Berdokumen Dalam Negeri (SKBDN). Tagihan akseptasi disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi. Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

11. Aset yang Diperoleh untuk Ijarah

Aset yang diperoleh untuk ijarah merupakan aset yang menjadi objek transaksi sewa (ijarah) dan dicatat di laporan posisi keuangan sebesar harga perolehan dikurangi akumulasi penyusutan.

Objek sewa dalam transaksi ijarah disusutkan sesuai kebijakan penyusutan aset sejenis, sedangkan objek sewa dalam ijarah muntahiyah bittamlik disusutkan sesuai masa sewa.

Ijarah muntahiyah bittamlik adalah sewa menyewa antara pemilik objek sewa dan penyewa untuk mendapatkan imbalan atas objek sewa yang disewakan dengan opsi perpindahan hak milik objek sewa baik dengan jual beli atau pemberian (hibah) pada saat tertentu sesuai akad sewa.

Perpindahan hak milik objek sewa kepada penyewa dalam ijarah muntahiyah bittamlik dapat dilakukan dengan cara:

a) hibah;
b) penjualan sebelum akad berakhir sebesar harga yang sebanding dengan sisa cicilan sewa;
c) penjualan pada akhir sewa dengan pembayaran tertentu yang disepakati pada awal akad; dan
d) penjualan secara bertahap sebesar harga tertentu yang disepakati dalam akad.

12. Pendapatan Yang Masih Harus Diterima

Pendapatan yang masih harus diterima adalah pendapatan yang telah menjadi hak BPKH dikarenakan dari hasil penempatan, investasi dan usaha lainnya akan tetapi pembayarannya belum diterima.

13. Penempatan Pada Bank

Penempatan pada bank adalah penanaman dana BPKH pada bank yang beroperasi dengan menggunakan prinsip syariah berupa tabungan, giro dan deposito berjangka mudharabah dan/atau bentuk penempatan lainnya berdasarkan prinsip syariah. Penempatan pada bank lain dinyatakan sebesar saldo penempatan dikurangi dengan cadangan kerugian penurunan nilai.

Investasi wakalah merupakan perjanjian investasi berbasis wakalah dimana akan mendapatkan tingkat keuntungan berupa laba diantisipasi. Dana yang diberikan kemudian diinvestasikan pada produk yang halal. Hasil diberikan sebesar laba aktual jika hasil investasi berupa laba aktual lebih kecil dari laba diantisipasi. Jika hasil investasi berupa laba aktual lebih besar dari laba diantisipasi maka yang diterima BPKH adalah sebesar laba diantisipasi dan selisihnya akan menjadi pendapatan.

14. Persediaan

Persediaan adalah aset yang dimiliki dalam bentuk perlengkapan untuk digunakan dalam operasional. Persediaan dapat berupa alat tulis kantor dan perlengkapan lainnya.

15. Beban Dibayar di Muka

Beban dibayar di muka adalah pembayaran yang dilakukan untuk memperoleh hak pakai atau manfaat ekonomi di masa depan yang belum digunakan. Beban dibayar di muka dapat berupa hak sewa dan pertanggungan asuransi. Beban dibayar dimuka dibebankan berdasarkan waktu atau jumlah terpakai yang sebenarnya selama masa manfaat dari biaya tersebut.

16. Investasi pada Surat Berharga

Investasi pada surat-surat berharga adalah investasi pada sukuk atau instrumen sejenisnya dan investasi pada instrumen ekuitas yang tidak memiliki pengaruh signifikan atau pengendalian. Investasi dilakukan pada surat-surat berharga syariah yang diterbitkan oleh Pemerintah Pusat, surat berharga syariah yang diterbitkan oleh Bank Indonesia, dan efek syariah yang diatur dan diawasi oleh Otoritas Jasa Keuangan. Surat berharga syariah adalah surat bukti penanaman dalam surat berharga berdasarkan prinsip syariah yang lazim diperdagangkan di pasar uang syariah dan/atau pasar modal syariah, antara lain: sukuk, efek beragun aset syariah, saham syariah, dan efek syariah lainnya.

Pada saat pengakuan awal, BPKH menentukan klasifikasi investasi pada sukuk dan instrumen sejenisnya yang diukur pada biaya perolehan, diukur pada nilai wajar melalui penghasilan komprehensif lain atau diukur pada nilai wajar melalui surplus/defisit.

Sukuk

Investasi pada surat berharga sukuk diklasifikasikan berdasarkan model usaha yang ditentukan oleh BPKH dan arus kas kontraktual pada saat pembelian surat berharga tersebut sesuai PSAK No. 110 (Revisi 2015)

"Akuntansi Sukuk" sebagai berikut:

a) Diukur pada biaya perolehan
- Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya.
- Biaya perolehan sukuk termasuk biaya transaksi.
- Selisih antara biaya perolehan dan nilai nominal (premi atau diskonto) diamortisasi secara garis lurus selama periode hingga jatuh tempo dan diakui dalam surplus/defisit.

b) Diukur pada nilai wajar melalui penghasilan komprehensif lain
- Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan melakukan penjualan sukuk, terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya.
- Surat berharga disajikan sebesar nilai wajar. Keuntungan atau kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain setelah memperhitungkan saldo selisih biaya perolehan dan nilai nominal yang belum diamortisasi dan saldo akumulasi keuntungan dan kerugian nilai wajar yang telah diakui dalam penghasilan komprehensif lain sebelumnya. Ketika investasi sukuk dihentikan pengakuannya, akumulasi keuntungan atau kerugian yang sebelumnya diakui dalam penghasilan komprehensif lain direklasifikasi ke surplus/defisit sebagai penyesuaian reklasifikasi.
- Biaya perolehan sukuk termasuk biaya transaksi.
- Selisih antara biaya perolehan dan nilai nominal (premi atau diskonto) diamortisasi secara garis lurus selama periode hingga jatuh tempo.

c) Diukur pada nilai wajar melalui surplus/defisit
- Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan surplus/defisit periode yang bersangkutan.
- Biaya perolehan sukuk tidak termasuk biaya transaksi.

Investasi pada Instrumen Ekuitas

Klasifikasi Instrumen Ekuitas adalah sebagai berikut:

a) Diukur pada nilai wajar melalui penghasilan komprehensif lain
- BPKH mengakui investasi pada instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain sebesar nilai wajar ditambah atau dikurangi biaya transaksi terkait perolehan investasi tersebut.
- Keuntungan atau kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain setelah memperhitungkan nilai buku investasi dan saldo akumulasi keuntungan atau kerugian nilai wajar yang telah diakui dalam penghasilan komprehensif lain sebelumnya, sampai dengan investasi tersebut dihentikan pengakuannya atau direklasifikasi.
- Ketika investasi tersebut dihentikan pengakuannya, akumulasi keuntungan atau kerugian yang sebelumnya diakui dalam penghasilan komprehensif lain tidak direklasifikasi melalui surplus/defisit.

b) Diukur pada nilai wajar melalui surplus/defisit
- Investasi pada instrumen ekuitas dengan tujuan utama untuk diperdagangkan, tanpa memiliki pengaruh signifikan maupun pengendalian, diklasifikasikan sebagai diukur pada nilai wajar melalui surplus/deficit.
- Untuk investasi pada instrumen ekuitas yang diukur pada nilai wajar melalui surplus/defisit,

keuntungan atau kerugian dari perubahan nilai wajar diakui dalam surplus/defisit, sebagai bagian dari pendapatan nilai manfaat dalam Laporan Operasional.

17. Investasi pada Entitas Asosiasi

Entitas asosiasi adalah suatu entitas yang mana BPKH mempunyai pengaruh yang signifikan. Pengaruh signifikan adalah kekuasaan untuk berpartipasi dalam keputusan kebijakan keuangan dan operasional *investee* tetapi tidak mengendalikan atau mengendalikan bersama atas kebijakan tersebut.

Penghasilan dan aset dan liabilitas dari entitas asosiasi dicatat dalam laporan keuangan dengan menggunakan metode ekuitas. Dengan metode ekuitas, investasi pada entitas asosiasi diakui sebesar biaya perolehan dan selanjutnya disesuaikan untuk perubahan dalam bagian kepemilikan BPKH atas laba rugi dan penghasilan komprehensif lain dari entitas asosiasi yang terjadi setelah perolehan.

Apabila terjadi kerugian entitas asosiasi yang melebihi nilai tercatat investasi, BPKH akan melakukan penyesuaian terhadap pos investasi pada entitas asosiasi dengan cara berikut ini:

a) Jika bagian atas rugi entitas asosiasi sama atau melebihi nilai tercatat investasi, maka nilai tercatat investasi pada entitas asosiasi dilaporkan nihil. BPKH menghentikan pengakuan bagiannya atas rugi lebih lanjut. Kerugian selanjutnya diakui hanya apabila BPKH mempunyai kewajiban bersifat hukum atau konstruktif atau melakukan pembayaran atas nama entitas asosiasi.

b) Jika entitas asosiasi kemudian menghasilkan laba, maka BPKH akan mengakui pendapatan setelah bagiannya atas laba menyamai bagiannya atas rugi yang belum diakui.

Investasi pada entitas asosiasi dicatat dengan menggunakan metode ekuitas sejak tanggal saat *investee* menjadi entitas asosiasi. Setiap kelebihan biaya perolehan investasi atas bagian BPKH atas nilai wajar bersih dari aset yang teridentifikasi dan liabilitas dari entitas asosiasi yang diakui pada tanggal akuisisi diakui sebagai *goodwill*. *Goodwill* termasuk dalam jumlah tercatat investasi, dan diuji penurunan nilainya sebagai bagian dari investasi.

Ketika biaya perolehan investasi lebih rendah dari bagian BPKH atas nilai wajar aset bersih teridentifikasi dan liabilitas dari entitas asosiasi yang diakui pada tanggal akuisisi maka dimasukkan sebagai penghasilan dalam menentukan bagian BPKH atas laba rugi entitas asosiasi pada periode investasi diperoleh.

Persyaratan dalam PSAK 48 Penurunan Nilai Aset (“PSAK 48”), diterapkan untuk menentukan apakah perlu untuk mengakui setiap penurunan nilai sehubungan dengan investasi pada entitas asosiasi. Bila diperlukan, jumlah tercatat investasi (termasuk *goodwill*) diuji penurunan nilai sesuai dengan PSAK 48, sebagai suatu aset tunggal dengan membandingkan antara jumlah terpulihkan (mana yang lebih tinggi antara nilai pakai dan nilai wajar dikurangi biaya pelepasan) dengan jumlah tercatatnya. Rugi penurunan nilai diakui langsung pada nilai tercatat investasi. Setiap pembalikan dari penurunan nilai diakui sesuai dengan PSAK 48 sepanjang jumlah terpulihkan dari investasi tersebut kemudian meningkat.

Jika bagian kepemilikan BPKH pada entitas asosiasi berkurang, tetapi BPKH tetap menerapkan metode ekuitas, maka BPKH mereklasifikasi ke laba rugi proporsi keuntungan atau kerugian yang telah diakui sebelumnya dalam penghasilan komprehensif lain yang terkait dengan pengurangan bagian kepemilikan tersebut jika keuntungan atau kerugian tersebut disyaratkan untuk direklasifikasi ke laba rugi atas pelepasan aset atau liabilitas yang terkait.

Ketika BPKH melakukan transaksi dengan entitas asosiasi (transaksi hulu atau hilir) dan transaksi tersebut menghasilkan keuntungan atau kerugian, maka bagian BPKH atas keuntungan atau kerugian yang belum terealisasi dari transaksi penjualan tersebut harus dieliminasi.

18. Investasi Langsung dan Investasi Lainnya

Investasi langsung dan investasi lainnya adalah investasi yang dilakukan melalui penyertaan modal, kerjasama investasi, dan investasi langsung lainnya.

Pembiayaan

Pembiayaan yang diberikan menggunakan akad mudharabah, baik *mudharabah muthlaqah* maupun *mudharabah muqayyadah*. *Mudharabah muthlaqah* adalah mudharabah di mana sebagai pemilik dana memberikan kebebasan kepada pengelola dana dalam pengelolaan investasinya. *Mudharabah muqayyadah* adalah mudharabah di mana sebagai pemilik dana memberikan batasan kepada pengelola dana, antara lain mengenai tempat, cara dan atau objek investasi.

Pembiayaan mudharabah yang diberikan diakui pada saat pembayaran kas atau penyerahan aset nonkas kepada penerima pembiayaan. Pengukuran pembiayaan mudharabah yang diberikan dalam bentuk kas diukur sebesar jumlah yang dibayarkan. Pembiayaan mudharabah yang diberikan dalam bentuk aset nonkas pada saat penyerahan:

a) Jika nilai wajar lebih tinggi daripada nilai tercatatnya, maka selisihnya diakui sebagai keuntungan tangguhan dan diamortisasi sesuai jangka waktu akad mudharabah.
b) Jika nilai wajar lebih rendah daripada nilai tercatatnya, maka selisihnya diakui sebagai kerugian.

Kerugian yang terjadi dalam suatu periode sebelum akad mudharabah berakhir diakui sebagai kerugian (misalnya dapat diakui dalam pos beban penurunan nilai) dan dibentuk penyisihan kerugian investasi (misalnya dapat dibentuk dalam pos cadangan kerugian penurunan nilai). Kerugian akibat kelalaian atau kesalahan penerima pembiayaan dibebankan pada penerima pembiayaan dan tidak mengurangi pembiayaan yang diberikan. Dalam hal pembiayaan yang diberikan dengan akad mudharabah berupa aset nonkas dan aset nonkas tersebut mengalami penurunan nilai pada saat atau setelah barang dipergunakan secara efektif dalam kegiatan usaha mudharabah, maka kerugian tersebut tidak langsung mengurangi jumlah pembiayaan, namun diperhitungkan pada saat pembagian bagi hasil.

Pada tanggal Neraca, pembiayaan mudharabah dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil reviu oleh manajemen terhadap kualitas pembiayaan yang ada.

19. Penurunan Nilai Instrumen Keuangan

Untuk mengevaluasi apakah terdapat bukti objektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai pada setiap tanggal laporan posisi keuangan. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi jika, dan hanya jika, terdapat bukti objektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (peristiwa yang merugikan), yang berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara andal.

Bukti objektif penurunan nilai meliputi indikasi kesulitan keuangan signifikan yang dialami penerbit atau debitur, wanprestasi atau tunggakan pembayaran pokok atau marjin pembiayaan restrukturisasi dengan persyaratan yang tidak mungkin diberikan jika debitur tidak mengalami kesulitan keuangan, kemungkinan bahwa debitur akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya, dan data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang, terkait dengan kelompok aset keuangan seperti memburuknya status pembayaran debitur atau penerbit dalam kelompok tersebut atau kondisi ekonomi yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Nilai tercatat aset keuangan diturunkan melalui akun penyisihan dan jumlah kerugian yang terjadi diakui pada laporan surplus/defisit dan penghasilan komprehensif lain.

Pendapatan marjin tetap diakui atas nilai tercatat yang telah diturunkan tersebut berdasarkan tingkat imbal hasil efektif awal yang digunakan untuk mendiskonto arus kas masa datang dari aset tersebut. Jika pada periode berikutnya, jumlah estimasi kerugian penurunan nilai meningkat atau menurun karena peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai, maka kerugian penurunan nilai yang sudah diakui sebelumnya dinaikkan atau diturunkan dengan menyesuaikan akun penyisihan.

Penerimaan kembali aset keuangan yang telah dihapusbukukan dalam tahun berjalan dicatat sebagai pengurangan penyisihan kerugian tahun berjalan, sedangkan penerimaan kembali aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan lainnya.

20. Aset Tetap

BPKH

Aset tetap merupakan aset berwujud yang dimiliki untuk digunakan dalam penyediaan jasa atau tujuan administratif dan diperkirakan akan digunakan selama lebih dari satu periode. Aset tetap diantaranya terdiri atas tanah, bangunan, kendaraan, peralatan, dan aset dalam penyelesaian/ konstruksi, termasuk aset tetap yang dipinjamkan kepada pihak lain. Aset tetap diukur dengan menggunakan model biaya, yaitu dicatat pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai sesuai ketentuan yang berlaku.

Penyusutan didefinisikan sebagai penyesuaian nilai sehubungan dengan penurunan kapasitas dan manfaat dari suatu aset. Penyesuaian nilai aset tetap dilakukan dengan berbagai metode yang sistematis sesuai dengan masa manfaat. Masa manfaat aset tetap yang dapat disusutkan harus ditinjau secara periodik dan jika terdapat perbedaan besar dari estimasi sebelumnya, penyusutan periode sekarang dan yang akan datang harus dilakukan penyesuaian. Metode penyusutan/amortisasi yang digunakan adalah metode garis lurus. Selain Tanah dan Aset dalam Penyelesaian, seluruh Aset Tetap dapat disusutkan sesuai dengan sifat dan karakteristik aset tersebut. Umur manfaat ditentukan berdasarkan perkiraan kegunaan yaitu:

Jenis Aset Tetap	Umur Manfaat (Tahun)
Kategori II:	
Partisi	8
Kendaraan motor dan mobil	4 – 8
Peralatan kantor	4
Komputer/Laptop	4
Peralatan elektronik	4
Peralatan lain-lain	4

Beban pemeliharaan dan perbaikan dibebankan pada saat terjadinya. Biaya biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset tetap dicatat sebagai biaya perolehan aset jika dan hanya jika besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut akan mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

Aset tetap dihentikan pengakuannya pada saat pelepasan atau ketika tidak ada manfaat ekonomik masa depan yang diharapkan timbul dari penggunaan aset secara berkelanjutan. Keuntungan atau kerugian yang timbul dari pelepasan atau penghentian pengakuan suatu aset tetap ditentukan sebagai selisih antara hasil penjualan dan nilai tercatat aset dan diakui dalam laporan operasional.

Entitas Anak

Efektif sejak tanggal 1 November 2014, PT. Bank Muamalat Indonesia Tbk (Entitas Anak) merubah kebijakan

akuntansinya dari metode harga perolehan menjadi metode revaluasi. Bank melakukan penilaian kembali atas seluruh aset tetap yang dimiliki Bank dengan menggunakan jasa dari penilai independen eksternal yang telah terdaftar di OJK.

Metodologi penilaian yang digunakan Bank dalam metode revaluasi yaitu pendekatan data pasar (*market data approach*).

Kenaikan nilai tercatat yang timbul dari revaluasi aset tetap dikreditkan pada "surplus revaluasi atas aset tetap" sebagai bagian dari penghasilan komprehensif lainnya. Penurunan yang menghapus nilai kenaikan yang sebelumnya atas aset yang sama dibebankan terhadap "surplus revaluasi atas aset tetap" sebagai bagian dari penghasilan komprehensif; penurunan lainnya dibebankan pada laporan laba rugi dan penghasilan komprehensif lain.

Penyajian revaluasi aset tetap dilakukan melalui akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset dan nettonya disajikan kembali sebesar jumlah revaluasi aset. Nilai akumulasi depresiasi dan harga perolehan dinaikkan secara proporsional sehingga nilai bersih aset sama dengan nilai revaluasi.

Setiap periode pelaporan, selisih antara penyusutan berdasarkan nilai revaluasi aset yang diakui di dalam laporan laba rugi dan penghasilan komprehensif lain dan penyusutan harga perolehan awal aset ditransfer dari "surplus revaluasi atas aset tetap" ke dalam "saldo laba".

Revaluasi aset tetap dilakukan setiap tahun atau memiliki keteraturan yang cukup reguler untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajar pada akhir periode pelaporan, dan jika suatu aset tetap direvaluasi, maka seluruh aset tetap dalam kelas yang sama direvaluasi.

Aset tetap yang diperoleh dalam pertukaran aset non moneter atau kombinasi aset moneter dan non moneter diukur pada nilai wajar, kecuali:

a) transaksi pertukaran tidak memiliki substansi komersial, atau
b) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

Penyusutan aset tetap dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi umur manfaat ekonomis sebagai berikut:

Jenis Aset Tetap	Umur Manfaat (Tahun)
Bangunan	20
Kendaraan motor	5
Inventaris kantor	5
Komputer	5
Perbaikan sarana dan prasarana	5

Masa manfaat ekonomis, nilai residu dan metode penyusutan dianalisa setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Tanah dinyatakan sebesar biaya perolehan dan tidak disusutkan.

Konstruksi dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai.

Beban pemeliharaan dan perbaikan dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya. Biaya-biaya lain yang terjadi selanjutnya yang timbul untuk menambah, mengganti atau memperbaiki aset tetap dicatat sebagai biaya perolehan aset, jika dan hanya jika besar kemungkinan manfaat ekonomis di masa depan berkenaan dengan aset tersebut akan mengalir ke entitas dan biaya perolehan aset dapat diukur secara andal.

21. Aset Sewa Pembiayaan

Aset sewa pembiayaan disajikan di laporan posisi keuangan tergabung dalam aset tetap. Penyusutan aset sewa pembiayaan sesuai dengan tarif penyusutan aset tetap.

Pembayaran sewa harus dipisahkan antara bagian yang merupakan beban keuangan dan bagian yang merupakan pengurangan dari liabilitas sewa sehingga mencapai suatu tingkat bunga yang konstan (tetap) atas saldo liabilitas. Rental kontinjen dibebankan pada periode terjadinya.

Aset pembiayaan dan Aset Hak Guna Sewa disusutkan berdasarkan taksiran masa manfaat ekonomis yang sama dengan aset yang dimiliki sendiri atau disusutkan selama jangka waktu yang lebih pendek antara periode masa sewa dan umur manfaatnya.

Masa manfaat ekonomis, nilai residu dan metode penyusutan direviu setiap akhir tahun dan pengaruh dari setiap perubahan estimasi tersebut berlaku prospektif.

Jika jumlah yang dapat diperoleh kembali dari aset non-keuangan (unit penghasil kas) kurang dari nilai tercatatnya, nilai tercatat aset (unit penghasil kas) dikurangi menjadi sebesar nilai yang dapat diperoleh kembali dan rugi penurunan nilai diakui langsung ke laba rugi.

Aset Hak Guna dan Liabilitas Sewa

PSAK No. 73 menerapkan persyaratan baru atau amandemen sehubungan dengan akuntansi sewa. Standar ini memperkenalkan perubahan signifikan untuk akuntansi lessee dengan menghapus perbedaan antara sewa operasi dan pembiayaan, serta mensyaratkan pengakuan aset hak guna dan pengakuan liabilitas sewa pada saat dimulainya sewa untuk seluruh sewa, kecuali:

a) Sewa dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
b) Sewa atas aset dengan nilai rendah.

Berbeda dengan akuntansi *lessee*, persyaratan untuk akuntansi *lessor* sebagian besar tidak berubah. Dampak dari adopsi PSAK No. 73 pada laporan keuangan dijelaskan di bawah ini.

Tanggal penerapan awal PSAK No. 73 untuk Bank adalah 1 Januari 2020. Entitas telah menerapkan PSAK No.73 menggunakan pendekatan retrospektif yang dimodifikasi dengan mengakui dampak kumulatif dari awal penerapan PSAK No.73.

a) Dampak definisi baru dari sewa

   Perubahan utama dari definisi sewa berkaitan dengan konsep pengendalian. PSAK No. 73 menentukan apakah kontrak mengandung sewa atas dasar jika terdapat aset identifikasian dan *lessee* memiliki hak untuk mengendalikan penggunaan aset selama suatu jangka waktu tertentu untuk dipertukarkan dengan imbalan. Hal tersebut merupakan perbedaan penentuan kontrak merupakan, atau mengandung sewa berdasarkan PSAK No. 30 yaitu dengan konsep risiko dan manfaat.

b) Dampak pada akuntansi *lessee*

   Entitas menerapkan pendekatan pengakuan dan pengukuran tunggal untuk seluruh sewa, kecuali untuk

sewa jangka pendek dan sewa aset bernilai rendah. Entitas mengakui liabilitas sewa untuk melakukan pembayaran sewa dan aset hak guna yang mewakili hak untuk menggunakan aset pendasar.

Entitas mengakui liabilitas sewa sebesar jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Sedangkan aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

Jika kepemilikan aset sewa dialihkan pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak guna diuji penurunan nilainya sesuai dengan PSAK No. 48 Penurunan Nilai Aset.

Pada tanggal dimulainya sewa, Entitas mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dibayarkan selama masa sewa. Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara-substansi) dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Entitas dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Entitas mengeksekusi opsi penghentian sewa. Pembayaran sewa variabel yang tidak bergantung pada indeks atau suku bunga diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

Dalam menghitung nilai kini dari pembayaran sewa, Entitas menggunakan suku bunga pinjaman inkremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan. Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

Sewa jangka pendek (dengan jangka waktu kurang atau sama dengan 12 bulan) dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK No. 73 akan diperlakukan sama dengan sewa operasi pada PSAK No. 30. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini dicatat pada beban umum dan administrasi dalam laporan laba rugi.

Penerapan pencatatan PSAK No. 73 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), yaitu sebagai berikut:

a) Menyajikan aset hak-guna sebagai bagian dari aset tetap dan liabilitas sewa disajikan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan, yang diukur pada nilai kini dari pembayaran sewa masa depan;

b) Mencatat penyusutan aset hak - guna dan bunga atas liabilitas sewa dalam laporan laba rugi dan penghasilan komprehensif; dan

c) Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

22. Investasi Emas

Investasi pada emas adalah investasi dalam bentuk emas batangan bersertifikasi (logam mulia) yang diproduksi dan/atau dijual di dalam negeri. Adapun investasi pada rekening emas adalah investasi dalam bentuk rekening emas yang dikelola oleh lembaga keuangan syariah yang diatur dan diawasi oleh Otoritas Jasa Keuangan. Penyajian Investasi pada emas dan rekening emas diukur pada nilai wajar.

23. Aset Tidak Berwujud

Aset tidak berwujud adalah aset non moneter yang dapat diidentifikasi dan tidak mempunyai wujud fisik serta dimiliki untuk digunakan dalam menghasilkan jasa atau tujuan administratif. Pengukuran aset tidak berwujud menggunakan model biaya, yaitu dicatat pada biaya perolehan dikurangi akumulasi amortisasi. Amortisasi dilakukan menggunakan metode garis lurus, sedangkan umur manfaat ditentukan sebagai berikut:

Jenis Aset Tidak Berwujud	Umur Manfaat (Tahun)
Kategori I	
Riset dan pengembangan perangkat lunak	20
Paten/hak cipta/lisensi	20
Kategori II	
Perangkat lunak (software)	4

24. Liabilitas Segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat perjanjian yang ditetapkan sebelumnya. Liabilitas segera dinyatakan sebesar nilai liabilitas Bank kepada pemberi amanat.

25. Utang Beban

Utang Beban adalah liabilitas atas barang/jasa yang telah diterima dari pihak ketiga dan liabilitas lainnya kepada pihak ketiga sebagai akibat operasional BPKH yang belum dibayar sampai dengan tanggal pelaporan.

26. Utang Jemaah Tunda

Uang Jemaah Tunda adalah utang yang muncul dari setoran awal dan lunas BPIH calon jemaah haji baik haji reguler maupun haji khusus yang telah berhak berangkat namun menunda karena alasan tertentu.

27. Utang Pajak

BPKH

Utang Pajak adalah utang yang timbul akibat pajak terkait dengan operasional, penempatan dan investasi BPKH yang belum disetorkan ke Kas Negara.

Entitas Anak

Efektif sejak tanggal 1 Januari 2015, Entitas anak menerapkan PSAK No 46 (revisi 2013) "Pajak Penghasilan". Penerapan PSAK ini tidak menimbulkan perubahan yang besar terhadap pelaporan keuangan dan pengungkapan dalam laporan keuangan.

Beban pajak tahun berjalan ditetapkan berdasarkan penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal

yang belum dikompensasikan, sepanjang perbedaan temporer dan rugi fiskal yang belum dikompensasikan tersebut dapat dimanfaatkan untuk mengurangi laba fiskal pada masa yang akan datang.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal posisi keuangan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

Perubahan terhadap liabilitas pajak diakui pada saat surat ketetapan pajak diterima, atau apabila diajukan keberatan dan atau banding oleh Bank, pada saat telah ada keputusan atas banding dan atau keberatan tersebut.

Aset dan liabilitas pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang telah secara substantif telah diberlakukan pada tanggal laporan posisi keuangan. Pengaruh pajak terkait dengan penyisihan untuk dan/ atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat (Beban) Pajak Penghasilan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan ke laba komprehensif lainnya dan dilaporkan ke ekuitas.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

28. Dana Titipan Jemaah

Dana Titipan Jemaah adalah utang yang muncul dari setoran awal BPIH calon jemaah haji yang masih dalam daftar tunggu termasuk nilai rekening virtual masing-masing jemaah.

29. Pendapatan Nilai Manfaat yang Ditangguhkan

Pendapatan Nilai Manfaat yang Ditangguhkan adalah pendapatan yang berasal dari hasil pengelolaan setoran awal BPIH yang akan dimanfaatkan pada penyelenggaraan haji berikutnya.

Pendapatan Nilai Manfaat yang Ditangguhkan merupakan pendapatan dari periode yang lalu namun belum diakui karena pengelolaan keuangan haji sebelumnya oleh Direktorat Jenderal Penyelenggaraan Haji dan Umroh Kementerian Agama menerapkan ketentuan untuk tidak mengakui surplus/defisit. Pos ini hanya akan digunakan hingga nilai tercatat yang berasal dari saldo awal pendapatan nilai manfaat yang ditangguhkan habis.

30. Liabilitas Lainnya

Liabilitas lainnya merupakan liabilitas yang tidak termasuk dalam kategori yang ada. Termasuk dalam liabilitas lainnya tersebut adalah biaya yang masih harus dibayar pada saat tanggal pelaporan keuangan. Pengukuran untuk masing-masing liabilitas disesuaikan dengan karakteristik masing-masing pos tersebut.

31. Dana Syirkah Temporer

Dana syirkah temporer merupakan investasi dengan akad mudharabah mutlaqah dimana pemilik dana (shahibul maal) memberikan kebebasan kepada pengelola dana (mudharib/Bank) dalam pengelolaan investasinya dan akan memperoleh bagi hasil sesuai dengan nisbah yang disepakati. Dana syirkah temporer terdiri dari tabungan mudharabah, deposito berjangka mudharabah, sertifikat investasi mudharabah antar bank dan sukuk mudharabah subordinasi.

Tabungan mudharabah merupakan investasi yang hanya bisa ditarik sesuai dengan persyaratan tertentu yang disepakati. Tabungan mudharabah dinyatakan sebesar nilai investasi pemegang tabungan di Bank.

Deposito berjangka mudharabah merupakan investasi yang hanya bisa ditarik pada waktu tertentu sesuai dengan perjanjian antara pemegang deposito berjangka mudharabah dengan Bank. Deposito berjangka mudharabah dinyatakan sebesar nilai nominal sesuai dengan perjanjian antara pemegang deposito berjangka dengan Bank.

Sukuk mudharabah subordinasi merupakan surat berharga jangka panjang yang diterbitkan berdasarkan akad mudharabah. Sukuk mudharabah dikelompokkan dalam dana syirkah temporer karena bersifat investasi. Sukuk mudharabah subordinasi disajikan sebesar nilai nominal. Biaya-biaya yang timbul dari penerbitan sukuk mudharabah diamortisasi selama masa periode sukuk.

Dana syirkah temporer tidak dapat digolongkan sebagai liabilitas. Hal ini karena Bank tidak mempunyai liabilitas, ketika mengalami kerugian, untuk mengembalikan jumlah dana awal dari pemilik dana kecuali akibat kelalaian atau wanprestasi Bank. Dana syirkah temporer tidak dapat digolongkan sebagai ekuitas karena mempunyai waktu jatuh tempo dan pemilik dana tidak mempunyai hak kepemilikan yang sama dengan pemegang saham seperti hak voting dan hak atas realisasi keuntungan yang berasal dari aset lancar dan aset non investasi.

Dana syirkah temporer merupakan salah satu unsur laporan posisi keuangan dimana hal tersebut sesuai dengan prinsip syariah yang memberikan hak kepada Bank untuk mengelola dan menginvestasikan dana, termasuk untuk mencampur dana dimaksud dengan dana lainnya.

Pemilik dana syirkah temporer memperoleh bagian atas keuntungan sesuai kesepakatan dan menerima kerugian berdasarkan jumlah dana dari masing-masing pihak. Pembagian hasil dana syirkah temporer berdasarkan konsep bagi hasil.

32. Pendapatan Pengelolaan oleh Bank sebagai Mudharib

Pendapatan pengelolaan dana oleh Bank sebagai mudharib terdiri dari pendapatan dari transaksi penjualan dari transaksi murabahah dan istishna, pendapatan bagi hasil dari mudharabah dan musyarakah, pendapatan sewa dari ijarah dan ijarah muntahiyah bittamlik dan pendapatan usaha utama lainnya.

Pendapatan atas piutang murabahah menggunakan metode setara tingkat imbal hasil efektif (margin efektif). Margin efektif adalah margin yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari piutang murabahah. Pada saat menghitung margin efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari margin efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Bank melakukan penghentian amortisasi keuntungan ditangguhkan pada saat pembiayaan diklasifikasikan sebagai *non-performing*. Pendapatan Bank dari transaksi usaha yang diklasifikasikan sebagai *non-performing* dicatat sebagai margin dalam penyelesaian pada laporan komitmen dan kontinjensi.

Pendapatan istishna diakui dengan menggunakan metode persentase penyelesaian atau metode akad selesai. Akad dinyatakan selesai jika proses pembuatan barang pesanan selesai dan diserahkan kepada pembeli.

Pendapatan ijarah diakui selama masa akad secara proporsional.

Pendapatan usaha mudharabah diakui dalam periode terjadinya hak bagi hasil sesuai nisbah yang disepakati. Kerugian akibat kelalaian atau kesalahan mudharib dibebankan pada pengelola dana dan tidak mengurangi investasi mudharabah.

Pendapatan usaha musyarakah yang menjadi hak mitra aktif diakui sebesar haknya sesuai dengan kesepakatan atas pendapatan usaha musyarakah, sedangkan pendapatan usaha untuk mitra pasif diakui sebagai hak pihak mitra pasif atas bagi hasil dan liabilitas.

Pendapatan operasi utama lainnya terdiri dari pinjaman qardh, pendapatan dari penempatan pada Bank Indonesia, pendapatan dari giro dan penempatan pada bank syariah lain, pendapatan bagi hasil surat berharga syariah, pendapatan *fee* wesel ekspor, dan pendapatan *fee* akseptasi.

33. Hak Pihak Ketiga Atas Bagi Hasil Dana Syirkah Temporer

Hak pihak ketiga atas bagi hasil dana syirkah temporer merupakan bagian bagi hasil milik pihak ketiga yang didasarkan pada prinsip mudharabah mutlaqah atas hasil pengelolaan dana mereka oleh Bank. Pendapatan yang dibagikan adalah pendapatan yang telah diterima (*cash basis*).

Jumlah pendapatan margin dan bagi hasil atas pembiayaan yang diberikan dan dari aset produktif lainnya yang akan dibagikan kepada nasabah penyimpan dana dan Bank, dihitung secara proporsional sesuai dengan alokasi dana nasabah dan Bank yang dipakai dalam pembiayaan yang diberikan dan aset produktif lainnya yang disalurkan. Jumlah pendapatan margin dan bagi hasil yang tersedia untuk nasabah tersebut dibagihasilkan ke nasabah penabung dan deposan sebagai shahibul maal dan Bank sebagai mudharib sesuai dengan porsi nisbah bagi hasil yang telah disepakati bersama sebelumnya.

Bagi hasil sukuk mudharabah subordinasi dibayarkan setiap tiga bulan, dihitung berdasarkan perkalian antara nisbah pemegang sukuk dengan pendapatan yang diterima Bank dalam triwulan terakhir sebagaimana tercantum dalam laporan keuangan triwulanan Bank yang belum diaudit yang dipublikasikan oleh Bank.

Pembayaran pendapatan bagi hasil kepada masing-masing pemegang sukuk akan dilakukan secara proporsional sesuai dengan porsi kepemilikan yang dimiliki dibandingkan dengan jumlah pokok sukuk mudharabah yang belum dibayar kembali.

Pendapatan margin dan bagi hasil atas pembiayaan yang diberikan dan aset produktif lainnya yang memakai dana Bank, seluruhnya menjadi milik Bank, termasuk pendapatan dari transaksi Bank berbasis imbalan.

34. Imbalan Kerja

Efektif sejak tanggal 1 Januari 2015, Bank menerapkan PSAK No. 24 (Revisi 2013), "Imbalan Kerja", yang menghapuskan mekanisme koridor dan pengungkapan atas informasi liabilitas kontinjensi untuk menyederhanakan klasifikasi dan pengungkapan.

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek dan tunjangan hari raya diakui selama periode jasa diberikan. Imbalan jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Program pensiun iuran pasti

Iuran kepada dana pensiun sebesar persentase tertentu gaji pegawai yang menjadi peserta program pensiun iuran pasti Bank. Iuran dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut dan pembayarannya dikurangkan dari utang iuran. Iuran terhutang dihitung berdasarkan jumlah yang tidak didiskontokan

Program imbalan pasti

Imbalan pasca kerja diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang memenuhi syarat.

Imbalan kerja ditentukan berdasarkan peraturan Bank dan persyaratan minimum Undang-undang Tenaga Kerja No.13/2003.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

a) Keuntungan dan kerugian aktuarial.
b) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
c) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

35. Aset Neto

Laporan Perubahan Aset Neto merupakan laporan yang menunjukkan peningkatan atau penurunan aset neto BPKH selama periode pelaporan. Laporan Perubahan Aset Neto BPKH terdiri dari saldo awal aset neto ditambah/dikurangi surplus/defisit tahun berjalan, serta koreksi-koreksi yang mempengaruhi penambahan atau pengurangan aset neto. Pada tahun 2020 terdapat perubahan klasifikasi aset neto berdasarkan ISAK 35 mengenai Penyajian Laporan Keuangan Entitas Berorientasi Nonlaba yang merupakan perubahan dari PSAK 45. Aset neto yang sebelumnya diklasifikasikan menjadi 3 jenis yaitu yaitu aset neto tidak terikat, aset neto terikat temporer dan aset neto terikat permanen, berubah menjadi 2 jenis yaitu aset neto tanpa pembatasan dan aset neto dengan pembatasan.

Aset neto tanpa pembatasan adalah sumber daya yang penggunaannya tidak dibatasi untuk tujuan tertentu atau periode tertentu, termasuk penghasilan komprehensif lain yang diperoleh. Saat ini yang dikategorikan aset neto tanpa pembatasan BPKH adalah aset neto yang bersumber dari penghasilan komprehensif lain dan penerimaan tidak mengikat yang diterima BPKH seperti hibah serta penerimaan lainnya sesuai Undang-Undang Nomor 34 Tahun 2014 tentang Pengelolaan Keuangan Haji. Sedangkan aset neto dengan pembatasan berasal dari sumber daya yang penggunaannya dibatasi untuk tujuan tertentu atau setelah memenuhi kondisi yang melekat pada sumber daya tersebut. Aset neto kategori ini bersumber dari aset neto pelimpahan dari Kementerian Agama dan surplus yang diperoleh BPKH dalam rangka pengelolan dana setoran jemaah dan dana abadi umat. Kemudian untuk masing-masing sifat sumber daya, penyajiannya dipisahkan antara dana yang ditujukan untuk Penyelenggaraan Ibadah Haji (PIH) dan Dana Abadi Umat (DAU).

Aset neto adalah selisih antara aset dan liabilitas yang diklasifikasikan berdasarkan sifat sumber daya, yaitu aset neto tanpa pembatasan dan aset neto dengan pembatasan.

Aset neto tanpa pembatasan mencakup aset dengan pembatasan yang sudah berakhir pembatasannya dan penerimaan dana tidak terikat lainnya. Aset neto tanpa pembatasan berasal dari sumber daya yang penggunaannya tidak dibatasi untuk tujuan tertentu, termasuk akumulasi penghasilan komprehensif lain. Aset neto dengan pembatasan mencakup nilai manfaat dari hasil penempatan dan investasi keuangan haji dan penerimaan dana terikat temporer lainnya.

Aset neto dengan pembatasan juga mencakup Dana Abadi Umat (DAU) dan penerimaan dana terikat permanen lainnya.

36. Pendapatan

Pendapatan diakui ketika kenaikan manfaat ekonomi di masa depan yang berkaitan dengan kenaikan aset atau penurunan liabilitas telah terjadi dan dapat diukur dengan andal.

Pengakuan pendapatan antara lain :

a) Pendapatan setoran jemaah biasa diakui dalam periode jemaah yang bersangkutan sudah berangkat.
b) Pendapatan nilai manfaat dan pendapatan lain-lain diakui saat menjadi hak entitas. Pendapatan nilai manfaat meliputi bagi hasil dan dividen serta keuntungan penjualan investasi BPKH.

37. Beban

Beban adalah penurunan manfaat ekonomi selama suatu periode akuntansi dalam bentuk arus keluar atau berkurangnya aset atau bertambahnya liabilitas yang mengakibatkan defisit dan penurunan aset neto. Pengakuan beban antara lain :

a) Beban operasional PIH ke Kementerian Agama diakui dalam periode jemaah yang bersangkutan sudah berangkat ke tanah suci.
   Beban Penyelenggaraan Ibadah Haji (PIH) yang ditransfer ke Kementerian Agama RI. Beban PIH yang ditransfer ke Kementerian Agama RI adalah beban yang dikeluarkan untuk penyelenggaraan ibadah haji oleh Kementerian Agama RI.
b) Beban kegiatan kemaslahatan adalah beban yang digunakan untuk kemaslahatan umat Islam yang pendanaannya berasal dari nilai manfaat Dana Abadi Umat (DAU). Pengakuan beban kemaslahatan ketika telah diterimanya surat persetujuan dari Badan Pelaksana BPKH.
c) Beban penyaluran untuk rekening virtual adalah beban yang dikeluarkan oleh BPKH untuk pembayaran nilai manfaat setoran BPIH dan/atau BPIH Khusus secara berkala ke rekening virtual jemaah haji pada BPS BPIH.
d) Beban operasional BPKH adalah segala bentuk beban yang bertujuan menunjang operasional BPKH, beban-beban ini terdiri dari beban SDM dan beban operasional kantor.

38. Perubahan Valuta Asing

Pencatatan dalam mata uang asing entitas induk dicatat dengan menggunakan kurs tengah penutupan Bank Indonesia saat terjadinya transaksi.

Utang BPKH dalam mata uang asing dicatat dengan menggunakan kurs spot transaksi pada saat terjadinya. Konsekuensi atas pencatatan dan pelaporan liabilitas dalam mata uang asing akan memengaruhi pos pada Neraca untuk liabilitas yang berhubungan dan aset neto dana pada entitas pelaporan.

Apabila suatu transaksi dalam mata uang asing timbul dan diselesaikan dalam periode yang sama, maka seluruh selisih kurs tersebut diakui pada periode tersebut. Namun jika timbul dan diselesaikannya suatu transaksi berada dalam beberapa periode akuntansi yang berbeda, maka selisih kurs harus diakui untuk setiap periode akuntansi dengan memperhitungkan perubahan kurs untuk masing-masing periode.

G. PENJELASAN POS NERACA

1. Kas dan Setara Kas

Rincian kas dan setara kas sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	1.316.827.077,00	9.246.996.255,00
Entitas Anak	1.265.870.217.000,00	0,00
Jumlah	**1.267.187.044.077,00**	**9.246.996.255,00**

ENTITAS INDUK

Jumlah kas dan setara kas per 31 Desember 2022 dan 2021 sebesar Rp1.316.827.077,00 dan Rp9.246.996.255,00. Terdapat penurunan sebesar Rp7.930.169.178,00 dikarenakan nilai daftar kewajiban tahun 2022 semakin berkurang. Akun kas dan setara kas terdiri atas uang kertas dan logam, dan giro bank yang dikuasai dan dikelola BPKH untuk keperluan program keuangan haji dan kegiatan operasional BPKH yang ditempatkan pada rekening operasional, rekening kustodi investasi dan rekening program kemaslahatan. Rincian kas dan setara kas sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Kas Tunai	191.831.274,00	112.249.137,00
Bank:		
- Rekening Bidang Keuangan (Giro Operasional)		
Bank Syariah Indonesia	8.048.977,00	2.020.168,00
- Rekening Bidang Investasi (Giro)		
Bank Indonesia	5.254.822,00	6.022.222,00
Bank CIMB Niaga	19.188.296,00	27.705.019,00
Bank Syariah Indonesia	8.043.706,00	8.920.586,00
Bank Jambi Syariah	1,00	1,00
Bank Muamalat Indonesia	0,00	999.981,00
Bank Maybank	1,00	1,00
- Rekening Bidang Kemaslahatan (Giro)		
Bank Tabungan Negara	1.084.460.000,00	9.089.079.140,00
Jumlah	**1.316.827.077,00**	**9.246.996.255,00**

Penempatan dana di perbankan dana Penyelenggaraan Ibadah Haji (PIH) dan Dana Abadi Umat (DAU) disajikan terpisah dalam akun penempatan pada bank.

ENTITAS ANAK

Jumlah kas dan setara kas entitas anak per 31 Desember 2022 sebesar Rp1.265.870.217.000,00.

Uraian	31 Desember 2022	31 Desember 2021
Kas Tunai	702.179.266.000,00	0,00
Bank:		
Giro pada Bank Lain – bersih	520.954.333.000,00	0,00
Penempatan pada Bank Lain – bersih	42.736.618.000,00	0,00
Jumlah	**1.265.870.217.000,00**	**0,00**

Rincian kas dan setara kas berdasarkan jenis dan mata uang sebagai berikut:

Uraian	Jumlah nosional mata uang asing	31 Desember 2022	Jumlah nosional mata uang asing	31 Desember 2021
Kas Tunai:				
Rupiah		683.939.851.000,00		0,00
Mata uang asing				
Dolar Amerika Serikat	1.112.534	17.319.373.000,00		0,00
Riyal Saudi Arabia	106.522	440.915.000,00		0,00
Dolar Singapura	29.197	338.476.000,00		0,00
Ringgit Malaysia	39.803	140.651.000,00		0,00
		702.179.266.000,00		**0,00**
Bank:				
Giro pada bank lain – bersih				
Rupiah		62.540.081.000,00		0,00
Mata uang asing		458.414.252.000,00		0,00
		520.954.333.000,00		**0,00**
Penempatan pada Bank Lain				
Rupiah				
Deposito berjangka mudharabah:				
BPRS Wakalumi		1.451.233.000,00		0,00
BPRS Dana Cipaganti		418.830.000,00		0,00
BPRS PNM Mentari		50.000.000,00		0,00
BPRS Harum Hikmanugraha		30.000.000,00		0,00
		1.950.063.000,00		**0,00**
Mata uang asing				
Deposito Jaminan Citibank N.A New York		2.335.125.000,00		0,00
Investasi wakalah Bank Islam Malaysia Berhad		38.870.260.000,00		0,00
		41.205.385.000,00		**0,00**
Jumlah		**43.155.448.000,00**		**0,00**
Cadangan kerugian penurunan nilai		(418.830.000,00)		0,00
Bersih		**42.736.618.000,00**		**0,00**
Jumlah		**1.265.870.217.000,00**		**0,00**

Kas yang ditempatkan dalam bank konvensional mendapatkan bunga sesuai tingkat bunga pada bank yang bersangkutan sedangkan kas yang ditempatkan pada bank syariah menggunakan akad syariah yang telah ditentukan oleh bank yang bersangkutan. Rincian kas dan setara kas terdapat pada lampiran 1.

2. Giro dan Penempatan pada Bank Indonesia

Rincian giro dan penempatan pada Bank Indonesia sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	0,00
Entitas Anak	7.191.470.623.000,00	0,00
Jumlah	**7.191.470.623.000,00**	**0,00**

ENTITAS ANAK

Jumlah giro dan penempatan pada Bank Indonesia entitas anak per 31 Desember 2022 sebesar Rp7.191.470.623.000,00. Rincian kas dan setara kas sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Bank:		
Giro dan Penempatan pada Bank Indonesia	7.191.470.623.000,00	0,00
Jumlah	**7.191.470.623.000,00**	**0,00**

Rincian giro dan penempatan pada Bank Indonesia berdasarkan jenis dan mata uang sebagai berikut:

Uraian	Jumlah nosional mata uang asing	31 Desember 2022	Jumlah nosional mata uang asing	31 Desember 2021
Bank:				
Giro dan penempatan pada Bank Indonesia				
Rupiah				
Giro pada Bank Indonesia		6.782.527.680.000,00		0,00
Fasilitas Simpanan Bank Indonesia Syariah (FASBIS)		250.000.000.000,00		0,00
Giro BI Fast		127.035.586.000,00		0,00
Transaksi Kliring Esok Hari (TOM)		535.342.000,00		0,00
		7.160.098.608.000,00		0,00
Mata uang asing				
Giro pada Bank Indonesia		31.372.015.000,00		0,00
Deposito Berjangka BI		0,00		0,00
		31.372.015.000,00		0,00
		7.191.470.623.000,00		**0,00**

3. Penempatan pada Bank

Rincian penempatan pada bank sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	38.511.128.306.307,00	45.636.507.916.615,00
Entitas Anak	0,00	0,00
Jumlah	**38.511.128.306.307,00**	**45.636.507.916.615,00**

ENTITAS INDUK

Saldo penempatan per 31 Desember 2022 dan 2021 masing-masing sebesar Rp38.511.128.306.307,00 dan Rp45.636.507.916.615,00 merupakan saldo penempatan dana haji pada produk perbankan berupa tabungan, giro dan deposito yang terdiri dari dana setoran jemaah, dana nilai manfaat dan dana abadi umat sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Dana BPIH:		
Tabungan	407.231.544.806,00	302.870.835.922,00
Giro	165.563.641.272,00	329.452.670.606,00
Deposito	37.687.115.132.125,00	44.882.485.222.895,00
Sub Jumlah	**38.259.910.318.203,00**	**45.514.808.729.423,00**
Dana Abadi Umat:		
Tabungan	6.416.606.960,00	6.248.426.121,00
Giro	17.463.590,00	16.114.412,00
Deposito	244.783.917.554,00	115.434.646.659,00
Sub Jumlah	**251.217.988.104,00**	**121.699.187.192,00**
Jumlah	**38.511.128.306.307,00**	**45.636.507.916.615,00**

Adapun rincian nilai penempatan pada setiap bank per 31 Desember 2022 dan 2021 adalah sebagai berikut:

Nama Bank	Rekening PIH	Rekening DAU	31 Desember 2022
Bank Dikendalikan Pemerintah:			
Bank Syariah Indonesia	12.776.877.131.354,00	29.584.050.123,00	12.806.461.181.477,00
Bank Riau Kepri Syariah	2.297.332.797.725,00	0,00	2.297.332.797.725,00
Bank NTB Syariah	1.718.636.278.754,00	0,00	1.718.636.278.754,00
Bank Tabungan Negara Syariah	1.014.580.526.052,00	209.465.862.167,00	1.224.046.388.219,00
Bank Sumbar Syariah	826.510.417.498,00	0,00	826.510.417.498,00
Bank DKI Syariah	699.107.877.002,00	0,00	699.107.877.002,00
Bank Jateng Syariah	616.678.150.016,00	0,00	616.678.150.016,00
Bank Jatim Syariah	591.023.033.218,00	0,00	591.023.033.218,00
Bank Jabar Banten Syariah	570.112.392.977,00	6.416.606.960,00	576.528.999.937,00
Bank Sumsel Babel Syariah	419.809.453.529,00	0,00	419.809.453.529,00
Bank Aceh Syariah	334.503.927.222,00	0,00	334.503.927.222,00
Bank Kalsel UUS	295.593.729.855,00	0,00	295.593.729.855,00
Bank Jambi UUS	287.032.448.548,00	0,00	287.032.448.548,00
Bank Sulselbar	137.259.406.541,00	0,00	137.259.406.541,00
Bank Sumut Syariah	136.288.879.525,00	0,00	136.288.879.525,00
Bank Kalbar UUS	59.437.502.013,00	0,00	59.437.502.013,00
Bank Kaltim	49.801.211.631,00	0,00	49.801.211.631,00
Bank DIY	29.919.509.313,00	0,00	29.919.509.313,00
Pihak Ketiga:			
Bank Cimb Niaga Syariah	4.928.596.819.884,00	5.751.353.776,00	4.934.348.173.660,00
Bank Mega Syariah	4.480.154.246.183,00	0,00	4.480.154.246.183,00
Bank Panin Dubai Syariah	2.649.376.755.503,00	0,00	2.649.376.755.503,00
Bank Permata Syariah	2.020.509.537.774,00	115.077,00	2.020.509.652.851,00

Nama Bank	Rekening PIH	Rekening DAU	31 Desember 2022
Bank Sinarmas	1.068.775.624.796,00	0,00	1.068.775.624.796,00
Bank Danamon	176.566.405.470,00	0,00	176.566.405.470,00
Bank BCA Syariah	33.774.151.426,00	0,00	33.774.151.426,00
Maybank Syariah	17.835.528.989,00	0,00	17.835.528.989,00
Bank Bukopin	15.777.346.609,00	0,00	15.777.346.609,00
Btpn Syariah	5.546.903.514,00	0,00	5.546.903.514,00
Bank OCBC NISP	2.492.325.283,00	0,00	2.492.325.284,00
Jumlah	**38.259.910.318.204,00**	**251.217.988.103,00**	**38.511.128.306.307,00**

Nama Bank	Rekening PIH	Rekening DAU	31 Desember 2021
Pihak Berelasi dengan BPKH:			
Bank Muamalat Indonesia	9.710.992.852.604,00	0,00	9.710.992.852.604,00
Bank Dikendalikan Pemerintah:			
Bank Syariah Indonesia	12.732.262.083.194,00	26.699.304.975,00	12.758.961.388.169,00
Bank NTB Syariah	1.681.917.513.625,00	0,00	1.681.917.513.625,00
Bank Tabungan Negara Syariah	1.167.972.321.493,00	88.751.341.213,00	1.256.723.662.706,00
Bank Riau Kepri Syariah	1.105.200.628.840,00	0,00	1.105.200.628.840,00
Bank DKI Syariah	768.681.407.672,00	0,00	768.681.407.672,00
Bank Nagari Syariah	664.532.558.372,00	0,00	664.532.558.372,00
Bank Jateng Syariah	621.877.319.064,00	0,00	621.877.319.064,00
Bank Jatim Syariah	558.542.885.174,00	0,00	558.542.885.174,00
Bank Sumsel Babel Syariah	390.181.109.481,00	0,00	390.181.109.481,00
Bank Jabar Banten Syariah	262.874.796.799,00	6.248.426.121,00	269.123.222.920,00
Bank Aceh Syariah	263.900.321.144,00	0,00	263.900.321.144,00
Bank Kalsel UUS	256.834.270.313,00	0,00	256.834.270.313,00
Bank Jambi UUS	243.376.810.077,00	0,00	243.376.810.077,00
Bank Sumut Syariah	116.410.292.253,00	0,00	116.410.292.253,00
Bank Sulselbar	93.617.138.282,00	0,00	93.617.138.282,00
Bank DIY	34.038.189.874,00	0,00	34.038.189.874,00
Bank Kaltim	31.176.320.765,00	0,00	31.176.320.765,00
Bank Kalbar UUS	250.027.100,00	0,00	250.027.100,00
Pihak Ketiga:			
Bank Cimb Niaga Syariah	6.640.431.135.123,00	0,00	6.640.431.135.123,00
Bank Mega Syariah	3.040.966.332.850,00	0,00	3.040.966.332.850,00
Bank Permata Syariah	2.106.418.981.320,00	114.883,00	2.106.419.096.203,00
Bank Panin Dubai Syariah	1.937.502.693.251,00	0,00	1.937.502.693.251,00
Bank Sinarmas	658.109.896.340,00	0,00	658.109.896.340,00
Btpn Syariah	281.444.944.443,00	0,00	281.444.944.443,00
Bank Danamon	96.610.965.037,00	0,00	96.610.965.037,00
Bank BCA Syariah	18.221.796.837,00	0,00	18.221.796.837,00
Maybank Syariah	15.492.785.191,00	0,00	15.492.785.191,00
Bank Bukopin	13.726.045.424,00	0,00	13.726.045.424,00
Bank OCBC NISP	1.244.307.481,00	0,00	1.244.307.481,00
Jumlah	**45.514.808.729.423,00**	**121.699.187.192,00**	**45.636.507.916.615,00**

Dalam penempatan pada bank, BPKH menggunakan akad mudharabah dan wadiah.

Rincian rekening penempatan DAU per 31 Desember 2022 dan 2021 masing-masing sebesar Rp251.217.988.104,00 dan Rp121.699.187.192,00 adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Rekening giro DAU	17.463.590,00	16.114.412,00
Rekening tabungan DAU	6.416.606.960,00	6.248.426.121,00
Rekening deposito DAU	244.783.917.554,00	115.434.646.659,00
Jumlah Rekening DAU	**251.217.988.104,00**	**121.699.187.192,00**

Atas dana Penempatan pada BPS BPIH berupa giro, tabungan dan deposito yang bersumber dari Setoran Awal, Setoran Lunas dan Nilai Manfaat *Virtual Account* tidak dibentuk Cadangan Kerugian Penurunan Nilai (CKPN) karena telah dijamin oleh Lembaga Penjamin Simpanan (LPS). Sedangkan dana Penempatan berupa Nilai Manfaat Non *Virtual Account*, Likuiditas dan DAU masih dalam proses pengkajian untuk pembentukan CKPN. Namun selama BPKH menempatkan dananya pada BPS BPIH, baik setoran awal, setoran lunas, maupun nilai manfaat tidak ada peristiwa atau kejadian terjadinya *default* sehingga nilai CKPN atas penempatan sebesar Rp0,00. Rincian penempatan terdapat pada lampiran 2.

4. Piutang Pembiayaan

Rincian piutang pembiayaan sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	0,00
Entitas Anak	6.489.259.198.000,00	0,00
Jumlah	**6.489.259.198.000,00**	**0,00**

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Rincian piutang pembiayaan pada entitas anak sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Piutang Murabahah	6.695.152.715.000,00	0,00
Cadangan Kerugian Penurunan Nilai	(310.980.496.000,00)	0,00
Piutang Murabahah – Sebelum Penyesuaian	6.384.172.219.000,00	0,00
Penyesuaian Nilai Wajar saat Akuisisi	(706.534.585.000,00)	0,00
Piutang Murabahah - bersih	**5.677.637.634.000,00**	**0,00**
Piutang Istishna	1.331.762.000,00	0,00
Cadangan Kerugian Penurunan Nilai	(16.392.000,00)	0,00
Piutang Istishna – Sebelum Penyesuaian	1.315.370.000,00	0,00
Penyesuaian Nilai Wajar saat Akuisisi	(277.724.000,00)	0,00
Piutang Istishna – bersih	**1.037.646.000,00**	**0,00**
Piutang Ijarah	1.064.955.000,00	0,00
Cadangan Kerugian Penurunan Nilai	(1.064.955.000,00)	0,00
Piutang Ijarah – bersih	**0,00**	**0,00**
Pinjaman Qardh	864.978.271.000,00	0,00
Cadangan Kerugian Penurunan Nilai	(31.729.654.000,00)	0,00
Pinjaman Qardh – Sebelum Penyesuaian	833.248.617.000,00	0,00
Penyesuaian Nilai Wajar saat Akuisisi	(22.664.699.000,00)	0,00

Uraian	31 Desember 2022	31 Desember 2021
Pinjaman Qardh – bersih	**810.583.918.000,00**	**0,00**
Jumlah	**6.489.259.198.000,00**	**0,00**

Penyesuaian nilai wajar saat akuisisi sebesar total (Rp729.477.008.000,00) untuk piutang *murabahah*, piutang *istishna*, dan pinjaman *qardh* berasal dari laporan penilaian aset dan liabilitas anak usaha BPKH (PT BMI) yang dilakukan oleh KJPP Amin, Nirwana, Alfiantori, dan Rekan nomor 00012/2.0044-09/BS/09/0421/1/I/2023 tanggal 31 Januari 2023.

a) Berdasarkan jenis, mata uang dan kolektibilitas:

Uraian	31 Desember 2022	31 Desember 2021
Piutang Murabahah		
Rupiah		
Lancar	4.586.524.672.000,00	0,00
Dalam perhatian khusus	1.329.100.606.000,00	0,00
Kurang lancar	9.753.044.000,00	0,00
Diragukan	12.453.534.000,00	0,00
Macet	262.493.285.000,00	0,00
	6.200.325.141.000,00	0,00
Mata uang asing		
Lancar	272.529.450.000,00	0,00
Dalam perhatian khusus	222.298.124.000,00	0,00
	494.827.574.000,00	0,00
Jumlah	6.695.152.715.000,00	0,00
Cadangan kerugian penurunan nilai	(310.980.496.000,00)	0,00
Piutang murabahah – sebelum Penyesuaian	6.384.172.219.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(706.534.585.000,00)	0,00
Piutang Murabahah - bersih	**5.677.637.634.000,00**	**0,00**
Piutang Istishna		
Rupiah		
Lancar	1.331.762.000,00	0,00
Cadangan kerugian penurunan nilai	(16.392.000,00)	0,00
Piutang istishna – sebelum penyesuaian	1.315.370.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(277.724.000,00)	0,00
Piutang Istishna - bersih	**1.037.646.000,00**	**0,00**
Piutang Ijarah		
Rupiah		
Macet	1.064.955.000,00	0,00
Cadangan kerugian penurunan nilai	(1.064.955.000,00)	0,00
Piutang Ijarah - bersih	**0,00**	**0,00**
Pinjaman Qardh		
Rupiah		
Lancar	584.017.195.000,00	0,00

Uraian	31 Desember 2022	31 Desember 2021
Dalam perhatian khusus	61.655.296.000,00	0,00
Kurang lancar	1.554.888.000,00	0,00
Diragukan	187.958.000,00	0,00
Macet	77.530.154.000,00	0,00
	724.945.491.000,00	0,00
Mata uang asing		
Lancar	140.032.780.000,00	0,00
Jumlah	864.978.271.000,00	0,00
Cadangan kerugian penurunan nilai	(31.729.654.000,00)	0,00
Pinjaman qardh – sebelum penyesuaian	833.248.617.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(22.664.699.000,00)	0,00
Pinjaman Qardh - bersih	**810.583.918.000,00**	**0,00**
Jumlah	**6.489.259.198.000,00**	**0,00**

b) Berdasarkan sisa umur jatuh tempo:

Uraian	31 Desember 2022	31 Desember 2021
Pihak ketiga		
≤ 1 tahun	3.042.106.141.000,00	0,00
> 1 - ≤ 2 tahun	470.699.147.000,00	0,00
> 2 - ≤ 5 tahun	2.064.865.832.000,00	0,00
> 5 tahun	1.981.549.930.000,00	0,00
	7.559.221.050.000,00	0,00
Pihak berelasi		
≤ 1 tahun	80.883.000,00	
> 1 - ≤ 2 tahun	233.394.000,00	0,00
> 2 - ≤ 5 tahun	2.874.266.000,00	0,00
> 5 tahun	118.110.000,00	0,00
	3.306.653.000,00	0,00
Jumlah	7.562.527.703.000,00	0,00
Cadangan kerugian penurunan nilai	(343.791.497.000)	0,00
Jumlah sebelum penyesuaian	7.218.736.206.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(729.477.008.000,00)	0,00
Piutang bersih	**6.489.259.198.000,00**	**0,00**

5. Pembiayaan Bagi Hasil

Rincian pembiayaan bagi hasil sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	0,00
Entitas Anak	10.004.978.927.000,00	0,00
Jumlah	**10.004.978.927.000,00**	**0,00**

ENTITAS ANAK

Rincian pembiayaan bagi hasil pada entitas anak sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Pembiayaan Musyarakah	10.694.846.135.000,00	0,00
Cadangan kerugian penurunan nilai	(278.732.187.000,00)	0,00
Jumlah sebelum penyesuaian	10.416.113.948.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(934.310.425.000,00)	0,00
Pembiayaan Musyarakah – bersih	**9.481.803.523.000,00**	**0,00**
Pembiayaan Mudharabah	564.058.967.000,00	0,00
Cadangan kerugian penurunan nilai	(7.015.074.000,00)	0,00
Jumlah sebelum penyesuaian	557.043.893.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(33.868.489.000,00)	0,00
Pembiayaan Mudharabah – bersih	**523.175.404.000,00**	**0,00**
Jumlah	**10.004.978.927.000,00**	**0,00**

Penyesuaian nilai wajar saat akuisisi sebesar total (Rp968.178.914.000,00) untuk pembiayaan musyarakah dan pembiayaan mudharabah berasal dari laporan penilaian aset dan liabilitas anak usaha BPKH (PT BMI) yang dilakukan oleh KJPP Amin, Nirwana, Alfiantori, dan Rekan nomor 00012/2.0044-09/BS/09/0421/1/I/2023 tanggal 31 Januari 2023.

a) Berdasarkan jenis, mata uang dan kolektibilitas:

Uraian	31 Desember 2022	31 Desember 2021
Pembiayaan Musyarakah		
Rupiah		
Lancar	8.779.244.023.000,00	0,00
Dalam perhatian khusus	909.370.739.000,00	0,00
Kurang lancar	2.089.463.000,00	0,00
Diragukan	40.469.785.000,00	0,00
Macet	111.683.583.000,00	0,00
	9.842.857.593.000,00	0,00
Mata uang asing		
Lancar	707.160.665.000,00	0,00
Dalam perhatian khusus	144.827.877.000,00	0,00
	851.988.542.000,00	0,00
Jumlah	10.694.846.135.000,00	0,00
Cadangan kerugian penurunan nilai	(278.732.187.000,00)	0,00
Jumlah sebelum penyesuaian	10.416.113.948.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(934.310.425.000,00)	0,00
Pembiayaan Musyarakah – bersih	**9.481.803.523.000,00**	**0,00**

Uraian	31 Desember 2022	31 Desember 2021
Pembiayaan Mudharabah		
Rupiah		
Lancar	560.830.002.000,00	0,00
Dalam perhatian khusus	1.051.170.000,00	0,00
Diragukan	0,00	0,00
Macet	2.177.795.000,00	0,00

Uraian	31 Desember 2022	31 Desember 2021
Jumlah	564.058.967.000,00	0,00
Cadangan kerugian penurunan nilai	(7.015.074.000,00)	0,00
Jumlah sebelum penyesuaian	557.043.893.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(33.868.489.000,00)	0,00
Pembiayaan Mudharabah - bersih	**523.175.404.000,00**	**0,00**
Jumlah Pembiayaan Bagi Hasil	**10.004.978.927.000,00**	**0,00**

b) Berdasarkan sisa umur jatuh tempo:

Uraian	31 Desember 2022	31 Desember 2021
Pihak ketiga		
≤ 1 tahun	2.595.028.962.000,00	0,00
> 1 - ≤ 2 tahun	942.320.395.000,00	0,00
> 2 - ≤ 5 tahun	2.668.408.251.000,00	0,00
> 5 tahun	5.052.377.990.000,00	0,00
	11.258.135.598.000,00	0,00
Pihak berelasi		
> 2 - ≤ 5 tahun	454.788.000,00	0,00
> 5 tahun	314.716.000,00	0,00
	769.504.000,00	0,00
Jumlah	11.258.905.102.000,00	0,00
Cadangan kerugian penurunan nilai	(285.747.261.000,00)	0,00
Jumlah sebelum penyesuaian	10.973.157.841.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(968.178.914.000,00)	0,00
Jumlah Pembiayaan Bagi Hasil	**10.004.978.927.000,00**	**0,00**

6. Pendapatan Yang Masih Harus Diterima

Rincian pendapatan yang masih harus diterima sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	1.802.210.114.770,00	1.725.850.809.078,00
Entitas Anak	2.284.101.188.000,00	0,00
Jumlah	**4.086.311.302.770,00**	**1.725.850.809.078,00**

ENTITAS INDUK

Saldo pendapatan yang masih harus diterima per 31 Desember 2022 dan 2021 masing-masing sebesar Rp1.802.210.114.770,00 dan Rp1.725.850.809.078,00 merupakan pendapatan nilai manfaat yang belum diterima dari penempatan dan investasi dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Dana BPIH :		
Bagi hasil deposito (IDR)	45.133.140.056,00	28.618.759.695,00
Bagi hasil deposito (USD)	1.271.149.351,00	868.710.314,00
Bagi hasil deposito (SAR)	5.560.988,00	4.168.486,00
Imbal hasil surat berharga	1.690.474.439.137,00	1.673.159.155.728,00

Uraian	31 Desember 2022	31 Desember 2021
Imbal hasil investasi lainnnya	42.775.564.406,00	0,00
Sub Jumlah	**1.779.659.853.938,00**	**1.702.650.794.223,00**
Dana Abadi Umat :		
Bagi hasil deposito (IDR)	20.047.538,00	31.684.419,00
Bagi hasil deposito (USD)	1.458.106,00	437.345,00
Imbalan hasil surat berharga	22.528.755.188,00	23.167.893.091,00
Sub Jumlah	**22.550.260.832,00**	**23.200.014.855,00**
Jumlah	**1.802.210.114.770.00**	**1.725.850.809.078,00**

Perhitungan pendapatan nilai manfaat yang masih harus diterima dilakukan berdasarkan perhitungan sesuai dengan *indicative return* yang diharapkan. Realisasi penerimaan pendapatan pada tahun berikut dapat berbeda sesuai dengan nisbah yang dihitung berdasarkan *net profit* pada masing-masing BPS BPIH.

ENTITAS ANAK

Uraian	31 Desember 2022	31 Desember 2021
Pendapatan yang masih akan diterima	2.284.101.188.000,00	0,00
Jumlah	**2.284.101.188.000,00**	**0,00**

Rincian pendapatan yang masih harus diterima terdapat pada lampiran 3.

7. Uang Muka Investasi

Rincian uang muka sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	1.000.000.000.000,00
Entitas Anak	0,00	0,00
Jumlah	**0,00**	**1.000.000.000.000,00**

ENTITAS INDUK

Uang muka per 31 Desember 2022 sebesar Rp0,00 dan per 31 Desember 2021 sebesar Rp1.000.000.000.000,00 merupakan uang muka dalam proses penyertaan investasi pada PT. BMI Tbk melalui HMETD (Hak Memesan Efek Terlebih Dahulu) yang sudah terealisasi di tahun 2022 dan tercatat sebagai tambahan investasi pada entitas anak.

8. Investasi Surat Berharga

Rincian investasi surat berharga sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	112.964.163.493.125,00	110.909.318.708.087,00
Entitas Anak	27.883.350.754.000,00	0,00
Jumlah	**140.847.514.247.125,00**	**110.909.318.708.087,00**

ENTITAS INDUK

Nilai investasi surat berharga per 31 Desember 2022 dan 2021 sebesar Rp112.964.163.493.125,00 dan Rp110.909.318.708.087,00 dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Diukur pada biaya perolehan diamortisasi	112.424.692.893.125,00	110.370.321.449.687,00
Diukur pada nilai wajar melalui penghasilan komprehensif lain	539.470.600.000,00	538.997.258.400,00
Jumlah	**112.964.163.493.125,00**	**110.909.318.708.087,00**

a) Nilai investasi pada surat berharga sukuk yang diukur pada biaya perolehan diamortisasi:

Uraian	31 Desember 2022	31 Desember 2021
Dana PIH:		
Sukuk	108.565.749.000.000,00	105.811.021.000.000,00
Premium yang belum diamortisasi	2.433.563.963.132,00	2.526.490.472.165,00
Diskonto yang belum diamortisasi	(1.672.326.910.536,00)	(1.519.807.259.888,00)
Sub Jumlah	**109.326.986.052.596,00**	**106.817.704.212.277,00**
Dana Abadi Umat		
Sukuk	3.033.890.000.000,00	3.480.890.000.000,00
Premium yang belum diamortisasi	63.816.840.529,00	71.727.237.410,00
Diskonto yang belum diamortisasi	0,00	0,00
Sub Jumlah	**3.097.706.840.529,00**	**3.552.617.237.410,00**
Jumlah	**112.424.692.893.125,00**	**110.370.321.449.687,00**

Per 31 Desember 2022 BPKH memiliki dua jenis instrumen sukuk negara yaitu dalam bentuk Sukuk Dana Haji Indonesia (SDHI) dengan nilai tercatat sebesar Rp9.355.000.000.000,00 yang bersifat *non-tradeable* dan Surat Berharga Syariah Negara (SBSN) Rupiah yang dapat diperdagangkan sebesar Rp100.392.292.893.125,00. Surat berharga negara diukur pada biaya perolehan yang diamortisasi. Selain sukuk negara, BPKH juga memiliki Sukuk Korporasi sebesar Rp2.677.400.000.000,00.

Sukuk Korporasi yang dimiliki oleh BPKH seluruhnya memiliki peringkat idAAA yang mencerminkan risiko yang rendah. Mayoritas sukuk korporasi yang dimiliki oleh BPKH diterbitkan oleh PLN dengan total kontribusi sebesar 26,89% dari total sukuk korporasi yang dimiliki BPKH. Sukuk korporasi diukur pada biaya perolehan yang diamortisasi. Rincian investasi sukuk per 31 Desember 2022 yang dimiliki BPIH terdapat pada lampiran 4.

Saldo investasi surat berharga berupa sukuk tahun 2022 dipengaruhi oleh transaksi diantaranya adalah sebagai berikut *accrued interest settlement* sebesar Rp160.635.744.286,00, amortisasi premium sebesar Rp247.714.886.014,00, dan amortisasi diskonto Rp125.505.207.050,00.

b) Nilai investasi surat berharga yang berupa Reksadana Syariah Penyertaan Terbatas (RDSPT)

Uraian	31 Desember 2022	31 Desember 2021
Dana PIH:		
Diukur pada nilai wajar		
Reksadana syariah penyertaan terbatas	539.470.600.000,00	538.997.258.400,00
Jumlah	**539.470.600.000,00**	**538.997.258.400,00**

Reksadana Syariah Penyertaan Terbatas (RDSPT)

BPKH telah melakukan investasi pada instrumen Reksadana Syariah Penyertaan Terbatas (RDSPT) PNM Pembiayaan Mikro BUMN Seri VII pada 10 Maret 2021 untuk mengoptimalkan imbal hasil dengan manajer investasi PT. PNM Investment Management sebagai mitra BPKH. Nilai Aset Bersih RDST yang dimiliki pada 31

Desember 2022 dan 31 Desember 2021 sebesar Rp539.470.600.000,00,00 dan Rp538.997.258.400,00. RDSPT menggunakan akad *wakalah bil istishmar* yang diukur pada nilai wajar melalui penghasilan komprehensif lain (*fair value other comprehensive income*/FVOCI).

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Berdasarkan tujuan, mata uang, dan jenis, investasi surat berharga pada perusahaan anak adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Diukur pada nilai wajar		
Pihak ketiga		
Rupiah		
Sukuk Pemerintah	15.597.629.000,00	0,00
Diukur pada biaya perolehan		
Pihak ketiga		
Rupiah		
Sukuk korporasi	21.081.069.000.000,00	0,00
Sukuk pemerintah	6.262.449.608.000,00	0,00
	27.343.518.608.000,00	0,00
Mata uang asing		
Dolar Amerika Serikat		
Sukuk pemerintah	496.261.076.000,00	0,00
Jumlah	27.855.377.312.000,00	0,00
Cadangan kerugian penurunan nilai	0,00	0,00
Jumlah sebelum penyesuaian	27.855.377.312.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	27.973.442.000,00	0,00
Investasi Surat Berharga - bersih	**27.883.350.754.000,00**	**0,00**

Berdasarkan jenis dan penerbit, investasi surat berharga pada perusahaan anak adalah sebagai berikut:

1) Sukuk Pemerintah

Seri	Tingkat Bagi Hasil Rata-rata Per Tahun (%)	Tanggal Jatuh Tempo	31 Desember 2022	31 Desember 2021
Diukur pada nilai wajar				
Rupiah				
Seri SR 011	8,05	10 Maret, 2022	0,00	0,00
Seri SR 012	6,30	10 Maret, 2023	3.883.674.000,00	0,00
Seri SR 013	6,05	10 September, 2023	2.891.983.000,00	0,00
Seri SR 014	5,47	10 September, 2023	3.102.850.000,00	0,00
Seri SR 015	5,10	10 September, 2024	3.092.927.000,00	0,00
Seri SR 016	5,10	10 September, 2024	1.509.250.000,00	0,00
Seri SR 017	5,10	10 September, 2025	19.865.000,00	0,00
PBS002	5,45	15 Januari, 2022	0,00	0,00
PBS004	6,10	15 Februari, 2037	21.714.000,00	0,00
PBS019	8,25	15 September, 2023	417.688.000,00	0,00
PBS029	8,25	15 Maret, 2034	0,00	0,00
PBS033	6,50	15 Juni, 2037	468.625.000,00	0,00
PBS034	6,50	15 Juni, 2039	189.053.000,00	0,00
			15.597.629.000,00	0,00
Diukur pada nilai biaya perolehan				
Rupiah				
Seri IFR 006	10,25	15 Maret 2030	346.627.987.000,00	0,00
Seri IFR 007	10,25	15 Januari 2030	19.938.537.000,00	0,00
Seri IFR 0010	10,00	15 Februari 2036	408.980.015.000,00	0,00
Seri PBS 002	5,45	15 Januari 2022	0,00	0,00

Seri	Tingkat Bagi Hasil Rata-rata Per Tahun (%)	Tanggal Jatuh Tempo	31 Desember 2022	31 Desember 2021
Seri PBS 003	6,00	15 Januari 2027	237.843.205.000,00	0,00
Seri PBS 004	6,10	15 Pebruari 2037	1.082.284.381.000,00	0,00
Seri PBS 005	6,75	15 April 2043	261.228.571.000,00	0,00
Seri PBS 012	8,88	15 November, 2031	1.174.982.991.000,00	0,00
Seri PBS 015	8,00	15 Juli, 2047	21.996.056.000,00	0,00
Seri PBS 017	6,13	15 Oktober, 2025	11.386.953.000,00	0,00
Seri PBS 021	8,50	15 November, 2026	94.093.883.000,00	0,00
Seri PBS 022	8,62	15 April 2034	118.040.665.000,00	0,00
Seri PBS 025	8,38	15 Mei 2023	637.913.035.000,00	0,00
Seri PBS 025	6,50	15 Mei 2023	11.532.186.000,00	0,00
Seri PBS 029	6,38	15 Maret 2034	995.796.310.000,00	0,00
Seri PBS 033	6,75	15 Juni, 2047	84.304.833.000,00	0,00
Seri SR 011	3,78	10 Maret, 2022	0,00	0,00
Seri SR 016	4,95	10 Maret, 2025	5.000.000.000,00	0,00
Seri SR 017	5,90	10 September, 2025	500.000.000,00	0,00
SUKBI040123007	5,50	4 Januari 2023	200.000.000.000,00	0,00
SUKBI110123014	5,76	11 Januari 2023	100.000.000.000,00	0,00
SUKBI060123007	5,50	6 Januari 2023	250.000.000.000,00	0,00
SUKBI130123014	5,76	13 Januari 2023	200.000.000.000,00	0,00
SUKBI2912211W	3,50	5 Januari 2022	0,00	0,00
SUKBI3112211W	3,50	7 Januari 2022	0,00	0,00
			6.262.449.608.000,00	0,00
Dolar Amerika Serikat				
Seri INDOIS 25	4,33	28 Mei 2025	127.294.956.000,00	0,00
Seri INDOIS 27	4,15	29 Maret 2027	125.951.006.000,00	0,00
Seri INDOIS 31	2,55	9 Juni, 2031	243.015.114.000,00	0,00
			496.261.075.000,00	0,00

2) Sukuk Korporasi

Seri	Tingkat Bagi Hasil Rata-rata Per Tahun (%)	Tanggal Jatuh Tempo	31 Desember 2022	31 Desember 2021
Diukur pada biaya perolehan				
Rupiah				
Sukuk PT PPA *Asset Sales*	0,00	15 November 2041	13.051.069.000.000,00	0,00
Sukuk Trust Receipt *Asset Swap*	0,00	29 Juni 2038	8.000.000.000.000,00	0,00
Sukuk Ijarah Berkelanjutan I PLN Tahap II Tahun 2013 Seri B	9,60	10 Desember 2023	0,00	0,00
Sukuk Sampoerna Agro Tbk Tahun 2021	8,63	17 Maret 2024	30.000.000.000,00	0,00
Obligasi Sumberdaya Sewatama I Tahun 2012 Seri A	9,60	31 Maret 2024	0,00	0,00
			21.081.069.000.000,00	0,00
Jumlah			**27.855.377.312.000,00**	**0,00**

Sukuk PT PPA *Asset Sales* sebesar Rp13.051.069.000.000,00 merupakan instrumen yang dibeli dari Cinda International Assets Management Limited Hongkong pada tanggal 15 November 2021. Sukuk *Trust Receipt Asset Swap* Rp8.000.000.000.000 merupakan sukuk yang dibeli dari Najah Sukuk SPC Limited berdomisili di Uni Emirat Arab. Berdasarkan informasi dari manajemen, kedua sukuk ini tidak mengalami penurunan nilai, karena dijamin oleh pemerintah.

Pembelian Sukuk PT PPA *Asset Sales* dan Sukuk Trust Receipt *Asset Swap* merupakan bagian dari transaksi asset produktif berkualitas rendah. Lihat catatan penting lainnya L.7.

9. Penyertaan Saham pada Entitas Anak

Rincian penyertaan saham pada entitas anak sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	276.650.155.259,00
Entitas Anak	0,00	0,00
Jumlah	**0,00**	**276.650.155.259,00**

ENTITAS INDUK

Nilai penyertaan saham pada entitas anak per 31 Desember 2022 dan per 31 Desember 2021, masing-masing sebesar Rp0,00 dan Rp276.650.155.259,00. Penyertaan saham pada entitas anak per 31 Desember 2022 sebesar Rp0,00 sebagai dampak dari penyusunan laporan keuangan konsolidasian yang mensyaratkan ketentuan eliminasi saldo penyertaan saham pada entitas anak.

Rincian penyertaan saham pada entitas anak per 31 Desember 2022 sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Dana PIH:		
Penyertaan saham PT BMI	0,00	252.341.452.259,00
Sub Jumlah	**0,00**	**252.341.452.259,00**
Dana Abadi Umat		
Penyertaan saham PT BMI-BPDAU	0,00	19.990.000.000,00
Penyertaan saham dari bonus PT BMI-BPDAU	0,00	566.383.000,00
Penyertaan saham PT BMI-Jemaah Haji Indonesia	0,00	3.752.320.000,00
Sub Jumlah	**0,00**	**24.308.703.000,00**
Jumlah	**0,00**	**276.650.155.259,00**

10. Investasi Langsung dan Lainnya

Rincian investasi langsung dan lainnya sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	779.065.973.000,00	964.290.413.186,00
Entitas Anak	347.468.837.000,00	0,00
Jumlah	**1.126.534.810.000,00**	**964.290.413.186,00**

Nilai investasi langsung dan investasi lainnya per 31 Desember 2022 dan 2021 sebesar Rp1.126.534.810.000,00 dan Rp964.290.413.186,00 dengan rincian sebagai berikut:

ENTITAS INDUK

Nilai investasi langsung dan investasi lainnya per 31 Desember 2022 dan 2021 sebesar Rp779.065.973.000,00 dan Rp964.290.413.186,00 dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Dana PIH:		
Investasi langsung lainnya – APIF	179.065.973.000,00	164.290.413.186,00
Pinjaman yang diberikan ke Bank NTB Syariah	600.000.000.000,00	800.000.000.000,00
Jumlah	**779.065.973.000,00**	**964.290.413.186,00**

a. Investasi Langsung Lainnya-APIF

Nilai investasi Langsung Lainnya-APIF per 31 Desember 2022 dan per 31 Desember 2021 masing-masing sebesar USD11.383.000,00 (ekuivalen Rp179.065.973.000,00) dan USD11.513.792,00 (ekuivalen Rp164.290.413.186,00). Terdapat penurunan nilai investasi langsung lainnya-APIF yang disebabkan oleh perubahan nilai aset bersih.

b. Pinjaman yang diberikan (PYD) kepada Bank NTB Syariah

BPKH melakukan Penandatanganan Akad Investasi untuk pembiayaan yang kepada Bank NTB Syariah yang akan digunakan sebagai modal kerja. Pencairan dana dilakukan dengan akad *Mudharabah Muqayyadah* dimana BPKH akan menerima bagi hasil atas kerjasama ini. Pinjaman yang diberikan pada Bank NTB per 31 Desember 2022 dan 31 Desember 2021, sebesar Rp600.000.000.000,00 dan Rp800.000.000.000,00. Pinjaman yang diberikan kepada Bank NTB Syariah dicatat menggunakan metode nilai tercatat dengan akad *Mudharabah Muqayyadah*. Akad *Mudharabah Muqayyadah* adalah mudharabah dimana BPKH sebagai pemilik memberi batasan kepada pengelola dana, antara lain mengenai tempat, cara dan atau objek investasi.

Atas Investasi yang disajikan pada nilai amortisasi dan nilai wajar pada komprehensif lainnya, tidak ada nilai CKPN berdasarkan perhitungan menurut ketentuan yang berlaku.

ENTITAS ANAK

Rincian investasi langsung dan lainnya sebagai berikut:

Uraian	Tempat kedudukan	Persentase kepemilikan	31 Desember 2022
Penyertaan modal sementara			
PT Al Ijarah Indonesia Finance	Jakarta	47,86%	401.616.000.000,00
Tersedia untuk dijual			
PT Syarikat Takaful Indonesia	Jakarta	5,91%	6.095.237.000,00
Jumlah			407.711.237.000,00
Cadangan kerugian penurunan nilai			(60.242.400.000,00)
Bersih			**347.468.837.000,00**

Berdasarkan Akta Perjanjian Penyertaan Modal Sementara No.47 tanggal 30 Desember 2019 dihadapan Notaris Aulia Taufani, S.H., PT Al Ijarah Indonesia Finance telah mengadakan Rapat Umum Pemegang Saham Luar Biasa (RUPS LB) yang menghasilkan keputusan bahwa berlaku efektif pengalihan saham oleh para kreditur yang akan dijadikan sebagai Penyertaan Modal Sementara.

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Saldo awal tahun	60.242.400.000,00	0,00
Penyisihan (pembalikan) tahun berjalan	0,00	0,00
Saldo Akhir	**60.242.400.000,00**	**0,00**

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutupi kemungkinan kerugian yang mungkin timbul.
Rincian investasi langsung dan lainnya per 31 Desember 2022 terdapat pada lampiran 5.

11. Aset Tetap- Bersih

Rincian aset tetap sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	6.243.125.819,00	6.624.609.770,00
Entitas Anak	1.579.357.700.000,00	0,00
Jumlah	**1.585.600.825.819,00**	**6.624.609.770,00**

ENTITAS INDUK

Aset tetap merupakan aset berupa peralatan dan mesin yang diperoleh dan digunakan oleh BPKH dalam menunjang kegiatan operasional. Nilai tercatat aset tetap per 31 Desember 2022 dan 2021 masing-masing sebesar Rp6.243.125.819,00 dan Rp6.624.609.770,00 dengan uraian sebagai berikut:

Uraian	1 Januari 2022	Mutasi Tambah	Mutasi Kurang	31 Desember 2022
Perolehan Aset Tetap BPKH:				
Peralatan dan mesin	14.929.170.332,00	4.186.984.646,00	516.792.500,00	18.599.362.478,00
Perolehan Aset Tetap BMH:				
Peralatan dan mesin	175.000.000,00	0,00	0,00	175.000.000,00
Jumlah	**15.104.170.332,00**	**4.186.984.146,00**	**516.792.500,00**	**18.774.362.478,00**
Akumulasi Penyusutan BPKH:				
Peralatan dan mesin	8.304.560.562,00	4.448.658.659,00	396.982.562,00	12.356.236.659,00
Akumulasi Penyusutan BMH:				
Aset tetap lainnya	175.000.000,00	0,00	0,00	175.000.000,00
Jumlah	**8.479.560.562,00**	**4.448.658.659,00**	**396.982.562,00**	**12.531.236.659,00**
Jumlah Tercatat	**6.624.609.770,00**			**6.243.125.819,00**

Uraian	1 Januari 2021	Mutasi Tambah	Mutasi Kurang	31 Desember 2021
Perolehan Aset Tetap BPKH:				
Peralatan dan Mesin	12.916.098.224,00	2.013.072.108,00	0,00	14.929.170.332,00
Perolehan Aset Tetap BMH:				
Tanah	46.395.922.500,00	0,00	46.395.922.500,00	0,00
Gedung dan bangunan	1.178.552.000,00	0,00	1.178.552.000,00	0,00
Kendaraan	57.135.436.200,00	0,00	57.135.436.200,00	0,00
Peralatan dan mesin	130.554.843.992,00	0,00	130.379.843.992,00	175.000.000,00
Aset tetap lainnya	3.646.778.420,00	0,00	3.646.778.420,00	0,00
Jalan dan irigasi	1.182.832.000,00	0,00	1.182.832.000,00	0,00
Jumlah	**253.010.463.336,00**	**2.013.072.108,00**	**239.919.365.112,00**	**15.104.170.332,00**
Akumulasi Penyusutan BPKH:				
Peralatan dan mesin	4.990.851.321,00	3.313.709.241,00	0,00	8.304.560.562,00
Akumulasi Penyusutan BMH:				
Gedung dan bangunan	176.782.800,00	49.106.333,00	225.889.133,00	0,00
Kendaraan	44.579.966.853,00	2.525.018.124,00	47.104.984.977,00	0,00
Peralatan dan mesin	122.631.559.346,00	4.324.458.160,00	126.781.017.506,00	175.000.000,00

Uraian	1 Januari 2021	Mutasi Tambah	Mutasi Kurang	31 Desember 2021
Aset tetap lainnya	709.093.677,00	162.657.046,00	871.750.723,00	0,00
Jalan dan irigasi	307.694.258,00	51.270.933,00	358.965.191,00	0,00
Jumlah	**173.395.948.255,00**	**10.426.219.837,00**	**175.342.607.530,00**	**8.479.560.562,00**
Nilai Tercatat	**79.614.515.081,00**			**6.624.609.770,00**

ENTITAS ANAK

Rincian aset tetap entitas anak sebagai berikut:

Uraian	1 Januari 2022	Mutasi Tambah	Surplus Revaluasi	Mutasi Kurang	31 Desember 2022
Perolehan Aset Tetap					
Tanah	1.774.511.385.000,00	0,00	145.937.412.000,00	24.827.643.000,00	1.895.621.154.000,00
Bangunan	1.300.153.880.000,00	0,00	(194.795.375.000,00)	1.061.015.000,00	1.104.297.490.000,00
Kendaraan bermotor	49.454.690.000,00	6.541.900.000,00	10.713.846.000,00	13.804.276.000,00	52.906.160.000,00
Inventaris kantor	414.950.145.000,00	1.550.436.000,00	16.604.711.000,00	1.658.040.000,00	431.447.252.000,00
Komputer	743.027.244.000,00	16.230.131.000,00	3.773.232.000,00	9.645.499.000,00	753.385.108.000,00
Perbaikan sarana prasarana	212.723.147.000,00	0,00	0,00	24.775.054.000,00	187.948.093.000,00
	4.494.820.491.000,00	24.322.467.000,00	(17.766.174.000,00)	75.771.527.000,00	4.425.605.257.000,00
Aset sewa pembiayaan Kendaraan bermotor	20.099.991.000,00	0,00	0,00	802.425.000,00	19.297.566.000,00
Jumlah	**4.514.920.482.000,00**	**24.322.467.000,00**	**(17.766.174.000,00)**	**76.573.952.000,00**	**4.444.902.823.000,00**
Akumulasi Penyusutan					
Bangunan	336.589.747.000,00	64.050.490.000,00	0,00	1.061.015.000,00	399.579.222.000,00
Kendaraan bermotor	42.030.172.000,00	3.753.241.000,00	0,00	12.852.750.000,00	32.930.663.000,00
Inventaris kantor	392.406.020.000,00	18.483.487.000,00	0,00	1.552.262.000,00	409.337.245.000,00
Komputer	682.410.391.000,00	27.398.314.000,00	0,00	9.591.239.000,00	700.217.466.000,00
Perbaikan sarana prasarana	197.793.312.000,00	1.390.680.000,00	0,00	24.775.055.000,00	174.408.937.000,00
	1.651.229.642.000,00	115.076.212.000,00	0,00	49.832.321.000,00	1.716.473.533.000,00
Aset sewa pembiayaan Kendaraan bermotor	19.842.025.000,00	253.041.000,00	0,00	797.499.000,00	19.297.567.000,00
Jumlah	**1.671.071.667.000,00**	**115.329.253.000,00**	**0,00**	**50.629.820.000,00**	**1.735.771.100.000,00**
Nilai Tercatat	**2.843.848.815.000,00**				**2.709.131.723.000,00**
Penyesuaian nilai wajar saat akuisisi	**0,00**				**(1.129.774.023.000,00)**
Nilai tercatat setelah penyesuaian	**2.843.848.815.000,00**				**1.579.357.700.000,00**

Penyesuaian nilai wajar saat akuisisi sebesar (Rp1.129.774.023.000,00) untuk aset tetap berasal dari laporan penilaian aset dan liabilitas anak usaha BPKH (PT BMI) yang dilakukan oleh KJPP Amin, Nirwana, Alfiantori, dan Rekan nomor 00012/2.0044-09/BS/09/0421/1/I/2023 tanggal 31 Januari 2023.

Aset tetap Entitas Anak (BMI) telah dilakukan revaluasi dengan penurunan revaluasi aset tetap sebesar Rp17.766.174.000,00 yang diakui sebagai penghasilan komprehensif lain di ekuitas.
Rincian aset tetap per 31 Desember 2022 terdapat pada lampiran 6.

12. Investasi Emas

ENTITAS INDUK

Investasi Emas pada 31 Desember 2022 dan 2021 masing-masing sebesar Rp425.129.338,00 dan Rp0,00. Investasi emas berupa Rekening emas yang ditempatkan pada Pegadaian. Terdapat keuntungan dari penyesuaian terhadap nilai wajar atas investasi emas sebesar Rp25.129.338,00.

13. Aset Lainnya

Rincian aset lainnya sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	260.577.944.751,00	67.450.025.464,00
Entitas Anak	1.419.034.190.000,00	0,00
Jumlah	**1.679.612.134.751,00**	**67.450.025.464,00**

ENTITAS INDUK

Rincian aset lainnya entitas induk adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Kas yang dibatasi penggunaannya	25.000.000.000,00	25.000.000.000,00
Aset tidak berwujud – bersih	10.641.777.377,00	22.328.361.609,00
Beban dibayar dimuka	2.457.493.244,00	12.246.591.242,00
Piutang – bersih	219.952.296.492,00	4.502.635.014,00
Persediaan	440.356.290,00	338.102.353,00
Aset lain-lain	2.086.021.348,00	3.034.335.246,00
Jumlah	**260.577.944.751,00**	**67.450.025.464,00**

Kas Yang Dibatasi Penggunaannya

Nilai kas yang dibatasi penggunaannya per 31 Desember 2022 dan 2021 masing-masing sebesar Rp25.000.000.000,00 dan Rp25.000.000.000,00. Kas yang dibatasi penggunaannya merupakan program bidang kemaslahatan berupa *Cash Waqf Linked Sukuk* (CWLS) pada Badan Wakaf Indonesia sebesar Rp25.000.000.000,00.

Aset Tidak Berwujud-Bersih

Nilai tercatat aset tidak berwujud bersih per 31 Desember 2022 dan 2021 masing-masing sebesar Rp10.641.777.377,00 dan Rp22.328.361.609,00 dengan uraian sebagai berikut:

Uraian	1 Januari 2022	Mutasi Tambah	Mutasi Kurang	31 Desember 2022
Perolehan aset tak berwujud BPKH	26.949.273.554,00	194.664.500,00	7.145.187.698,00	19.998.750.356,00
Perolehan aset tak berwujud BMH	292.093.306,00	103.646.240,00	103.646.240,00	292.093.306,00
Jumlah	**27.241.366.860,00**	**298.310.740,00**	**7.248.833.938,00**	**20.290.843.662,00**
Akumulasi amortisasi BPKH	4.620.911.945,00	5.004.986.929,00	268.925.895,00	9.356.972.979,00

Uraian	1 Januari 2022	Mutasi Tambah	Mutasi Kurang	31 Desember 2022
Akumulasi amortisasi BMH	292.093.306,00	91.108.984,00	91.108.984,00	292.093.306,00
Jumlah	**4.913.005.251,00**	**5.096.095.913.,00**	**360.034.880,00**	**9.649.066.285,00**
Nilai Tercatat	**22.328.361.609,00**			**10.641.777.377,00**

Uraian	1 Januari 2021	Mutasi Tambah	Mutasi Kurang	31 Desember 2021
Perolehan aset tak berwujud BPKH	7.344.097.140,00	19.605.176.414,00	0,00	26.949.273.554,00
Perolehan aset tak berwujud BMH	2.675.248.882,00	0,00	2.383.155.576,00	292.093.306,00
Jumlah	**10.019.346.022,00**	**19.605.176.414,00**	**2.383.155.576,00**	**27.241.366.860,00**
Akumulasi amortisasi BPKH	2.434.773.774,00	2.186.138.171,00	0,00	4.620.911.945,00
Akumulasi amortisasi BMH	2.184.245.578,00	111.058.602,00	2.003.210.874,00	292.093.306,00
Jumlah	**4.619.019.352,00**	**2.297.196.773,00**	**2.003.210.874,00**	**4.913.005.251,00**
Nilai Tercatat	**5.400.326.670,00**			**22.328.361.609,00**

Rincian aset tak berwujud per 31 Desember 2022 terdapat pada lampiran 7.

Beban Dibayar Dimuka

Jumlah beban dibayar dimuka per 31 Desember 2022 dan 2021 masing-masing sebesar Rp2.457.493.244,00 dan Rp12.246.591.242,00. Beban dibayar dimuka merupakan beban yang dibayarkan sebelum jasa tersebut digunakan. Rincian mutasi tambah dan kurang beban dibayar dimuka adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Saldo awal beban dibayar dimuka 1 Januari	12.246.591.242,00	11.596.596.713,00
Mutasi tambah beban dibayar dimuka	6.747.769.056,00	21.747.921.068,00
Mutasi tambah beban pajak dibayar dimuka	0,00	440.295.000,00
Mutasi tambah atas pembayaran dimuka fasilitas kesehatan BPKH	3.397.478.092,00	1.120.805.871,00
Mutasi tambah beban dibayar dimuka lainnya tahun 2022	184.013.546,00	0,00
Mutasi kurang pemakaian beban dibayar dimuka atas beban dibayar dimuka	(20.118.358.692,00)	(22.659.027.410,00)
Saldo Akhir	**2.457.493.244,00**	**12.246.591.242,00**

Saldo akhir beban dibayar dimuka per 31 Desember 2022 sebesar Rp2.457.493.244,00 terdiri dari Beban Dibayar Dimuka atas Beban Operasional BPKH sebesar Rp1.203.400.345,00, dan Pembayaran Dimuka Fasilitas Kesehatan BPKH Tahun 2022 sebesar Rp1.254.092.899,00. Rincian beban dibayar dimuka sampai dengan 31 Desember 2022 adalah sebagai berikut:

Uraian	Periode Jangka Waktu	Nilai Beban Dibayar Dimuka 1 Jan 2022	Penambahan Beban Dibayar Dimuka Tahun Berjalan	Pemakaian Beban Januari – Desember 2022	Saldo Beban Dibayar Dimuka 31 Desember 2022
Sewa kantor lt 5 & 8 termin 3	1 Agus 2021-31 Jul 2022	7.400.919.750,00	0,00	7.400.919.750,00	0,00
Sewa kantor lt.2	1 Nov 2021 – 31 Jul 2022	701.089.996,00	0,00	701.089.996,00	0,00

Uraian	Periode Jangka Waktu	Nilai Beban Dibayar Dimuka 1 Jan 2022	Penambahan Beban Dibayar Dimuka Tahun Berjalan	Pemakaian Beban Januari – Desember 2022	Saldo Beban Dibayar Dimuka 31 Desember 2022
Asuransi jiwa dan kecelakaan (12 bln)	1 Jun 2021-31 Mei 2022	1.329.635.000,00	0,00	1.329.635.000,00	0,00
Asurani purna jabatan	7 Jun 2021-7 Jun 2022	1.233.314.375,00	0,00	1.233.314.375,00	0,00
Sewa reklame	14 Sep 21 – 13 Sep 22	20.531.250,00	0,00	20.531.250,00	0,00
Sewa kendaraan	1 Apr 2022 – 30 Des 2022	0,00	719.280.000,00	719.280.000,00	0,00
Bloomberg	18 Feb 2022 - 17 Feb 2023	0,00	346.009.335,00	288.341.111,00	57.668.224,00
Sewa kantor	1 Agus 2022 - 31 Januari 2023	0,00	5.444.097.120,00	4.536.747.600,00	907.349.520,00
Sewa leased line/collocation data center		0,00	238.382.601,00	0,00	238.382.601,00
Sub Jumlah		**10.685.490.371,00**	**6.747.769.056,00**	**16.229.859.082,00**	**1.203.400.345,00**
Beban dibayar dimuka fasilitas kesehatan tahun 2022		1.120.805.871,00	3.397.478.092,00	3.264.191.064,00	1.254.092.899,00
Pajak dibayar dimuka (PPh Pasal 4 ayat 2)		440.295.000,00	0,00	440.295.000,00	0,00
Beban dimuka lainnya		0,00	184.013.546,00	184.013.546,00	0,00
Sub Jumlah		**1.561.100.871,00**	**3.581.491.638,00**	**3.888.499.610,00**	**1.254.092.899,00**
Jumlah		**12.246.591.242,00**	**10.329.260.694,00**	**20.118.358.692,00**	**2.457.493.244,00**

Piutang-bersih

Jumlah piutang bersih per 31 Desember 2022 dan 2021 masing-masing sebesar Rp219.952.296.492,00 dan Rp4.502.635.014,00 dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Piutang operasional haji	488.722.538,00	465.234.207,00
Piutang pelimpahan PKOH Kemenag	5.050.150.242,00	5.050.150.242,00
Piutang pelimpahan PKOH Kemenag (sisa kas operasional haji)	599.179.557,00	1.068.049.422,00
Piutang efisiensi PIH	218.032.839.178,00	0,00
Piutang lainnya	2.585.025.538,00	3.510.444.612,00
Jumlah Piutang	**226.755.917.053,00**	**10.093.878.483,00**
Akumulasi penyisihan piutang tak tertagih	(6.803.620.561,00)	(5.591.243.469,00)
Jumlah Piutang Bersih	**219.952.296.492,00**	**4.502.635.014,00**

Saldo piutang operasional haji per 31 Desember 2022 sebesar Rp488.722.539,00 bertambah dari tahun 2021 dikarenakan adanya penyesuaian kurs dari piutang yang berbentuk valuta asing. Adapun rincian dari piutang operasional haji adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Nilai kelebihan pembayaran *general service fee* (GSF) haji khusus tahun 1437H/2016M sebesar USD16.066,00	252.734.246,00	229.245.915,00
Dana setoran awal haji reguler yang belum dilimpahkan ke rekening a.n BPKH	200.000.000,00	200.000.000,00
Nilai piutang pelimpahan dari Subdit PPDH Kementerian Agama kepada pihak lain.	35.988.292,00	35.988.292,00
Jumlah Piutang Operasional	**488.722.538,00**	**465.234.207,00**

Piutang pelimpahan PKOH Kementerian Agama terdiri dari piutang kepada pihak ketiga dan piutang lainnya pada Subdit PKOH dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Piutang kepada pemilik rumah Mekah 2013	3.733.942.016,00	3.733.942.016,00
Piutang kepada pemilik rumah Mekah 2014	1.307.498.778,00	1.307.498.778,00
Piutang lainnya	8.709.448,00	8.709.448,00
Jumlah Piutang Pelimpahan PKOH	**5.050.150.242,00**	**5.050.150.242,00**

Atas pelimpahan PKOH Kementerian Agama tersebut diatas BPKH telah berkoordinasi dengan Ditjen PHU Kementerian Agama dan telah mengirimkan surat permintaan rincian piutang serta dokumen pendukung/kepemilikan piutang, namun sampai dengan saat ini dokumen tersebut belum diterima.

Piutang pelimpahan PKOH Kemenag (sisa kas operasional haji) sebesar Rp599.179.557,00 yang belum selesai diserahkan oleh Ditjen PHU Kementerian Agama**.**

Rincian mutasi piutang pelimpahan PKOH Kemenag (sisa kas operasional haji) adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Saldo awal piutang pelimpahan PKOH Kemenag (sisa kas operasional haji) 1 Januari	1.068.049.422,00	1.675.302.710,00
Koreksi piutang pelimpahan PKOH Kemenag (sisa kas operasional haji) pada LHP BPK	0,00	(607.253.288,00)
Penerimaan piutang Kemenag	(468.869.865,00)	0,00
Saldo akhir piutang pelimpahan PKOH Kemenag	**599.179.557,00**	**1.068.049.422,00**

Piutang efisiensi PIH sebesar Rp218.032.839.178,00 merupakan piutang efisiensi PIH tahun 2022 berdasarkan hasil rekonsiliasi antara BPKH dengan Kementerian Agama sesuai dengan Berita Acara Kesepakatan tentang Nilai Dana Efisiensi PIH Tahun 1443H/2022 M tanggal 10 Mei 2023.

Uraian	31 Desember 2022	31 Desember 2021
Saldo awal piutang efisiensi PIH	0,00	0,00
Penambahan piutang efisiensi PIH	218.032.839.178,00	0,00
Saldo akhir piutang efisiensi PIH	**218.032.839.178,00**	**0,00**

Piutang lainnya sebesar Rp2.585.025.537,00 merupakan piutang selain piutang operasional haji, piutang pelimpahan PKOH, dan piutang efisiensi PIH. Berikut rincian mutasi piutang lainnya adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Saldo awal piutang lainnya 1 Januari	3.510.444.612,00	2.117.785.685,00
Penerimaan piutang - PT Kanomas	0,00	(51.435.798,00)
Penerimaan piutang – pegawai	(195.836.830,00)	(605.765.275,00)
Piutang atas pembatalan program kemaslahatan	(644.860.000,00)	644.860.000,00
Piutang atas kelebihan pemotongan pajak atas nilai manfaat – DAU	(1.405.000.000,00)	1.405.000.000,00
Piutang operasional lainnya	6.406.309,00	0,00
Piutang atas efisiensi program kemaslahatan	1.313.871.446,00	0,00
Saldo Akhir	**2.585.025.537,00**	**3.510.444.612,00**

Atas jumlah piutang per 31 Desember 2022 telah dilakukan penyisihan piutang tak tertagih untuk piutang yang memiliki indikasi penurunan nilai yaitu piutang operasional haji, piutang PKOH Kementerian Agama, dan piutang lainnya. Akumulasi penyisihan piutang tak tertagih sejumlah Rp6.803.620.561,00 dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Akumulasi penyisihan piutang tak tertagih – operasional haji	488.722.538,00	465.234.207,00
Akumulasi penyisihan piutang tak tertagih pelimpahan PKOH Kemenag	5.050.150.242,00	5.050.150.242,00
Akumulasi penyisihan piutang tak tertagih - sisa kas operasional haji	0,00	32.041.482,00
Akumulasi penyisihan piutang tak tertagih - piutang lainnya	1.264.747.781,00	43.817.538,00
Jumlah	**6.803.620.561,00**	**5.591.243.469,00**

Perhitungan kembali saldo akumulasi piutang tak tertagih telah dilakukan berdasarkan berdasarkan PKBP BPKH Nomor 1 Tahun 2022 tentang Perubahan PKBP Nomor 14 Tahun 2020 tentang Pedoman Akuntansi Keuangan BPKH dan PKBP BPKH Nomor 36 Tahun 2020 tentang Penurunan Nilai Aset Keuangan Haji. Penyisihan piutang tak tertagih dihitung dengan mengevaluasi piutang Kemenag dengan menggunakan konsep pendekatan kerugian kredit ekspektasian (*expected credit loss/ECL*).

Persediaan

Persediaan merupakan barang atau perlengkapan yang dimaksudkan untuk mendukung kegiatan operasional BPKH dan dimaksudkan untuk diserahkan dalam rangka pelayanan kepada masyarakat. Persediaan BPKH saat ini berupa alat tulis kantor, buku cetakan, kalender, agenda, dan souvenir. Jumlah persediaan per 31 Desember 2022 dan 2021 masing-masing sebesar Rp440.356.290,00 dan Rp338.102.353,00.

Aset lain-lain

Nilai aset lain-lain per 31 Desember 2022 dan 2021 masing-masing sebesar Rp2.086.021.348,00 dan Rp3.034.335.246,00. Aset lain-lain merupakan aset dari pelimpahan keuangan haji yang bersumber dari dana PKOH Ditjen PHU Kementerian Agama berupa aset lainnya PKOH sebesar Rp2.086.021.348,00.

ENTITAS ANAK

Rincian aset lainnya pada entitas anak sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Aset pajak tangguhan	139.908.777.000,00	0,00
Tagihan akseptasi – bersih	46.223.720.000,00	0,00

Uraian	31 Desember 2022	31 Desember 2021
Aset yang diperoleh untuk ijarah – bersih	869.905.000,00	0,00
Aset lain-lain	1.331.267.860.000,00	0,00
Jumlah sebelum penyesuaian	1.518.270.262.000,00	0,00
Penyesuaian nilai wajar saat akuisisi	(99.236.072.000,00)	0,00
Jumlah	**1.419.034.190.000,00**	**0,00**

Penyesuaian nilai wajar saat akuisisi sebesar (Rp99.236.072.000,00) untuk aset lain-lain berasal dari laporan penilaian aset dan liabilitas anak usaha BPKH (PT BMI) yang dilakukan oleh KJPP Amin, Nirwana, Alfiantori, dan Rekan nomor 00012/2.0044-09/BS/09/0421/1/I/2023 tanggal 31 Januari 2023.

Aset pajak tangguhan

Uraian	1 Januari 2022	Mutasi di laporan laba rugi	Penyesuaian pajak tangguhan	31 Desember 2022
Aset (liabilitas) pajak tangguhan				
Imbalan pasca kerja karyawan	33.823.516.000,00	(5.210.182.000,00)	(1.010.921.000,00)	27.602.413.000,00
Bonus karyawan	(3.446.647.000,00)	1.256.572.000,00	0,00	(2.190.075.000,00)
Penyusutan aset tetap	24.232.751.000,00	6.226.002.000,00	0,00	30.458.753.000,00
Beban pesangon	1.306.456.000,00	(4.910.817.000,00)	0,00	(3.604.361.000,00)
Cadangan kerugian penurunan nilai selain pembiayaan	71.869.849.000,00	2.136.993.000,00	0,00	74.006.842.000,00
Kerugian yang belum direalisasi dari surat berharga yang diukur pada nilai wajar melalui laporan keuangan	31.285.000,00	(21.693.000,00)	0,00	9.592.000,00
Keuntungan yang belum direalisasi dari surat berharga yang tersedia untuk dijual	5.327.306.000,00	0,00	978.076.000,00	6.305.382.000,00
Surplus revaluasi atas aset tetap	10.798.402.000,00	0,00	0,00	10.798.402.000,00
Penyesuaian setelah penyajian kembali	(3.478.171.000,00)	0,00	0,00	(3.478.171.000,00)
Aset pajak tangguhan – neto	**140.464.747.000,00**	**(523.125.000,00)**	**(32.845.000,00)**	**139.908.777.000,00**

Tagihan akseptasi

Uraian	31 Desember 2022	
	Jumlah nosional mata uang asing	Ekuivalen Rupiah
Pihak ketiga		
Rupiah		
L/C Impor dan Surat Kredit Berdokumen Dalam Negeri (SKBDN)		15.762.986.000,00
Spot dan Forward		862.191.000,00
		16.625.177.000,00
Mata Uang Asing		
L/C Impor dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) Dolar Amerika Serikat	6.594.470.000	102.659.405.000,00
Jumlah		**119.284.582.000,00**
Cadangan kerugian penurunan nilai		(73.060.862.000,00)
Bersih		**46.223.720.000,00**

Aset yang diperoleh untuk ijarah

Akun ini merupakan objek sewa dari transaksi ijarah muntahiyah bittamlik dengan opsi perpindahan hak milik objek sewa dengan hibah.

Uraian	31 Desember 2022	31 Desember 2021
Multijasa	3.176.387.000,00	0,00
Akumulasi penyusutan	(2.306.482.000,00)	0,00
Jumlah	**869.905.000,00**	**0,00**

Penyusutan yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain adalah sebesar Rp343.583.000,00 untuk posisi 31 Desember 2022.

Berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No.2/POJK.03/2022 tanggal 31 Januari 2022, kewajiban membentuk cadangan umum penyisihan aset produktif tidak berlaku bagi aset produktif dalam bentuk pembiayaan ijarah atau pembiayaan ijarah *muntahiyah bittamlik* dan pembentukan cadangan khusus ijarah.

Perubahan akumulasi penyusutan aset yang diperoleh untuk ijarah adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Saldo awal tahun	2.372.439.000,00	0,00
Penyusutan tahun berjalan	343.583.000,00	0,00
Pelunasan	(409.540.000,00)	0,00
Jumlah	**2.306.482.000,00**	**0,00**

Aset lain-lain

Uraian	31 Desember 2022	31 Desember 2021
Aset terbengkalai – bersih	488.274.833.000,00	0,00
Biaya dibayar dimuka	371.878.574.000,00	0,00
Uang muka operasi	191.272.164.000,00	0,00
Uang muka pajak	62.387.866.000,00	0,00
Tagihan ATM	65.783.533.000,00	0,00
Agunan yang diambil alih –bersih	54.285.502.000,00	0,00
Kelebihan pembayaran pajak	12.069.027.000,00	0,00
Persediaan alat tulis kantor	14.088.713.000,00	0,00
Setoran jaminan	4.391.629.000,00	0,00
Tagihan kepada pihak ketiga –bersih	44.180.116.000,00	0,00
Tagihan *Usance Payable At Usance* (UPAU)	140.000.000,00	0,00
Aset hak guna – bersih	4.094.267.000,00	0,00
Lainnya	18.421.636.000,00	0,00
Jumlah	**1.331.267.860.000,00**	**0,00**

14. Utang Jemaah Tunda

Rincian utang jemaah tunda sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	5.159.934.508.062,00	9.180.651.053.705,00
Entitas Anak	0,00	0,00
Jumlah	**5.159.934.508.062,00**	**9.180.651.053.705,00**

ENTITAS INDUK

Nilai utang Jemaah tunda per 31 Desember 2022 dan 2021 masing-masing sebesar Rp5.159.934.508.062,00 dan Rp9.180.651.053.705,00 dengan uraian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Utang jemaah tunda haji reguler	4.146.986.607.353,00	7.447.073.924.852,00
Utang jemaah tunda haji khusus	1.012.947.900.709,00	1.733.577.128.853,00
Jumlah	**5.159.934.508.062,00**	**9.180.651.053.705,00**

Saldo utang jemaah tunda per 31 Desember 2022 sebesar Rp5.159.934.508.062,00 merupakan utang kepada jemaah haji yang telah berhak berangkat dan telah melunasi BPIH, namun belum dapat diberangkatkan karena jumlah kuota pemberangkatan haji yang terbatas dari Pemerintah Arab Saudi. Rekapitulasi Utang Jemaah Tunda per 31 Desember 2022 terdapat pada lampiran 8.

15. Utang Lainnya

Rincian utang lainnya sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	225.360.377.110,00	211.248.821.202,00
Entitas Anak	770.408.678.750,00	0,00
Jumlah	**995.769.055.860,00**	**211.248.821.202,00**

ENTITAS INDUK

Uraian	31 Desember 2022	31 Desember 2021
Utang beban	1.317.257.097,00	28.479.271.292,00
Utang pajak	21.313.898.907,00	53.419.425.316,00
Utang lain-lain	202.729.221.106,00	129.350.124.594,00
Jumlah	**225.360.377.110,00**	**211.248.821.202,00**

Utang Beban

Saldo utang beban per 31 Desember 2022 sebesar Rp1.317.257.097,00 berupa kewajiban program kemaslahatan untuk pencairan termin di Tahun 2022. Sedangkan saldo utang beban per 31 Desember 2021 sebesar Rp28.479.271.292,00 terdiri dari daftar kewajiban operasional BPKH sebesar Rp13.593.016.092,00 dan daftar kewajiban program kemaslahatan untuk pencairan termin di tahun 2022 sebesar Rp9.056.724.397,00 dan utang beban lainnya sebesar Rp5.829.530.803,00. Akad yang digunakan dalam transaksi ini adalah akad jual-beli.

Berikut rincian mutasi utang beban per 31 Desember 2022 dan 2021 adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Saldo awal utang beban 1 Januari	28.479.271.292,00	15.906.723.003,00
Mutasi kurang utang beban	(28.479.271.292,00)	(15.906.723.003,00)
Mutasi tambah utang beban operasional	0,00	13.593.016.092,00
Mutasi tambah utang beban kemaslahatan	1.317.257.097,00	9.056.724.397,00
Mutasi tambah atas FPPA yang diretur	0,00	56.262.600,00
Mutasi tambah atas utang beban SDM atas pembayaran BPJS Kesehatan	0,00	98.720.331,00
Mutasi tambah atas utang Beban SDM atas beban insentif	0,00	5.409.489.179,00

Mutasi tambah atas utang beban SDM atas pembayaran provider kesehatan Admedika	0,00	265.058.693,00
Saldo Akhir	**1.317.257.097,00**	**28.479.271.292,00**

Rincian kewajiban program kemaslahatan per 31 Desember 2022 dan 2021 BPKH adalah sebagai berikut:

No	Mitra Kemaslahatan	Penerima Manfaat	Kegiatan (Judul Sesuai SK)	31 Desember 2022	31 Desember 2021
1	NU Care-LAZISNU		Pembangunan Masjid Agung Al Amin Kokoda Kabupaten Sorong Selatan	1.317.257.097,00	0,00
2	NU Care-LAZISNU	Yayasan Harapan Insan Kalimantan Pondok Pesantren Hasanka	Pembangunan Struktur Kelas Baru	0,00	580.500.000,00
3	BAZNAS	Pesantren Investa Cendekia Amana	Pembangunan Ruang Asrama Putri	0,00	555.650.622,00
4	NU Care-LAZISNU	Yayasan Pondok Pesantren Miftachus Sunnah	Pembangunan Asrama	0,00	532.074.500,00
5	NU Care-LAZISNU	Pondok Pesantren Al – Ma'arif Ciselang Karawang, Jawa Barat	Penyelesaian Pekerjaan Pembangunan Ruang Kelas Baru	0,00	376.434.957,00
6	NU Care-LAZISNU	Masjid Agung Sultan Alauddin UIN Alauddin Makassar	Penyelesaian Pekerjaan Pemasangan Dinding Masjid	0,00	787.500.000,00
7	LAZISMU	Pondok Pesantren Muhammadiyah Padang Panjang	Pembangunan Asrama Putra	0,00	500.314.306,00
8	DT Peduli	Yayasan Pendidikan Laniang	Pembangunan Masjid Suriani Lammade	0,00	357.468.620,00
9	DT Peduli	Masjid As Salam	Program Pembangunan Masjid	0,00	484.022.292,00
10	NU Care-LAZISNU	Sekolah Tinggi Ilmu Kesehatan Yayasan Khas Kempek	Pembangunan Gedung	0,00	1.333.746.327,00
11	DT Peduli	Yayasan Al Mizan Langensari	Pembangunan Gedung Halal Center	0,00	1.069.845.048,00
12	NU Care-LAZISNU	Pondok Pesantren Darul Istiqomah	Pembangunan Asrama	0,00	760.250.000,00
13	NU Care-LAZISNU	UNU Sumatera	Pembangunan Gedung Kelas UNU Sumatera	0,00	748.700.000,00
14	LAZISMU	PP Muhammadiyah	Pembangunan Humanitarian Building	0,00	486.916.000,00
15	DT Peduli	Yayasan Wakaf Syafa'aturrasul Madani	Pembangunan Ruang Kelas Baru Pondok Pesantren Syafa'aturrasul	0,00	483.301.725,00
		Jumlah		**1.317.257.097,00**	**9.056.724.397,00**

Utang pajak

Nilai utang pajak per 31 Desember 2022 dan 2021 masing-masing sebesar Rp21.313.898.907,00 dan Rp53.419.425.316,00.

Uraian	31 Desember 2022	31 Desember 2021
Utang pajak	21.313.898.907,00	53.419.425.316,00
Jumlah	**21.313.898.907,00**	**53.419.425.316,00**

Nilai utang pajak per 31 Desember 2022 dan 2021 masing-masing sebesar Rp21.313.898.907,00 dan Rp53.419.425.316,00. Nilai tersebut merupakan Pajak Penghasilan Badan tahun 2022. Penurunan utang pajak sebesar Rp32.105.526.409,00 dari tahun 2021, dikarenakan adanya pembayaran Pajak Penghasilan Badan dan Pajak lainnya di tahun 2022.

Utang lain-lain

Utang lain-lain merupakan utang kepada jemaah haji yang melakukan pembatalan keberangkatan dan verifikasi dana yang masih dalam proses internal di BPKH atau di bank, dan utang lain-lain pelimpahan dari Ditjen PHU Kementerian Agama, serta utang lainnya dari akun perantara yang masih dalam proses.

Rincian per 31 Desember 2022 dan 31 Desember 2021 masing-masing sebesar Rp202.729.221.106,00 dan Rp129.350.124.594,00 adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Utang SPM pembatalan haji reguler yang masih dalam proses	54.489.390.188,00	50.669.332.917,00
Utang SPM pembatalan haji khusus yang masih dalam proses	10.658.365.030,00	6.442.075.037,00
Utang lain-lain visa progresif kepada Jemaah	196.906.840,00	196.906.840,00
Utang lain-lain pelimpahan dari PKOH Kemenag	2.747.827.993,00	2.747.827.993,00
Utang lain-lain visa progresif kepada PKOH	1.178.670.000,00	1.178.670.000,00
Utang jemaah belum konfirmasi	132.831.145.993,00	66.025.000.000,00
Utang lain-lain akun perantara	626.915.062,00	2.090.311.807,00
Utang kepada pihak ketiga	0,00	0,00
Jumlah	**202.729.221.106,00**	**129.350.124.594,00**

Rincian utang pembatalan haji regular dan haji khusus per 31 Desember 2022 terdapat pada lampiran 9 dan lampiran 10. Sedangkan rincian utang jemaah haji reguler belum konfirmasi per 31 Desember 2022 terdapat pada lampiran 11.

ENTITAS ANAK

Uraian	31 Desember 2022	31 Desember 2021
Liabilitas segera	116.395.779.000,00	0,00
Liabilitas akseptasi	14.280.969.000,00	0,00
Bagi hasil yang belum dibagikan	60.563.365.750,00	0,00
Estimasi liabilitas imbalan kerja	125.465.511.000,00	0,00
Utang pajak	21.564.574.000,00	0,00
Estimasi kerugian komitmen dan kontijensi	854.210.000,00	0,00
Utang Lainnya	431.284.270.000,00	0,00
Jumlah	**770.408.678.750,00**	**0,00**

Liabilitas segera

Uraian	31 Desember 2022	31 Desember 2021
Titipan ATM Bersama	72.617.557.000,00	0,00
Titipan dana nasabah	26.919.639.000,00	0,00
Titipan ZIS	25.395.000,00	0,00
Titipan lainnya	16.833.188.000,00	0,00
Jumlah	**116.395.779.000,00**	**0,00**

Titipan dana nasabah merupakan titipan atas transaksi pengiriman uang melalui lembaga keuangan bank lain.

Titipan ATM Bersama merupakan liabilitas yang timbul karena nasabah Bank melakukan transaksi ATM dengan menggunakan jaringan ATM Prima dan jaringan ATM Bersama.

Liabilitas akseptasi

Uraian	31 Desember 2022	
	Jumlah nosional mata uang asing	Ekuivalen Rupiah
Pihak ketiga		
Rupiah		
L/C Impor dan Surat Kredit Berdokumen Dalam Negeri (SKBDN)		7.966.634.000,00
Spot dan Forward		5.857.206.000,00
		13.823.840.000,00
Mata Uang Asing		
L/C Impor dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) Dolar Amerika Serikat	29.364,00	457.129.000,00
Jumlah		**14.280.969.000,00**

Jumlah liabilitas akseptasi adalah sebesar jumlahan akseptasi kepada nasabah (sebelum dikurangi cadangan kerugian).

Bagi hasil yang belum dibagikan

Akun ini merupakan bagi hasil yang belum dibagikan oleh Bank kepada *shahibul maal* atas keuntungan hasil usaha Bank yang telah disisihkan dari pengelolaan dana nasabah.

Uraian	31 Desember 2022	31 Desember 2021
Deposito *mudharabah* berjangka	36.543.191.750,00	0,00
Pinjaman yang diterima	15.560.401.000,00	0,00
Tabungan *mudharabah*	664.600.000,00	0,00
Lain-lain	7.795.173.000,00	0,00
Jumlah	**60.563.365.750,00**	**0,00**

Estimasi liabilitas imbalan kerja

Mutasi atas nilai kini kewajiban imbalan kerja adalah sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Saldo awal tahun	153.743.250.000,00	0,00
Biaya bunga	7.792.038.000,00	0,00
Biaya jasa kini	16.842.782.000,00	0,00
Kerugian (keuntungan) aktuaria	(4.595.096.000,00)	0,00
Pembayaran imbalan kerja tahun berjalan	(40.766.955.000,00)	0,00
Biaya jasa lalu karena perubahan program	(7.550.508.000,00)	0,00
Jumlah	**125.465.511.000,00**	**0,00**

Imbalan Pasca Kerja

Bank menyelenggarakan imbalan pasca kerja imbalan pasti untuk karyawan sesuai dengan Undang-undang Ketenagakerjaan No. 13/2003. Jumlah karyawan yang berhak memperoleh manfaat tersebut sebanyak 2.480 untuk 31 Desember 2022.

Program Pensiun Iuran Pasti

Entitas anak menyelenggarakan program pensiun iuran pasti untuk karyawan tetap yang memiliki masa kerja minimum 1 (satu) tahun sejak diangkat menjadi karyawan tetap dan berusia di bawah 55 (lima puluh lima) tahun. Program pensiun ini dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) Muamalat yang akta pendiriannya telah disahkan oleh Menteri Keuangan Republik Indonesia dengan Surat Keputusannya No. S 438/LK/1997 tanggal 19 Desember 1997. Pendiri DPLK Muamalat adalah Entitas anak.

Bank mengikutsertakan karyawannya dalam program DPLK dengan iuran DPLK 10% dari gaji pokok, dimana Bank mensubsidi sebesar 5% dan sisanya sebesar 5% lagi menjadi beban karyawan. Iuran dana pensiun yang disetor pada tanggal 31 Desember 2022 dan tanggal 31 Desember 2021 masing-masing sebesar Rp19.966.788.000,00 dan Rp20.143.352.000,00. Pada tanggal 31 Desember 2022 dan 31 Desember 2021 jumlah akumulasi dana pensiun yang merupakan kontribusi Bank masing-masing sebesar Rp15.322.657.000,00 dan Rp15.870.095.000,00.

Seluruh karyawan tetap Entitas Anak adalah peserta Program Pensiun Iuran Pasti, beban iuran dicatat sebagai expense pada saat terjadinya.

Utang pajak

Nilai utang pajak entitas anak per 31 Desember 2022 sebesar Rp21.564.574.000,00.

Uraian	31 Desember 2022	31 Desember 2021
Pajak penghasilan:		
Pasal 4 ayat 2	11.041.883.000,00	0,00
Pasal 21	8.496.207.000,00	0,00
Pasal 23	302.064.000,00	0,00
Pasal 26	74.308.000,00	0,00
Pasal 29	76.203.000,00	0,00
Pajak Pertambahan Nilai	1.573.909.000,00	0,00
Jumlah	**21.564.574.000,00**	**0,00**

Estimasi kerugian komitmen dan kontinjensi

Estimasi kerugian atas transaksi komitmen dan kontinjensi yang mempunyai risiko pembiayaan:

Uraian	31 Desember 2022	31 Desember 2021
Bank garasi:		
Rupiah	746.255.000,00	0,00
Mata uang asing	107.955.000,00	0,00
Jumlah	**854.210.000,00**	**0,00**

Manajemen berpendapat bahwa jumlah estimasi kerugian atas komitmen dan kontinjensi pada tanggal tanggal 31 Desember 2022 telah memadai.

Utang Lainnya

Uraian	31 Desember 2022	31 Desember 2021
Biaya yang masih harus dibayar	54.077.434.000,00	0,00
Titipan operasional pembiayaan	112.255.602.000,00	0,00
Titipan *unclaimed*	13.853.556.000,00	0,00
Utang dividen	20.464.448.000,00	0,00
Setoran jaminan	379.779.000,00	0,00
Pendapatan diterima dimuka	1.800.000,00	0,00
Lainnya	230.251.651.000,00	0,00
Jumlah	**431.284.270.000,00**	**0,00**

Biaya masih harus dibayar merupakan cadangan berkaitan dengan operasional bank seperti beban listrik, air dan telepon, zakat perusahaan, jasa konsultan dan cadangan untuk personalia seperti cadangan bonus, kinerja, promosi, pelatihan dan biaya seragam untuk karyawan.

Titipan operasional pembiayaan merupakan kewajiban bank kepada pihak lain yang harus segera dipenuhi sesuai dengan kesepakatan terkait dengan proses pembiayaan seperti biaya notaris, asuransi atas jaminan, dan biaya biaya yang dikeluarkan dalam proses penyitaan agunan.

Titipan *unclaimed* merupakan kewajiban Bank yang akan dibayarkan ke nasabah terkait dengan dengan proses pembiayaan seperti biaya notaris, asuransi atas jaminan, dan biaya lainnya yang telah berumur lebih dari 1 (satu) tahun (365 hari).

Utang dividen merupakan dividen kepada para pemegang saham yang belum terealisasi pada tanggal 31 Desember 2022.

16. Dana Simpanan Nasabah Bank

Rincian dana pihak ketiga sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	0,00
Entitas Anak	9.274.338.619.663,00	0,00
Jumlah	**9.274.338.619.663,00**	**0,00**

ENTITAS ANAK

Rincian dana pihak ketiga entitas anak sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Simpanan	9.214.946.094.663,00	0,00
Simpanan dari bank lain	59.392.525.000,00	0,00
Jumlah	**9.274.338.619.663,00**	**0,00**

Simpanan

Uraian	31 Desember 2022	31 Desember 2021
Giro Wadiah		
Pihak ketiga	3.133.884.798.663,00	0,00
Pihak berelasi	24.149.751.000,00	0,00
Tabungan Wadiah		

Uraian	31 Desember 2022	31 Desember 2021
Pihak ketiga	6.052.642.669.000,00	0,00
Pihak berelasi	4.268.876.000,00	0,00
Jumlah	**9.214.946.094.663,00**	**0,00**

Giro wadiah merupakan simpanan wadiah *yaddhamanah* dimana nasabah dapat memperoleh bonus berdasarkan kebijakan Bank.

Bonus per tahun untuk simpanan wadiah rupiah adalah berkisaran antara 0,00% sampai dengan 0,02% untuk tahun 2022 dan antara 0,00% sampai dengan 0,28% untuk tahun 2020. Bank tidak memberikan bonus untuk simpanan wadiah dalam mata uang asing.

Tabungan wadiah merupakan tabungan Haji Arafah dalam mata uang Rupiah dan tidak mendapatkan bonus.

Tidak terdapat Giro dan Tabungan wadiah yang diblokir yang dijadikan sebagai agunan pembiayaan yang diberikan pada 31 Desember 2022.

Simpanan dari bank lain

Uraian	31 Desember 2022	31 Desember 2021
Giro Wadiah	58.980.516.000,00	0,00
Mata Uang Asing		
Dolar Amerika Serikat	293.374.000,00	0,00
Tabungan Wadiah Rupiah	118.635.000,00	0,00
Jumlah	**59.392.525.000,00**	**0,00**

17. Dana Titipan Jemaah

Rincian dana titipan jemaah sebagai berikut:

Uraian	31 Desembers 2022	31 Desember 2021
Entitas Induk	142.143.290.066.817,00	133.254.547.989.632,00
Entitas Anak	0,00	0,00
Jumlah	**142.143.290.066.817,00**	**133.254.547.989.632,00**

ENTITAS INDUK

Nilai dana titipan jemaah per 31 Desember 2022 dan 2021 masing-masing sebesar Rp142.143.290.066.817,00 dan Rp133.254.547.989.632,00 dengan uraian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Utang setoran awal - haji regular	128.676.534.414.674,00	122.777.969.904.265,00
Utang setoran awal - haji khusus	6.321.297.851.090,00	4.881.628.087.140,00
Utang rekening *virtual*	7.145.457.801.053,00	5.594.949.998.227,00
Jumlah	**142.143.290.066.817,00**	**133.254.547.989.632,00**

Utang tersebut terjadi atas penerimaan dana setoran awal yang diterima dari calon jemaah haji yang telah menyetor ke rekening BPKH dan nilai tambahan rekening virtual yang dialokasikan oleh BPKH kepada setiap jemaah *waiting list*. Saldo Uang Titipan Jemaah per 31 Desember 2022 sebesar Rp142.143.290.066.817,00 merupakan kewajiban BPKH kepada calon jemaah haji untuk memberangkatkan ke tanah suci mulai tahun 2023.

Rekapitulasi dana titipan jemaah per 31 Desember 2022 terdapat pada lampiran 12.

18. Pendapatan Nilai Manfaat yang Ditangguhkan

Rincian pendapatan nilai manfaat yang ditangguhkan:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	238.078.541.630,00
Entitas Anak	0,00	0,00
Jumlah	**0,00**	**238.078.541.630,00**

ENTITAS INDUK

Saldo pendapatan nilai manfaat yang ditangguhkan merupakan akumulasi saldo nilai manfaat yang belum digunakan untuk Biaya Penyelenggaraan Ibadah Haji. Nilai pendapatan nilai manfaat yang ditangguhkan per 31 Desember 2022 dan 2021 masing-masing sebesar Rp0,00 dan Rp238.078.541.630,00. Pendapatan nilai manfaat yang ditangguhkan per 31 Desember 2022 sebesar Rp0,00 karena telah digunakan sebagai biaya penyelenggaraan ibadah haji tahun 2022.

19. Pinjaman Yang Diterima

Rincian pinjaman yang diterima:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	0,00
Entitas Anak	500.000.000.000,00	0,00
Jumlah	**500.000.000.000,00**	**0,00**

ENTITAS ANAK

Uraian	31 Desember 2022	31 Desember 2021
Pembiayaan yang diterima:		
Pembiayaan *mudharabah muqayadah*	500.000.000.000,00	0,00
Jumlah	**500.000.000.000,00**	**0,00**

Berdasarkan akad pembiayaan *mudharabah muqayadah* antara Entitas Anak dengan PT Sarana Multigriya Finansial (Persero) No.197/AKAD/SMF-BMI/VIII/2022 tanggal 15 Agustus 2022, Entitas Anak telah menerima fasilitas pembiayaan dari PT Sarana Multigriya Finansial (Persero) sebesar Rp200.000.000,00 berjangka waktu 1 (satu) tahun dan porsi nisbah yang disepakati adalah masing-masing sebesar 56,00% untuk Entitas Anak dan PT Sarana Multigriya Finansial (Persero) sebesar 44,00%.

Berdasarkan akad pembiayaan *mudharabah muqayadah* antara Entitas Anak dengan PT Sarana Multigriya Finansial (Persero) No.272/AKAD/SMF-BMI/X/2022 tanggal 28 Oktober 2022, Entitas Anak telah menerima fasilitas pembiayaan dari PT Sarana Multigriya Finansial (Persero) sebesar Rp300.000.000,00 berjangka waktu 1 (satu) tahun dan porsi nisbah yang disepakati adalah masing-masing sebesar 56,00% untuk Entitas Anak dan PT Sarana Multigriya Finansial (Persero) sebesar 44,00%.

20. Dana Syirkah Temporer

Rincian dana syirkah temporer:

Uraian	31 Desember 2022	31 Desember 2021
Entitas Induk	0,00	0,00
Entitas Anak	33.173.839.543.887,00	0,00
Jumlah	**33.173.839.543.887,00**	**0,00**

ENTITAS ANAK

Uraian	31 Desember 2022	31 Desember 2021
Giro *Mudharabah*	1.861.538.045.000,00	0,00
Tabungan *Mudharabah*	10.709.602.539.000,00	0,00
Deposito Berjangka *Mudharabah*	16.077.605.334.887,00	0,00
Sukuk Mudharabah	4.525.093.625.000,00	0,00
Jumlah	**33.173.839.543.887,00**	**0,00**

21. Aset Neto Tanpa Pembatasan

Nilai aset neto tanpa pembatasan per 31 Desember 2022 dan 2021 masing-masing sebesar Rp1.253.841.068.497,00 dan Rp488.770.622.721,00. Nilai aset neto tanpa pembatasan mencakup saldo awal aset neto tanpa pembatasan, surplus entitas anak, surplus komprehensif tahun berjalan, koreksi saldo awal aset neto dan penyesuaian perubahan kepemilikan.

22. Aset Neto Dengan Pembatasan

Nilai aset neto dengan pembatasan per 31 Desember 2022 dan 2021 masing-masing sebesar Rp19.890.315.898.874,00 dan Rp17.222.642.604.824,00. Nilai aset neto dengan pembatasan mencakup saldo awal aset neto dengan pembatasan, surplus tahun berjalan PIH dan DAU serta koreksi saldo awal PIH dan DAU.

23. Kepentingan nonpengendali atas aset neto entitas anak yang dikonsolidasi

Nilai kepentingan nonpengendali atas aset neto entitas anak yang dikonsolidasi per 31 Desember 2022 dan 2021 masing-masing sebesar Rp398.693.786.527,00 dan Rp0,00. Nilai kepentingan nonpengendali atas aset neto entitas anak yang dikonsolidasi mencakup pengakuan awal kepentingan nonpengendali pada tanggal akuisisi, penyesuaian perubahan kepemilikan dan surplus komprehensif tahun berjalan.

H. PENJELASAN POS LAPORAN OPERASIONAL

Penjelasan pos laba rugi berikut ini dikategorikan berdasarkan saldo-saldo Entitas Induk (BPKH) dan Entitas Anak (BMI), belum digabungkan berdasarkan klasifikasi rincian tiap unsur yang membentuk akun sesuai sifat dan karakteristik transaksi.

1. Pendapatan Setoran Jemaah Berangkat

Jumlah pendapatan setoran jemaah berangkat per 31 Desember 2022 dan 2021 masing-masing sebesar Rp3.777.867.150.710,00 dan Rp0,00. Pendapatan setoran jemaah berangkat merupakan dana yang berasal dari jemaah haji yang berangkat pada tahun 2022/ 1443H.

2. Beban PIH

Jumlah Beban BPIH ke Kementerian Agama per 31 Desember 2022 dan 2021 masing-masing sebesar Rp9.033.246.037.415,00 dan Rp0,00. Beban BPIH ke Kementerian Agama merupakan dana yang ditansfer ke Kementerian Agama sebagai biaya penyelenggaraan ibadah haji periode tahun 2022/1443H.

3. Pendapatan Nilai Manfaat

Jumlah pendapatan nilai manfaat per 31 Desember 2022 dan 2021 masing-masing sebesar Rp10.132.271.205.830,00 dan Rp10.001.833.084.667,00 merupakan nilai manfaat bersih setelah beban pajak dan beban lainnya dari bagi hasil penempatan dan investasi selama satu periode.

Nilai manfaat keuangan haji terdiri dari bagi hasil penempatan keuangan haji di BPS-BPIH dan imbal hasil investasi dari surat berharga syariah dalam perhitungan basis akrual. Rincian nilai manfaat per 31 Desember 2022 dan 2021 untuk masing-masing jenis penempatan dan investasi sebagai berikut:

No	Uraian	31 Desember 2022	31 Desember 2021
	Dana BPIH		
1	Nilai manfaat tabungan	11.846.604.032,00	0,00
	Beban pajak dan lainnya	(360.000,00)	0,00
	Nilai manfaat tabungan – bersih	11.846.244.032,00	0,00
2	Nilai manfaat giro	5.313.521.723,00	34.256.930.469,00
	Beban pajak dan lainnya	(10.956.605,00)	(712.790.284,00)
	Nilai manfaat giro – bersih	5.302.565.118,00	33.544.140.185,00
3	Nilai manfaat deposito	1.520.200.487.088,00	1.889.485.372.638,00
	Beban pajak dan lainnya	0,00	(74.199.989.932,00)
	Nilai manfaat deposito – bersih	1.520.200.487.088,00	1.815.285.382.706,00
4	Nilai manfaat dari surat berharga	8.427.486.439.396,00	8.037.415.404.944,00
	Beban pajak dan lainnya	(254.108.628.677,00)	(122.027.426.759,00)
	Nilai manfaat surat berharga – bersih	8.173.377.810.719,00	7.915.387.978.185,00
5	**N**ilai Manfaat dari investasi langsung	185.586.800.752,00	0,00
	Beban pajak dan lainnya	(6.339.835.616,00)	0,00
	Nilai manfaat investasi langsung bersih	179.246.965.136,00	0,00
	Jumlah nilai manfaat dana BPIH - bersih	**9.889.974.072.093,00**	**9.764.217.501.076,00**
	Dana Abadi Umat		
1	Nilai manfaat tabungan	264.853.848,00	0,00
	Beban pajak dan lainnya	0,00	0,00
	Nilai manfaat tabungan – bersih	264.853.848,00	0,00
2	Nilai manfaat giro	32.940.165,00	58.132.006,00
	Beban pajak dan lainnya	0,00	(21.343.215,00)
	Nilai manfaat giro – bersih	32.940.165,00	36.788.791,00
3	Nilai manfaat deposito	12.866.372.841,00	11.987.578.043,00
	Beban pajak dan lainnya	(138.308.435,00)	(2.440.694.634,00)

No	Uraian	31 Desember 2022	31 Desember 2021
	Nilai manfaat deposito – bersih	12.728.064.406,00	9.546.883.409,00
4	Nilai manfaat dari surat berharga	261.040.216.993,00	263.457.894.829,00
	Beban pajak dan lainnya	(31.821.961.957,00)	(35.425.983.438,00)
	Nilai manfaat surat berharga – bersih	229.218.255.036,00	228.031.911.391,00
5	Nilai Manfaat dari investasi langsung	53.020.282,00	0,00
	Beban pajak dan lainnya	0,00	0,00
	Nilai manfaat investasi langsung bersih	53.020.282,00	0,00
	Jumlah nilai manfaat DAU - bersih	**242.297.133.737,00**	**237.615.583.591,00**
	Jumlah nilai manfaat – bersih	**10.132.271.205.830,00**	**10.001.833.084.667,00**

4. Pendapatan Hibah

Jumlah pendapatan hibah Barang Milik Haji (BMH) per 31 Desember 2022 dan 2021 masing-masing sebesar Rp2.165.028.822,00 dan Rp236.935.303.186,00. Pendapatan Hibah BMH kepada Kementerian Agama merupakan hibah aset BMH dari Kementerian Agama kepada BPKH berupa aset tetap dan aset tak berwujud dari pengadaan BMH tahun 2018 dan 2019, dengan rincian sebagai berikut:

No	Jenis Aset	Nilai Perolehan	Akumulasi Penyusutan	Nilai Buku
	Aset Tetap:			
1	Tanah	150,000,000,00	0,00	150,000,000,00
2	Kendaraan	4.528.925.212,00	2.898.367.698,00	1.630.557.514,00
3	Peralatan dan Mesin	979.919.150,00	752.756.047,00	227.163.103,00
4	Aset Tetap Lainnya	278.756.252,00	133.985.303,00	144.770.949,00
	Subjumlah	**5.937.600.614,00**	**3.785.109.048,00**	**2.152.491.566,00**
	Aset Tak Berwujud			
1	Aset Tak Berwujud	103.646.240,00	91.108.984,00	12.537.256,00
	Subjumlah	**103.646.240,00**	**91.108.984,00**	**12.537.256,00**
	Jumlah	**6.041.246.854,00**	**3.876.218.032,00**	**2.165.028.822,00**

5. Penyaluran untuk Rekening Virtual

Jumlah penyaluran rekening virtual per 31 Desember 2022 dan 2021 masing-masing sebesar Rp2.064.058.901.116,00 dan Rp2.500.000.000.000,00. Dari penyaluran rekening virtual tahun 2022, sebesar Rp419.695.262.878,00 merupakan penyaluran NMVA spesial yang diberikan kepada jemaah berhak berangkat haji tahun 2022 M/1443 H dan cadangannya. Berikut rincian penyaluran rekening virtual:

No	Transaksi	Uraian	Jumlah Jemaah	Nominal
1	**NMVA Spesial Reguler**			
	30/06/2022	NMVA Juni 2022 tahap1	184.502	364.059.383.425,00
	30/06/2022	NMVA Juni 2022 tahap2	186.823	55.635.879.453,00
	Subjumlah		**371.325**	**419.695.262.878,00**

No	Transaksi	Uraian	Jumlah Jemaah	Nominal
2	**Penyaluran Tahap 1**			
	31/07/2022	VA 2022 tahap 1 reguler	5.053.638	940.241.662.208,00
	31/07/2022	VA 2022 tahap 1 khusus	104.887	43.359.218.149,00
	Subjumlah		**5.158.525**	**983.600.880.357,00**
3	**Penyaluran Tahap 2**			
	31/12/2022	VA 2022 tahap 2 reguler	5.292.868	628.858.012.033,00
	31/12/2022	VA 2022 tahap 2 khusus	109.385	31.904.745.848,00
	Subjumlah		**5.402.253**	**660.762.757.881,00**
	Jumlah			**2.064.058.901.116,00**

6. Beban Operasional

Jumlah beban operasional BPKH per 31 Desember 2022 dan 2021 masing-masing sebesar Rp250.171.599.907,00 dan Rp234.005.267.977,00 dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Beban pegawai	119.456.675.881,00	123.412.280.528,00
Beban operasional kantor	120.073.181.751,00	97.825.753.301,00
Beban penyusutan	4.462.586.580,00	10.426.219.837,00
Beban amortisasi lainnya	4.966.778.604,00	2.297.196.773,00
Beban penyisihan piutang tak tertagih	1.212.377.091,00	43.817.538,00
Jumlah	**250.171.599.907,00**	**234.005.267.977,00**

Dari total beban operasional tahun 2022, sebesar Rp1.216.620.866,00 merupakan pembayaran pajak insentif tahun 2021 yang dibayarkan di tahun 2022.

7. Beban Hibah

Jumlah beban hibah ke Kementerian Agama per 31 Desember 2022 dan 2021 masing-masing sebesar Rp2.165.028.822,00 dan Rp64.956.702.284,00. Beban hibah merupakan merupakan hibah aset BMH dari BPKH kepada Kementerian Agama berupa aset tetap dan aset tak berwujud dari pengadaan BMH tahun 2018 dan 2019, dengan rincian sebagai berikut:

No	Jenis Aset	Nilai Perolehan	Akumulasi Penyusustan	Nilai Buku
	Aset Tetap:			
1	Tanah	150,000,000,00	0,00	150,000,000,00
2	Kendaraan	4.528.925.212,00	2.898.367.698,00	1.630.557.514,00
3	Peralatan dan Mesin	979.919.150,00	752.756.047,00	227.163.103,00
4	Aset Tetap Lainnya	278.756.252,00	133.985.303,00	144.770.949,00
	Subjumlah	**5.937.600.614,00**	**3.785.109.048,00**	**2.152.491.566,00**
	Aset Tak Berwujud			
1	Aset Tak Berwujud	103.646.240,00	91.108.984,00	12.537.256,00
	Subjumlah	**103.646.240,00**	**91.108.984,00**	**12.537.256,00**

No	Jenis Aset	Nilai Perolehan	Akumulasi Penyusustan	Nilai Buku
Jumlah		**6.041.246.854,00**	**3.876.218.032,00**	**2.165.028.822,00**

8. Penyaluran Program Kemaslahatan

Jumlah penyaluran program kemaslahatan per 31 Desember 2022 dan 2021 masing-masing sebesar Rp130.318.759.229,00 dan Rp189.446.292.902,00 dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Pendidikan & Dakwah	43.844.368.107,00	61.400.800.176,00
Sosial Keagamaan	31.079.412.954,00	63.715.219.785,00
Pelayanan Haji	2.328.988.209,00	12.434.068.228,00
Kesehatan	15.660.889.858,00	21.868.828.150,00
Sarana Prasarana Peribadatan	31.319.760.985,00	21.183.469.967,00
Ekonomi Umat	6.085.339.116,00	8.843.906.596,00
Jumlah	**130.318.759.229,00**	**189.446.292.902,00**

9. Penggunaan nilai manfaat akumulasi tahun sebelumnya

Penggunaan nilai manfaat akumulasi tahun sebelumnya per 31 Desember 2022 dan 2021 masing-masing sebesar Rp238.078.541.630,00 dan Rp0,00. Penggunaan nilai manfaat akumulasi tahun sebelumnya digunakan untuk biaya penyelenggaraan ibadah haji tahun 1443H/2022M.

10. Pendapatan Lain-lain

Jumlah pendapatan lain-lain per 31 Desember 2022 dan 2021 masing-masing sebesar Rp26.069.180.381,00 dan Rp506.557.739.109,00. Pendapatan lain-lain merupakan pendapatan yang berasal dari selisih kurs yang telah terealisasi sebesar Rp24.701.000.000,00, keuntungan dari penjualan aset tetap BPKH sebesar Rp86.289.062,00, pendapatan jasa giro sebesar Rp970.436.119,00, pendapatan atas *Gain on Bargain Purchase* dari akuisisi PT BMI sebesar Rp311.252.274,00, dan lain-lain sebesar Rp202.926,00.

11. Pendapatan Usaha Entitas Anak

Jumlah pendapatan usaha entitas anak per 31 Desember 2022 dan 2021 masing-masing sebesar Rp2.699.893.827.000,00 dan Rp0,00. Dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Pendapatan pengelolaan dana oleh bank sebagai *mudharib*:		
Pendapatan dari penjualan	469.298.171.000,00	0,00
Pendapatan dari bagi hasil	722.285.259.000,00	0,00
Pendapatan dari ijarah – bersih	43.668.000,00	0,00
Pendapatan usaha utama lainnya	572.777.481.000,00	0,00
Sub Jumlah	**1.764.404.579.000,00**	**0,00**
Pendapatan operasional lainnya:		
Jasa administrasi	948.017.478.000,00	0,00
Jasa transaksi ATM	97.031.949.000,00	0,00
Jasa layanan	47.326.583.000,00	0,00
Jasa transaksi L/C	921.131.000,00	0,00
Lainnya	4.443.358.000,00	0,00
Sub Jumlah	**1.097.740.499.000,00**	**0,00**

Uraian	31 Desember 2022	31 Desember 2021
Dikurangi – Pendapatan sebelum akusisi/ praakusisi	**(162.251.251.000,00)**	**0,00**
Jumlah	**2.699.893.827.000,00**	**0,00**

12. Beban Usaha Dan Operasional Entitas Anak

Jumlah beban usaha entitas anak per 31 Desember 2022 dan 2021 masing-masing sebesar Rp2.635.363.800.000,00 dan Rp0,00. Dengan rincian sebagai berikut:

Uraian	31 Desember 2022	31 Desember 2021
Hak pihak ketiga atas bagi hasil dana syirkah temporer:		
Deposito berjangka mudharabah	832.720.155.000,00	0,00
Tabungan mudharabah	159.081.859.000,00	0,00
Beban bagi hasil pinjaman yang diterima	8.523.139.000,00	0,00
Sukuk mudharabah subordinasi	396.557.088.000,00	0,00
Giro mudharabah	37.832.435.000,00	0,00
Sub Jumlah	**1.434.714.676.000,00**	**0,00**
Beban operasional:		
Umum dan operasional	510.980.315.000,00	0,00
Karyawan	635.187.554.000,00	0,00
Lain-lain	213.684.162.000,00	0,00
Sub Jumlah	**1.359.852.031.000,00**	**0,00**
Dikurangi – beban sebelum akusisi/ praakusisi	(159.202.907.000,00)	0,00
Jumlah	**2.635.363.800.000,00**	**0,00**

13. Beban lain-lain entitas anak

Beban lain-lain entitas anak tahun 2022 sebesar Rp14.150.225.511,00. Beban lain-lain entitas anak terdiri dari keuntungan selisih kurs sebesar Rp28.517.550.000,00 dan pendapatan(beban) non operasional sebesar (Rp42.667.775.511,00).

14. Beban pajak penghasilan

Beban pajak penghasilan per 31 Desember 2022 dan 2021 sebesar Rp46.385.707.907,00 dan Rp52.125.766.660,00.

Beban pajak penghasilan tahun 2022 sebesar Rp46.385.707.907,00, dengan rincian sebagai berikut:

Uraian	Beban Pajak Kini	Beban Pajak Tangguhan	Jumlah
Entitas Induk	21.313.898.907,00	0,00	21.313.898.907,00
Entitas Anak	24.548.684.000,00	523.125.000,00	25.071.809.000,00
Jumlah	**45.862.582.907,00**	**523.125.000,00**	**46.385.707.907,00**

15. Penghasilan Komprehensif Lain

Penghasilan komprehensif lain adalah keuntungan dari peningkatan nilai wajar reksadana yang belum terealisasi serta kerugian dari transaksi dan revaluasi valuta asing. Penghasilan komprehensif lain per 31 Desember 2022 dan 2021 masing-masing sebesar Rp668.920.656.749,00 dan Rp21.676.194.301,00 dengan rincian sebagai berikut.

Uraian	31 Desember 2022	31 Desember 2021
Keuntungan peningkatan nilai aset bersih reksadana syariah (Entitas Induk)	473.341.600,00	2.997.258.400,00
Keuntungan revaluasi/transaksi dalam mata uang asing	137.813.120.089,00	10.276.058.338,00
Penghasilan komprehensif di entitas asosiasi PT. BMI Tbk	0,00	8.402.877.563,00
Kerugian penurunan nilai aset bersih APIF	(2.057.488.952,00)	0,00
Kenaikan nilai aset keuangan atas reksadana yang tersedia dijual (Entitas Anak)	3.501.759.005,00	0,00
Penghasilan komprehensif lain – (Entitas Anak)	529.189.925.007,00	0,00
Jumlah	**668.920.656.749,00**	**21.676.194.301,00**

I. PENJELASAN POS LAPORAN PERUBAHAN ASET NETO

1. Aset Neto Dengan Pembatasan

Aset neto dengan pembatasan terdiri dari jenis dana Penyelenggaraan Ibadah Haji (PIH) dan Dana Abadi Umat (DAU) yang pada awalnya merupakan pelimpahan keuangan haji dari Kementerian Agama. Selain itu bersumber juga dari nilai manfaat dari hasil penempatan dan investasi keuangan haji yang diperolah BPKH. Saldo aset neto dengan pembatasan per 31 Desember 2022 sebesar Rp19.890.315.898.874,00 dengan uraian sebagai berikut:

Uraian	Aset Neto Dengan Pembatasan
Saldo Aset Neto pada 31 Desember 2021	**17.222.642.604.824,00**
Surplus tahun berjalan – PIH	2.563.198.507.469,00
Surplus tahun berjalan – DAU	111.978.374.508,00
Surplus komprehensif	0,00
Sub jumlah	**2.675.176.881.977,00**
Pengakuan awal kepentingan nonpengendali pada tanggal akuisisi	0,00
Koreksi aset neto – PIH	7.937.684.493,00
Koreksi aset neto – DAU	(15.441.272.420,00)
Koreksi saldo awal	0,00
Sub jumlah	**(7.503.587.927,00)**

Uraian	Aset Neto Dengan Pembatasan
Saldo Aset Neto pada 31 Desember 2022	**19.890.315.898.874,00**

a. Saldo Awal Aset Neto Dengan Pembatasan

Saldo awal aset neto dengan pembatasan sebesar Rp17.222.642.604.824,00 merupakan saldo awal 1 Januari 2022 dari hasil mutasi saldo awal dan surplus/defisit tahun 2021 yang terdiri dari saldo akhir dana PIH sebesar Rp13.486.464.504.439,00 dan DAU sebesar Rp3.736.178.100.385,00.

b. Perubahan Aset Neto Dengan Pembatasan dari Koreksi Saldo Awal Aset Neto

Perubahan aset neto dengan pembatasan dari koreksi aset neto awal sebesar negatif Rp7.503.587.927,00 yang terdiri dari koreksi positif aset neto awal – PIH sebesar Rp7.937.684.493.00 dan koreksi negatif aset neto awal –DAU sebesar Rp15.441.272.420.00.

c. Perubahan dari Surplus/Defisit Tahun Berjalan

Perubahan aset neto dengan pembatasan dari surplus periode 31 Desember 2022 sebesar Rp2.675.176.881.977,00 berasal dari selisih antara pendapatan dan beban untuk periode yang berakhir pada 31 Desember 2022. Nilai surplus dana PIH sebesar Rp2.563.198.507.469,00 dan surplus DAU sebesar Rp111.978.374.508,00.

d. Saldo Akhir Aset Neto Dengan Pembatasan

Saldo akhir aset neto dengan pembatasan sebesar Rp19.890.315.898.874,00 merupakan saldo akhir per 31 Desember 2022 dari hasil mutasi saldo awal dan surplus/defisit Tahun 2022 terdiri dari saldo akhir dana PIH sebesar Rp16.057.600.696.401,00 dan DAU sebesar Rp3.832.715.202.473,00.

2. Aset Neto Tanpa Pembatasan

Aset neto tanpa pembatasan hanya terdiri dari jenis dana Penyelenggaraan Ibadah Haji (PIH), merupakan surplus/defisit dari pos penghasilan komprehensif lainnya. Saldo aset neto tanpa pembatasan per 31 Desember 2022 sebesar Rp1.253.841.068.497,00 dengan uraian sebagai berikut:

Uraian	Aset Neto Tanpa Pembatasan
Saldo Aset Neto pada 31 Desember 2021	**488.770.622.721,00**
Surplus tahun berjalan – PIH	0,00
Surplus tahun berjalan – DAU	0,00
Surplus entitas anak	25.307.992.489,00
Surplus komprehensif	664.512.889.760,00
Sub jumlah	**689.820.882.249,00**
Pengakuan awal kepentingan nonpengendali pada tanggal akuisisi	0,00
Koreksi aset neto – PIH	0,00
Koreksi aset neto – DAU	0,00
Koreksi saldo awal	(19.301.000.000,00)
Penyesuaian perubahan kepemilikan	94.550.563.527,00
Sub jumlah	**75.249.563.527,00**

Saldo Aset Neto pada 31 Desember 2022	**1.253.841.068.497,00**

a. Saldo Awal Aset Neto Tanpa Pembatasan

Saldo awal 1 Januari 2022 sebesar Rp488.770.622.721,00 merupakan saldo akhir aset neto tanpa pembatasan dari hasil mutasi saldo awal dan surplus/defisit tahun 2021.

b. Perubahan Aset Neto Tanpa Pembatasan dari Koreksi Saldo Awal Aset Neto

Perubahan aset neto tanpa pembatasan dari koreksi aset neto awal sebesar negatif Rp19.301.000.000,00 disebabkan oleh pengakuan keuntungan yang terealisasi dari sukuk PBS 002 USD yang jatuh tempo pada 11 Januari 2022.

c. Penyesuaian Perubahan Kepemilikan

Penyesuaian perubahan kepemilikan sebesar Rp94.550.563.527,00 merupakan penyesuaian atas ekuitas entitas anak (BMI) porsi dari kepemilikan BPKH.

d. Perubahan dari Surplus/Defisit Tahun Berjalan

Perubahan aset neto tanpa pembatasan dari surplus per 31 Desember tahun 2022 surplus sebesar Rp689.820.882.249,00 terdiri dari berasal dari selisih antara pendapatan dan beban entitas anak untuk periode yang berakhir pada 31 Desember 2022 sebesar Rp25.307.992.489,00 dan penghasilan komprehensif lain - induk sebesar Rp664.512.889.760,00.

e. Saldo Akhir Aset Neto Tanpa Pembatasan

Saldo akhir aset neto tanpa pembatasan sebesar Rp1.253.841.068.497,00 merupakan saldo akhir per 31 Desember 2022 dari hasil mutasi saldo awal, koreksi saldo awal dan surplus/defisit.

3. Kepentingan Non Pengendali

Kepentingan Non Pengendali terdiri dari surplus komprehensif, pengakuan awal kepentingan nonpengendali pada tanggal akuisisi, dan penyesuaian perubahan kepemilikan. Saldo kepentingan non pengendali per 31 Desember 2022 sebesar Rp398.693.786.527,00 dengan uraian sebagai berikut:

Uraian	**Kepentingan Non Pengendali**
Saldo Aset Neto pada 31 Desember 2021	**0,00**
Surplus tahun berjalan – PIH	0,00
Surplus tahun berjalan – DAU	0,00
Surplus komprehensif	4.407.766.989,00
Sub jumlah	**4.407.766.989,00**
Pengakuan awal kepentingan nonpengendali pada tanggal akuisisi	382.193.806.765,00
Koreksi aset neto – PIH	0,00
Koreksi aset neto – DAU	0,00
Koreksi saldo awal	0,00
Penyesuaian perubahan kepemilikan	12.092.212.773,00
Saldo Aset Neto pada 31 Desember 2022	**398.693.786.527,00**

J. PENJELASAN POS LAPORAN ARUS KAS

1. Laporan Arus Kas dari Aktivitas Operasi

Arus kas bersih yang berasal dari kegiatan operasi periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp6.102.273.827.308,00 atau mengalami penurunan sebesar Rp3.143.032.988.540,00 (34%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp9.245.306.815.848,00.

a. Penerimaan nilai manfaat

Arus kas masuk yang berasal dari penerimaan nilai manfaat bruto pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp10.343.497.674.849,00 atau mengalami kenaikan sebesar Rp470.357.712.760,00 (4,76%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp 9.873.139.962.089,00.

b. Pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat

Arus kas keluar yang berasal dari pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp5.473.411.725.883,00 atau mengalami kenaikan sebesar Rp5.473.411.725.883,00 (100%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

c. Penerimaan piutang

Arus kas masuk yang berasal dari penerimaan piutang periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp2.518.729.865,00 atau mengalami kenaikan sebesar 947,55% sebesar Rp2.278.289.863,00 (947,55%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp240.440.002,00.

d. Penerimaan lain-lain

Arus kas masuk yang berasal dari penerimaan piutang periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp23.296.928.101,00 atau mengalami kenaikan sebesar Rp13.430.875.108,00 (136,13%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp9.866.052.993,00.

e. Pengeluaran beban pajak nilai manfaat

Arus kas keluar yang berasal dari pembayaran pajak nilai manfaat periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp10.820.074.955,00 atau mengalami penurunan sebesar Rp223.988.537.397,00 (95,39%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp234.808.612.352,00.

f. Pengeluaran operasional BPKH

Arus kas keluar yang berasal dari pengeluaran operasional BPKH periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp249.434.689.958,00 atau mengalami kenaikan sebesar Rp52.847.982.430,00 (26,88%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp196.586.707.528,00.

g. Pengeluaran kegiatan untuk kemaslahatan umat Islam

Arus kas keluar yang berasal dari pengeluaran untuk kegiatan kemaslahatan periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp139.118.479.071,00 atau mengalami penurunan sebesar

Rp49.813.397.534,00 (26,37%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp188.931.876.605,00.

h. Penerimaan kas bersih aktivitas operasi entitas anak

Arus kas masuk yang berasal dari penerimaan kas bersih aktivitas operasi entitas anak periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp7.688.793.394.020,00 atau mengalami kenaikan sebesar Rp7.688.793.394.020,00 (100%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

i. Pengeluaran kas bersih aktivitas operasi entitas anak

Arus kas keluar yang berasal dari pengeluaran kas bersih aktivitas operasi entitas anak periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp6.021.979.668.000,00 atau mengalami kenaikan sebesar Rp6.021.979.668.000,00 (100%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

j. Pengeluaran lain-lain

Arus kas keluar yang berasal dari pengeluaran lain-lain periode 1 Januari 2022 sampai 31 Desember 2022 sebesar Rp61.068.261.660,00 atau mengalami kenaikan sebesar Rp43.455.818.909,00 (246,73%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp17.612.442.751,00.

2. Laporan Arus Kas dari Aktivitas Investasi

Arus kas bersih yang berasal dari kegiatan Investasi periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp142.267.221.432,00 atau mengalami penurunan sebesar Rp14.483.939.504.024,00 (99,03%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp14.626.206.725.456,00.

a. Pembelian Aset Tetap

Arus kas keluar yang berasal dari pembelian aset tetap pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp1.064.428.076,00 atau mengalami penurunan sebesar Rp948.644.032,00 (47,12%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp2.013.072.108,00.

b. Pembelian Aset Tak Berwujud

Arus kas keluar yang berasal dari pembelian aset tak berwujud pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp63.664.500,00 atau mengalami penurunan sebesar Rp19.276.686.914,00 (99,67%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp19.340.351.414,00.

c. Kenaikan/(Penurunan) Penempatan pada Bank

Arus kas masuk yang berasal dari penempatan dana haji pada BPS-BPIH pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp2.653.159.698.178,00 atau mengalami kenaikan sebesar Rp2.348.009.272.140,00 (769,46%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp305.150.426.038,00.

d. Perolehan Investasi

Arus kas keluar yang berasal dari perolehan investasi pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp9.557.885.699.238,00 atau mengalami penurunan sebesar

Rp14.244.100.096.791,00 (59,84%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp23.801.985.796.029,00.

e. Hasil Pelepasan dan Pencairan Investasi

Arus kas masuk yang berasal dari hasil pelepasan dan pencairan investasi yang telah jatuh tempo pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp7.579.300.500.000,00 atau mengalami penurunan sebesar Rp1.922.982.420.133,00 (20,24%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp9.502.282.920.133,00.

f. Penerimaan kas bersih aktivitas investasi entitas anak

Arus kas masuk yang berasal dari penerimaan kas bersih aktivitas investasi entitas anak periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp712.756.692.541,00 atau mengalami kenaikan sebesar Rp712.756.692.541,00 (100,00%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

g. Pengeluaran kas bersih aktivitas investasi entitas anak

Arus kas keluar yang berasal dari pengeluaran kas bersih aktivitas investasi entitas anak periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp3.316.796.046.981,00 atau mengalami kenaikan sebesar Rp3.316.796.046.981,00 (100,00%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

h. Saldo kas dan setara entitas anak yang dikonsolidasi pada tanggal akuisisi

Arus kas masuk yang berasal dari saldo kas dan setara entitas anak yang dikonsolidasi pada tanggal akuisisi periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp7.094.645.123.000,00 atau mengalami kenaikan sebesar Rp7.094.645.123.000,00 (100%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

3. Laporan Arus Kas dari Aktivitas Pendanaan

Arus kas bersih yang berasal dari kegiatan operasi periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp2.489.404.064.946,00 atau mengalami penurunan sebesar Rp2.882.791.153.886,00 (53,66%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp5.372.195.218.832,00.

a. Penerimaan Setoran Jemaah

Arus kas masuk yang berasal dari penerimaan setoran jemaah pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp8.674.123.415.296,00 atau mengalami kenaikan sebesar Rp1.671.220.103.816,00 (23,86%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp7.002.903.311.480,00.

b. Pengeluaran untuk pengembalian dan pembatalan BPIH

Arus kas keluar yang berasal dari pengeluaran untuk pengembalian dan pembatalan BPIH pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp1.882.819.569.387,00 atau mengalami kenaikan sebesar Rp252.111.476.739,00 (15,46%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp1.630.708.092.648,00.

c. Pengeluaran transfer penyelenggaraan ibadah haji dari setoran jamaah

Arus kas keluar yang berasal dari pengeluaran untuk pengembalian kepada Penyelenggara Ibadah Haji Khusus (PIHK) pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar

Rp3.777.867.150.710,00 atau mengalami kenaikan sebesar Rp3.777.867.150.710,00 (100,00%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

d. Pengeluaran untuk pengembalian kepada PIHK

Arus kas keluar yang berasal dari pengeluaran untuk pengembalian kepada PIHK pada periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp823.952.975.693,00 atau mengalami kenaikan sebesar Rp823.952.975.693,00 (100,00%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

e. Penerimaan kas bersih aktivitas pendanaan entitas anak

Arus kas masuk yang berasal dari penerimaan kas bersih aktivitas pendanaan entitas anak periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp400.000.000.000,00 atau mengalami kenaikan sebesar Rp400.000.000.000,00 (100%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

f. Pengeluaran kas bersih aktivitas pendanaan entitas anak

Arus kas keluar yang berasal dari pengeluaran kas bersih aktivitas pendanaan entitas anak periode 1 Januari 2022 sampai dengan 31 Desember 2022 sebesar Rp100.079.654.560,00 atau mengalami kenaikan sebesar Rp100.079.654.560,00 (100%) dibandingkan dengan periode 1 Januari 2021 sampai dengan 31 Desember 2021 sebesar Rp0,00.

K. INFORMASI MENGENAI PIHAK BERELASI

Berdasarkan peraturan perundang-undangan, BPKH dikendalikan oleh Pemerintah Pusat melalui fungsi regulasi, pembinaan, pengawasan dan penunjukkan pengurus. Fungsi regulasi dalam bentuk penetapan peraturan pelaksanaan dari UU yang mengatur BPKH, misal; peraturan pemerintah, peraturan presiden dan atau keputusan presiden. Fungsi pembinaan dan pengawasan dilakukan secara bersama-sama antara Kementerian Agama dan Kementerian Keuangan sesuai dengan tugas dan fungsi kementerian tersebut. Pengurus BPKH terdiri atas Dewan Pengawas dan Badan Pelaksana. Badan Pelaksana ditunjuk dan ditetapkan oleh Presiden berdasarkan usulan panitia seleksi yang dibentuk pemerintah yang beranggotakan dari berbagai unsur termasuk unsur dari kedua kementerian tersebut dan masyarakat. Dewan Pengawas ditetapkan oleh presiden berdasarkan usulan dari panitia seleksi tersebut yang terlebih dahulu dipilih dan disetujui oleh Dewan Perwakilan Rakyat (DPR).

BPKH melakukan transaksi dengan pihak-pihak berelasi yang dijelaskan dibawah ini:

1. Sifat hubungan dan transaksi dengan pihak-pihak berelasi

Pihak berelasi	Sifat hubungan	Transaksi yang signifikan
PT BMI	Anak Perusahaan	Penyertaan saham

2. BPKH masih memerlukan data dan upaya lebih lanjut untuk mengungkapkan transaksi dan saldo dengan pihak-pihak berelasi konsolidasian tersebut, termasuk jumlah remunerasi untuk manajemen kunci pada tingkat Laporan Keuangan Konsolidasian.

L. CATATAN PENTING LAINNYA

1. Sukuk Subordinasi pada PT BMI Tbk.

   Pada tanggal 14 Maret 2022, BPKH telah merealisasikan investasi Sukuk Subordinasi PT BMI Tbk sebesar Rp2.000.000.000.000,00 berdasarkan Surat Kepala BPKH nomor B.149/BP/A4/03/2022 tanggal 14 Maret 2022 kepada Direktur Utama PT BMI Tbk perihal instruksi pemindahbukuan dalam rangka Penerbitan Sukuk Subordinasi Mudharabah PT BMI Tbk.

   Per tanggal laporan keuangan, Sukuk Subordinasi PT BMI Tbk sebesar Rp2.000.000.000.000,00 telah dieliminasi saat proses konsolidasian.

2. Integrasi Laporan Pertanggungjawaban Operasional Haji pada Laporan Keuangan BPKH

   Merujuk kepada Perjanjian Kerja Sama, BPKH dan Kementerian Agama telah mengupayakan integrasi Laporan Keuangan Operasional Penyelenggaraan Ibadah Haji (LKOPIH) melalui penandatanganan Nota Kesepahaman dan Perjanjian Kerja Sama:

   a) Nota Kesepahaman Nomor 08/MOU-BPKH/III/2020 dan Nomor 4 Tahun 2020 tanggal 4 Maret 2020 tentang Koordinasi Pelaksanaan Tugas dan Fungsi BPKH dan Kementerian Agama;

   b) Perjanjian Kerja Sama Nomor 26/PKS/BPKH/XII/2020 tanggal 30 Desember 2020 tentang Integrasi Pelaporan Pengeluaran Penyelenggaraan Ibadah Haji pada BPKH dan Kementerian Agama;

   c) Addendum Perjanjian Kerja Sama Nomor 06/ADD.PKS-BPKH/III/2022 tanggal 2 Maret 2022 tentang Integrasi Pelaporan Pengeluaran Penyelenggaraan Ibadah Haji pada BPKH dan Kementerian Agama

   Sesuai dengan Addendum Perjanjian Kerja Sama di atas, terdapat dana bank garansi pada rekening KUH Jeddah sebesar SAR15.708.000,00.

3. Pengembalian Pajak Yang Seharusnya Tidak Terutang

   Berdasarkan Peraturan Menteri Keuangan Nomor 18/PMK.03/2021 tentang Pelaksanaan Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja di Bidang Pajak Penghasilan, Pajak Pertambahan Nilai dan Pajak Penjualan atas Barang Mewah serta Ketentuan Umum dan Tata Cara Perpajakan, atas penghasilan pengembangan keuangan haji yang telah dikenai pemotongan dan/atau pemungutan PPh yang bersifat final sejak tanggal diundangkannya Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja, BPKH dapat mengajukan permohonan pengembalian pajak yang seharusnya tidak terutang. Periode permohonan pengembalian mulai bulan November 2020 sampai dengan bulan Maret 2021 pada saat diterimanya Surat Keterangan Tidak Dilakukan Pemotongan dan/atau pemungutan PPh.

   Proses permohonan pengembalian pajak yang seharusnya tidak terutang dilakukan dalam dua tahap. Tahap pertama untuk periode November 2020 sampai dengan Desember 2020 dengan estimasi nilai pengembalian pajak sebesar Rp182.836.477.143,00 telah diajukan kepada KPP Madya Jakarta Pusat pada tanggal 13 April 2022. Sedangkan tahap kedua untuk periode Januari 2021 sampai dengan Maret 2021 dengan estimasi nilai pengembalian pajak sebesar Rp200.315.775.725,00 telah diajukan kepada KPP Madya Jakarta Pusat pada tanggal 2 September 2022. Atas pengajuan tahap pertama dan kedua telah diterima jawaban dari KPP Madya Jakarta Pusat masing-masing pada tanggal 11 Juli 2022 melalui surat nomor S-1780/KPP.0617/2022 perihal Penolakan atas Pengembalian atas Kelebihan Pembayaran Pajak Yang Seharusnya Tidak Terutang dan tanggal 6 Desember 2022 melalui nomor S-3221/KPP.0617/2022 perihal Pemberitahuan Penolakan Permohonan Pengembalian Kelebihan Pembayaran Pajak Yang Seharusnya Tidak Terutang. Atas surat penolakan tersebut BPKH telah memberikan tanggapan Kembali kepada KPP Madya Jakarta Pusat pada tanggal 2 September

2022. Saat ini BPKH masih melakukan upaya koordinasi lebih lanjut dengan Direktorat Jenderal Pajak untuk memperoleh persetujuan pengembalian pajak yang seharusnya tidak terutang.

4. Penerimaan Piutang Pelimpahan PKOH Kemenag

   Terdapat pembayaran Piutang Pelimpahan PKOH Kemenag (Sisa Kas Operasional Haji) sebesar Rp468.869.864,77 tanggal 14 Maret 2022, pembayaran atas penerimaan Tahun 2020 sebesar Rp465.000,00 dan Rp47.048.472,00.

   Berdasarkan Laporan Keuangan Operasional Penyelenggaraan Ibadah Haji Kementerian Agama, terdapat akun yang belum diintegrasikan dalam Laporan Keuangan BPKH Tahun 2022 dengan rincian sebagai berikut:

No	Uraian	Nilai
1	Dana Bank Garansi yang ada rekening KUH Jeddah	SAR 15.708.000,00
2	Piutang konsumsi pada perusahaan catering Ruwal Al Zed dan Burhan Al Huda tahun 2018 sebesar SAR1.152.530,41	Rp 4.822.573.333,00
3	Piutang pada E Hajj Tahun 2022 SAR487.358,28	Rp 2.039.270.309,00
4	Piutang pada Penerbangan Garuda Airlines SAR129.584,00	Rp 542.222.867,00
5	Piutang pada Kemenkes SAR83.751,59	Rp 350.444.709,00
6	Piutang Akomodasi Madinah (Majmuah Orjwan Tabah Akad No. 34) SAR7.281,45	Rp 30.468.026,00
7	Persediaan Gelang identitas Jemaah	Rp 1.537.731.173,00
8	Utang Pajak	Rp 320.433.958,00
9	Utang Lain-lain	Rp 42.550.962,00
10	Pendapatan Jasa Giro (setelah dikurangi pajak dan biaya administrasi)	Rp 1.754.824.487,00

   Selain itu masih terdapat dana yang harus disetor ke BPKH sebesar Rp51.136.184.139,07 dan SAR41.697.258,73.

5. Sesuai dengan Undang-Undang Nomor 34 tahun 2014 tentang Pengelolaan Keuangan Haji, BPKH wajib menyusun laporan keuangan yang meliputi laporan realisasi anggaran, laporan operasional, laporan arus kas, neraca dan catatan atas laporan keuangan. Namun sesuai dengan Standar Akuntansi Keuangan yang berlaku di Indonesia dan kebijakan akuntansi BPKH yang menjadi acuan BPKH dalam penyusunan laporan keuangan, laporan realisasi anggaran disajikan sebagai laporan tambahan. Untuk tahun 2022, penjelasan pos-pos realisasi anggaran adalah sebagai berikut:

   a) Pendapatan

      Pendapatan yang disajikan dalam laporan realisasi anggaran berbasis kas, berbeda dengan pendapatan pada laporan operasional yang berbasis akrual. Pendapatan yang diterima secara kas oleh BPKH per 31 Desember 2022 adalah sebesar Rp10.333.854.135.013,00 atau 113,95% dari target sebesar Rp9.069.000.000.000,00. Uraian target dan realisasi pendapatan berdasarkan jenis instrumen adalah sebagai berikut.

Uraian	Anggaran	Realisasi	Persentase
Nilai Manfaat – Penempatan	1.163.000.000.000,00	1.533.228.877.017,00	131,83%
Nilai Manfaat – Investasi	7.906.000.000.000,00	8.799.448.722.877,00	111,30%
Pendapatan Lain-lain	0,00	1.176.535.119,00	0,00%

Uraian	Anggaran	Realisasi	Persentase
Jumlah	**9.069.000.000.000,00**	**10.333.854.135.013,00**	**113,95%**

b) Belanja PIH

Belanja Perjalanan Ibadah Haji per 31 Desember 2022 sebesar Rp9.251.278.876.593,00 atau 54,35% dari anggaran sebesar Rp17.023.172.630.962,00. Uraian target dan realisasi Belanja PIH tahun 2022 sebagai berikut:

Uraian	Anggaran	Realisasi	Persentase
Belanja PIH - Bipih	7.903.980.000.000,00	3.777.867.150.710,00	47,80%
Belanja PIH - Subsidi	9.119.192.630.962,00	5.473.411.725.883,00	60,02%
Jumlah	**17.023.172.630.962,00**	**9.251.278.876.593,00**	**54,35%**

c) Belanja Dana Abadi Umat

Belanja dana abadi umat merupakan belanja realisasi program kemaslahatan yang bersumber dari nilai manfaat DAU. Realisasi belanja DAU sampai dengan 31 Desember 2022 sebesar Rp130.548.670.675,00 atau 56,76% dari anggaran sebesar Rp230.000.000.000,00. Uraian target dan realisasi belanja program kemaslahatan adalah sebagai berikut:

Uraian	Anggaran	Realisasi	Persentase
Belanja Program Kemaslahatan	230.000.000.000,00	130.548.670.675,00	56,76%
Jumlah	**230.000.000.000,00**	**130.548.670.675,00**	**56,76%**

d) Belanja Operasional BPKH

Belanja operasional BPKH merupakan belanja realisasi program atau kegiatan BPKH yang bersumber dari Rencana Kerja dan Anggaran Tahunan (RKAT). Realisasi Belanja Operasional BPKH sampai dengan 31 Desember 2022 sebesar Rp236.902.445.466,00 atau 59,47% dari anggaran sebesar Rp398.359.255.304,00. Rincian realisasi belanja operasional adalah sebagai berikut:

Uraian	Anggaran	Realisasi	Persentase
Belanja Pegawai	177.165.284.659,00	115.471.326.851,00	65,18%
Belanja Operasional			
Kantor	212.594.845.545,00	120.303.026.039,00	56,59%
Belanja Modal	8.599.125.100,00	1.128.092.576,00	13,12%
Jumlah	**398.359.255.304,00**	**236.902.445.466,00**	**59,47%**

Informasi mengenai laporan realisasi anggaran tersebut merupakan informasi pada entitas induk saja. BPKH masih memerlukan tahapan untuk menyajikan informasi terkait dengan realisasi anggaran pada tingkat Laporan Keuangan Konsolidasian.

6. Investasi Penyertaan Saham di BMI

A. Pemerolehan Pengendalian atas Penyertaan Saham di BMI

BPKH memperoleh pengendalian atas BMI pada akhir Januari 2022. Sebelumnya BPKH telah memiliki investasi penyertaan saham di BMI per 31 Desember 2021 sebesar 78,45%, namun diputuskan bahwa pengendalian belum efektif. Setelah proses HMETD pada akhir Januari 2022, OJK memberikan

persetujuan BPKH sebagai pemegang saham pengendali BMI tanggal 4 Februari 2022. BPKH memutuskan bulan efektif akhir Januari 2021 BPKH mengendalikan BMI sehingga sejak tanggal tersebut Laporan Keuangan BMI dikonsolidasikan ke Laporan Keuangan BPKH. BPKH menentukan bahwa tanggal akuisisi atas BMI efektif pada akhir Januari 2022, sehingga tanggal tersebut digunakan sebagai basis dimulainya penyusunan Laporan Konsolidasian.

Berdasarkan penilaian nilai wajar aset bersih yang dilakukan oleh KJPP Amin, Nirwan, Alfiantori dan Rekan, BPKH memutuskan untuk menyesuaikan penurunan nilai sebesar Rp2.898.692.576,000,00 sehingga nilai wajar aset bersih BMI menjadi Rp54.255.033.117.000,00. Oleh karena itu BPKH mengakui keuntungan sebesar Rp311.252.274,00 atas pemerolehan pengendalian BMI pada tanggal akuisisi karena perhitungan nilai wajar aset neto BMI porsi BPKH lebih besar dari saldo investasi BPKH .Pada saat tanggal akuisisi, akuntansi dan penentuan nilai wajar aset bersih PT. Bank Muamalat Indonesia Tbk yang diakuisisi adalah sebagai berikut:

Uraian	Nilai
Nilai Buku Aset BMI 31 Januari 2022	59.361.662.183.000,00
Penyesuaian penurunan nilai	(2.898.692.576.000,00)
Total Nilai Wajar Aset pada Tanggal Akuisisi setelah penyesuaian	56.462.969.607.000,00
Total Nilai Wajar Liabilitas pada Tanggal Akuisisi	54.255.033.117.000,00
Nilai Wajar Aset Bersih BMI	**2.207.936.490.000,00**
Hak Kepemilikan BPKH atas Nilai Ekuitas BMI (82,69%) pada Tanggal Akuisisi	1.825.742.683.581,00
Saldo Investasi BPKH di BMI pada Tanggal Akuisisi	(1.825.431.431.307,00)
Keuntungan BPKH pada Tanggal Akuisisi	**(311.252.274,00)**

B. Investasi Penyertaan Saham Sebelum Mendapatkan Pengendalian

1. Dana Abadi Umat

Penyertaan saham PT BMI yang merupakan serah terima dari Kementerian Agama senilai Rp24.308.703.000,00 yang dikategorikan sebagai investasi Dana Abadi Umat.

sPelimpahan ini sesuai dengan Pasal 59 Undang-Undang Nomor 34 Tahun 2014 Tentang Pengelolaan Keuangan Haji. Saham yang dilimpahkan adalah sebagai berikut:

a) Penyertaan Saham BMI dari BPDAU

Penyertaan saham pada PT. Bank Muamalat Indonesia Tbk sebanyak 99.950.000 lembar saham Seri A dengan nilai nominal Rp200,00 per lembar saham (setelah *stock split* oleh PT. BMI). Bukti kepemilikan adalah berupa surat Kolektif Saham Seri A Nomor 300.000.002 dengan nomor urut 00132458096 s.d. 00232408095. Pada tahun 1998, Menteri Agama, dengan persetujuan Presiden Republik Indonesia, telah membeli saham PT. Bank Muamalat Indonesia Tbk sebanyak 19.990.000 lembar saham dengan nilai nominal Rp1.000,00 per lembar saham atau sebesar Rp19.990.000.000,00 yang diperkuat dengan surat jual-beli saham Nomor 15/BMI/SPR/11/98 antara Direktur Utama PT Bank Muamalat Indonesia dan Menteri Agama Republik Indonesia.

b) Penyertaan Saham PT. Bank Muamalat Indonesia Tbk dari Jemaah Haji Indonesia

Penyertaan Saham PT. BMI dari jemaah Haji Indonesia sebanyak 18.761.600 lembar saham Seri A

dengan nilai nominal Rp200,00 per lembar saham. Penyertaan saham tersebut dimulai sejak adanya himbauan kepada jemaah haji tahun 1992 untuk memiliki saham BMI dengan cara memotong langsung salah satu komponen biaya penyelenggaraan ibadah haji yaitu uang bekal daerah sebesar Rp10.000,00 per jemaah haji melalui Surat nomor D/HM.00/2897/1992 tanggal 25 Mei 1992 perihal Himbauan untuk Menanam Saham pada BMI. Pencatatan Saham tersebut berdasarkan Keputusan Presiden Republik Indonesia Nomor 52 Tahun 1996 yang menyatakan bahwa Badan Pengelola sebagai kuasa para jemaah haji indonesia dalam pengelolaan dana yang mereka sertakan dalam modal usaha Bank Muamalat Indonesia.

Sesuai dengan pelimpahan keuangan haji dari Kementerian Agama kepada BPKH yang didalamnya termasuk penyertaan saham BMI atas nama jemaah haji Indonesia senilai Rp3.752.320.000,00 disajikan dalam neraca awal BPKH. Namun pembagian dividen atas saham ini masih berada di PT. Bank Muamalat Indonesia Tbk dan belum diserahkan kepada BPKH dikarenakan diperlukan koordinasi lanjutan antara BPKH dan PT. BMI agar kepemilikan saham ini secara langsung dikuasakan ke BPKH sesuai ketentuan.

c) Penyertaan Saham dari Bonus PT. Bank Muamalat Indonesia Tbk -BPDAU

Penambahan Penyertaan Bonus Saham PT BMI atas nama BP DAU sebesar Rp566.383.000,00 merupakan pembagian laba (dividen) dari BMI berupa 5.663.830 lembar saham dengan nilai Nominal sebesar Rp100,00 per lembar saham. Bukti Kepemilikan Bonus Saham dengan surat Kolektif Saham Seri B Nomor 300.346.476 dengan nomor urut 07149875031 s.d 07155538860.

2. Dana PIH

Penyertaan saham lainnya di PT. Bank Muamalat Indonesia (BMI) Tbk sebesar Rp1.279.030.401.133,00 terdiri dari hibah yang diperoleh dari IsDB, Boubyan dan SEDCO pada Tahun 2021 sebesar Rp236.935.303.186,00, penyertaan saham PT. Bank Muamalat Indonesia Tbk sebesar Rp1.000.000.000.000,00 dan penyesuaian nilai investasi dengan metode ekuitas atas entitas anak PT BMI sebesar Rp42.094.858.107,00.

a) Hibah Saham PT. Bank Muamalat Indonesia (BMI) Tbk

Pada tahun 2021, Badan Pengelola Keuangan Haji memperoleh saham hibah PT BMI sebanyak 7.903.112.181 lembar senilai Rp236.935.303.186,00 sebagai berikut.

No.	Nomor dan Tanggal Akta Hibah	Pemberi Hibah	Type Saham Hibah	Jumlah Saham Yang Dihibahkan (lembar)
1.	Nomor 38, 21 Juni 2021	Bank Boubyan	Saham B	2.245.694.513
2.	Nomor 39, 21 Juni 2021	National Bank Of Kuwait	Saham B	862.755.656
3.	Nomor 22, 15 November 2021	Atwill Holdings Limited	Saham B	1.828.090.034
4.	Nomor 23, 15 November 2021	BMF Holdings Limited	Saham B	289.985.977
5.	Nomor 24, 15 November 2021	IDF Investment	Saham B	355.461.941
6.	Nomor 27, 16 November 2021	Islamic Development Bank	Saham A	132.458.095
			Saham B	2.188.665.965
	Jumlah Lembar Hibah Saham			**7.903.112.181**
	Nilai hibah saham per lembar			Rp29,98
	Jumlah Nilai Hibah Saham			**236.935.303.186,00**

Nilai penerimaan saham per lembar sebesar Rp29,98 berdasarkan hasil valuasi Kantor Jasa Penilai Publik Suwendho Rinaldy dan Rekan dengan tanggal penilaian per 30 Juni 2021. Atas penerimaan hibah ini, kepemilikan saham BPKH pada PT. Bank Muamalat Indonesia (BMI) Tbk meningkat dari sebelumnya 105.613.830 lembar atau 1,03 % menjadi 8.008.726.011 lembar atau 78,45%.

b) Hak Memesan Efek Terlebih Dahulu (HMETD) PT. Bank Muamalat Indonesia (BMI) Tbk

Pada tanggal 17 November 2021, PT. Bank Muamalat Indonesia (BMI) Tbk mengumumkan penambahan modal dengan memberikan hak memesan efek terlebih dahulu VI ("PMHMETD VI") Tahun 2021 kepada para pemegang saham perseroan melalui penerbitan hak memesan efek terlebih dahulu ("HMETD") dengan indikasi jadwal sebagai berikut:

Uraian	Tanggal
Tanggal Terakhir Pencatatan (*Recording Date*) untuk memperoleh HMETD	22 Desember 2021
Tanggal Distribusi Sertifikat Bukti HMETD	23 Desember 2021
Periode Perdagangan HMETD	24 – 31 Desember 2021
Periode Pendaftaran, Pembayaran dan Pelaksanaan HMETD	24 – 31 Desember 2021
Periode Penyerahan Saham Hasil Pelaksanaan HMETD	4 – 6 Januari 2022
Tanggal Terakhir Pembayaran Pemesanan Saham Tambahan	6 Januari 2022
Tanggal Pembeli Siaga Melaksanakan HMETD	10 Januari 2022
Tanggal Penjatahan untuk Pemesanan Saham Tambahan	7 Januari 2022
Tanggal Terakhir Pembayaran dari Pembeli Siaga	10 Januari 2022
Tanggal Pengembalian Kelebihan Uang Pemesanan Saham Tambahan	12 Januari 2022

BPKH melaksanakan HMETD dengan menyetorkan dana sebesar Rp1 Triliun pada tanggal 30 Desember 2021. Atas transaksi ini belum dicatat sebagai investasi saham pada Laporan Keuangan BPKH Tahun 2021 dikarenakan proses PMHMETD masih dalam proses. Penyetoran dana tersebut disajikan sebagai aset yang dibatasi penggunaannya, dan direklasifikasi menjadi investasi saham pada PT. Bank Muamalat Indonesia (BMI) Tbk pada bulan Januari 2022 setelah proses PMHMETD selesai.

c) Pemegang Saham Pengendali Pada PT. Bank Muamalat Indonesia (BMI) Tbk

Berdasarkan data Biro Administrasi Efek, kepemilikan saham BPKH pada PT. Bank Muamalat Indonesia (BMI) Tbk per 31 Desember 2021 sebesar 78,45%, namun atas kepemilikan mayoritas tersebut tidak disajikan Laporan Keuangan Konsolidasian dikarenakan belum dipenuhinya kriteria pengendalian berdasarkan PSAK 65 tentang Laporan Keuangan Konsolidasian. Menurut PSAK 65 Investor mengendalikan *investee* jika dan hanya jika investor memiliki seluruh hal berikut ini:

1) kekuasaan atas *investee*;
2) eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan *investee*; dan
3) kemampuan untuk menggunakan kekuasaannya atas *investee* untuk mempengaruhi.

Ketiga syarat di atas belum terpenuhi oleh BPKH di tahun 2021.

Kemudian penilaian dan persetujuan Otoritas Jasa Keuangan yang menyatakan BPKH memenuhi

persyaratan dan disetujui sebagai pemegang saham pengendali PT. Bank Muamalat Indonesia (BMI) Tbk diperoleh pada bulan Februari 2022. Hal ini berdasarkan Keputusan Anggota Dewan Komisioner OJK Nomor KEP-21/D.03/2022 tentang Hasil Penilaian Kemampuan dan Kepatutan BPKH selaku Calon Pemegang Saham Pengendali PT. Bank Muamalat Indonesia (BMI) Tbk tanggal 4 Februari 2022.

7. Transaksi Penyelesaian Aset Kualitas Rendah BMI

   a. Transaksi dengan PT AMC Indonesia Sukses

   Pada tanggal 09 September 2021, Bank telah melakukan perjanjian untuk melakukan aksi korporasi dalam rangka memperkuat permodalan dan mendukung pertumbuhan bisnis Perseroan yang dituangkan dalam *Master Restructuring Agreement* ("MRA"). Bank melakukan transaksi pengelolaan aset/ *asset sale* dengan PT Perusahan Pengelola Aset ("PPA") dan penguatan struktur permodalan oleh Badan Pengelola Keuangan Haji ("BPKH"). MRA tersebut dilanjutkan dengan transaksi penyelesaian aset berkualitas rendah dengan aset produktif (*asset sale*) yang telah dilaksanakan pada tanggal 15 November 2021. Transaksi tersebut terdiri dari:
   1) Penjualan Piutang dan Pembiayaan;
   2) Pembelian Sukuk yang diterbitkan oleh PPA; dan
   3) Penerbitan Sukuk oleh Bank Muamalat

   Pada tanggal 15 November 2021, Bank telah melakukan transaksi penyelesaian aset berkualitas rendah dengan aset produktif (*asset sale*). Transaksi *asset sale* telah dilaksanakan pada tanggal 15 November 2021 salah satunya berupa penjualan piutang dan pembiayaan. Dalam rangka penyehatan Bank, selanjutnya atas kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank sebagai Kreditur Awal, telah dijual dan dialihkan ke PT AMC Indonesia Sukses selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 15 November 2021.

   Bank melakukan penjualan terhadap sekumpulan tagihan Piutang & Pembiayaan yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual oleh Bank sebagai Kreditur Awal kepada PT AMC Indonesia Sukses ("AMC") selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 15 November 2021. Nilai Penjualan Piutang dan Pembiayaan yang dialihkan kepada AMC adalah sebesar Rp10.000.000.000.000,00, dengan harga sebesar nilai pokok kumpulan tagihan portofolio pada tanggal *cut off* final 15 November 2021.

   Setelah terjadinya penjualan dan pengalihan kepada pembeli, risiko atas kumpulan tagihan portofolio telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul dari kumpulan tagihan portofolio tersebut.

   Pada tanggal 15 November 2021, Bank juga menerbitkan Sertifikat Sukuk *Mudharabah* sebesar Rp2.440.856.000.000,00 kepada PT PPA. Sukuk *Mudharabah* yang diterbitkan oleh Bank tidak melalui penawaran umum *(public offering)* tetapi dilakukan dengan mekanisme penawaran terbatas *(private placement).*

   Pada tanggal 15 November 2021, Bank juga melakukan pembelian surat berharga dari Cinda International Asset Management Limited berdomisili di Hongkong dengan nilai perolehan sebesar Rp13.051.069.000.000,00. Surat berharga yang dibeli tersebut merupakan sukuk yang diterbitkan oleh PT PPA dengan jangka waktu 20 (dua puluh) tahun.

   Nilai pokok piutang murabahah yang dijual dan dialihkan tersebut adalah sebesar Rp3.884.897.030.000,00 yang terdiri dari 1.500 nasabah dengan harga sebesar nilai pokok piutang *murabahah* pada tanggal *cut off* final (15 November 2021). Setelah terjadinya penjualan dan pengalihan piutang *murabahah* tersebut, risiko

telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Nilai pokok pinjaman *qardh* yang dijual dan dialihkan tersebut adalah sebesar Rp354.979.768.000,00 yang terdiri dari 12 nasabah dengan harga sebesar nilai pokok pinjaman *qardh* pada tanggal *cut off* final (15 November 2021). Setelah terjadinya penjualan dan pengalihan pinjaman *qardh* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Nilai pokok pembiayaan *mudharabah* yang dijual dan dialihkan tersebut adalah sebesar Rp10.392.436.000,00 yang terdiri dari 9 nasabah dengan harga sebesar nilai pokok pembiayaan *mudharabah* pada tanggal *cut off* final (15 November 2021). Setelah terjadinya penjualan dan pengalihan pembiayaan *mudharabah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Nilai pokok pembiayaan *musyarakah* yang dijual dan dialihkan tersebut adalah sebesar Rp5.749.730.766.000,00 yang terdiri dari 1.936 nasabah dengan harga sebesar nilai pokok pembiayaan *musyarakah* pada tanggal *cut off* final (15 November 2021). Setelah terjadinya penjualan dan pengalihan pembiayaan *musyarakah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

b. Transaksi dengan Tameer Sukuk SPC Limited

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas piutang *murabahah*, pembiayaan *mudharabah*, pembiayaan *musyarakah*, pinjaman *qardh*, Agunan Yang Diambil Alih (AYDA) dan aktiva lainnya atas margin piutang *murabahah* serta pendapatan yang akan diterima bagi hasil *mudharabah* dan *musyarakah* ("kumpulan tagihan portofolio") yang dimilikinya. Dalam rangka penyehatan Bank, selanjutnya atas kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank sebagai Kreditur Awal, telah dijual dan dialihkan ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 29 Juni 2018.

Nilai pokok kumpulan tagihan portofolio yang dijual dan dialihkan tersebut yang merupakan kumpulan tagihan portofolio yang telah diverifikasi dan memenuhi kriteria pemilihan untuk dijual dan dialihkan dalam mata uang US Dolar sebesar USD423.639.060 (dalam angka penuh) atau senilai Rp6.000.000.000.000,00 (1 Dolar AS = Rp14.163) dengan harga sebesar nilai pokok kumpulan tagihan portofolio pada tanggal *cut off* final (29 Juni 2018).

Setelah terjadinya penjualan dan pengalihan kepada pembeli, risiko atas kumpulan tagihan portofolio telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul dari kumpulan tagihan portfolio tersebut.

Pada tanggal 29 Juni 2018, PT Bank Muamalat Indonesia Tbk menerbitkan Sertifikat Sukuk *Mudharabah* sebesar Rp1.600.000.000.000,00 kepada Mawthuq SPC Limited. Sukuk *Mudharabah* yang diterbitkan oleh Bank tidak melalui penawaran umum *(public offering)* tetapi dilakukan dengan mekanisme penawaran terbatas *(private placement)*.

Pada tanggal 29 Juni 2018, PT Bank Muamalat Indonesia Tbk melakukan pembelian Sukuk *Trust Certificate* yang diterbitkan oleh Najah Sukuk SPC limited berdomisili di Uni Emirat Arab dalam mata uang US Dollar sebesar USD564.852.079 (dalam angka penuh) senilai Rp8.000.000.000.000,00 (1 Dolar AS =Rp14.163). Surat berharga tersebut dengan nama Najah Sukuk 2018-001 Trust Certificate. Portofolio dari Najah Sukuk 2018-001 Trust Certificate terdiri dari Surat Berharga Negara Indonesia dengan jangka waktu rata-rata 20 (dua puluh) tahun.

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas piutang *murabahah*. Selanjutnya atas piutang *murabahah* dan margin *murabahah* yang telah memenuhi kriteria pemilihan dijual dan dialihkan oleh Bank, sebagai Kreditur Awal, ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portfolio tertanggal 29 Juni 2018.

Nilai pokok piutang *murabahah* dan margin *murabahah* yang dijual dan dialihkan tersebut adalah sebesar Rp1.550.228.145.000,00 yang terdiri dari 2.997 nasabah dengan harga sebesar nilai pokok piutang *murabahah* pada tanggal *cut off* final (29 Juni 2018). Setelah terjadinya penjualan dan pengalihan piutang *murabahah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas pinjaman *qardh*. Selanjutnya atas pinjaman *qardh* yang telah memenuhi kriteria pemilihan dijual dan dialihkan oleh Bank, sebagai Kreditur Awal, ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portofolio tertanggal 29 Juni 2018.

Nilai pokok pinjaman *qardh* yang dijual dan dialihkan tersebut adalah sebesar Rp74.234.774.000,00 yang terdiri dari 719 nasabah dengan harga sebesar nilai pokok pinjaman *qardh* pada tanggal *cut off* final (29 Juni 2018). Setelah terjadinya penjualan dan pengalihan pinjaman *qardh* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas pembiayaan *mudharabah* dan pendapatan yang akan diterima bagi hasil *mudharabah*. Selanjutnya atas pembiayaan *mudharabah* yang telah memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank, sebagai Kreditur Awal ke Tameer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portfolio tertanggal 29 Juni 2018.

Nilai pokok pembiayaan *mudharabah* yang dijual dan dialihkan tersebut adalah sebesar Rp184.556.210.000,00 yang terdiri dari 121 nasabah dengan harga sebesar nilai pokok pembiayaan *mudharabah* pada tanggal *cut off* final (29 Juni 2018). Setelah terjadinya penjualan dan pengalihan pembiayaan *mudharabah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

Pada tanggal 29 Juni 2018, Bank telah melakukan perjanjian pengalihan portofolio atas pembiayaan *musyarakah* dan pendapatan yang akan diterima bagi hasil *musyarakah*. Selanjutnya atas pembiayaan *musyarakah* yang telah memenuhi kriteria pemilihan untuk dijual dan dialihkan oleh Bank, sebagai Kreditur Awal ke Tammer Sukuk SPC Limited selaku pembeli yang tertuang dalam Perjanjian Pengalihan Portfolio tertanggal 29 Juni 2018.

Nilai pokok pembiayaan *musyarakah* yang dijual dan dialihkan tersebut adalah sebesar Rp2.242.643.282.000,00 yang terdiri dari 1.877 nasabah dengan harga sebesar nilai pokok pembiayaan *musyarakah* pada tanggal *cut off* final (29 September 2018). Setelah terjadinya penjualan dan pengalihan pembiayaan *musyarakah* tersebut, risiko telah beralih dari Bank kepada pembeli termasuk segala keuntungan dan kerugian yang akan timbul.

8. Penjaminan Pemerintah terhadap Nasabah Perbankan

Pemerintah melalui Lembaga Penjamin Simpanan menjamin simpanan nasabah bank sampai dengan nilai tertentu sesuai ketentuan peraturan perundangan yang berlaku. BPKH telah menempatkan dananya pada perbankan yang telah mengikuti program penjaminan. Demikian pula entitas anak sebagai bank telah mengikuti program penjaminan tersebut sesuai ketentuan peraturan perundangan yang berlaku. Sehingga

nasabah dari entitas anak telah dijamin oleh LPS tersebut.

M. PERUBAHAN AKUN PENYAJIAN NERACA

Necara keuangan Badan Pengelola Keuangan Ibadah Haji (BPKH) pada periode efektif 1 Januari 2022 disajikan dengan menggunakan metode tidak dikelompokkan menurut lancar dan tidak lancar (*unclassified basis*), akibatnya pos-pos tertentu telah diubah di neraca dan catatan atas laporan keuangan terkait. Angka komparatif telah disesuaikan dengan penyajian tahun berjalan.

Uraian	31 Desember 2021 (Seperti dilaporkan sebelumnya)	31 Desember 2021 (Setelah perubahan)
Investasi jangka pendek	7.573.901.000.000,00	0,00
Investasi jangka Panjang	104.576.358.276.532,00	0,00
Investasi surat berharga	0,00	110.909.318.708.087,00
Penyertaan saham pada entitas anak	0,00	276.650.155.259,00
Investasi langsung dan lainnya	0,00	964.290.413.186,00
Jumlah	**112.150.259.276.532**	**112.150.259.276.532**

N. DAMPAK PERBEDAAN KEBIJAKAN AKUNTANSI ANTARA ENTITAS INDUK DAN ENTITAS ANAK

Dalam penyusunan Laporan Keuangan Konsolidasian Tahun 2022, terdapat beberapa perbedaan kebijakan akuntansi antara BPKH selaku entitas induk dengan PT BMI selaku entitas anak, yaitu terkait dengan kebijakan:

1. Penggunaan kurs mata uang asing yang digunakan saat transaksi dan pelaporan keuangan

   BPKH menggunakan kebijakan kurs yang ditetapkan BI pada saat transaksi dan penggunaan kurs tengah BI pada saat pelaporan keuangan, sedangkan PT BMI menggunakan kebijakan kurs *market* pada saat transaksi dan penggunaan kurs Reuters pada saat pelaporan keuangan. Akibat perbedaan kebijakan tersebut, maka terdapat dampak pada penyajian nilai-nilai akun di Neraca dan Laporan Operasional BPKH Tahun 2022 sebagai berikut:

   a. Neraca Induk

Uraian	31 Desember 2022 Kurs Tengah BI (Rp)	31 Desember 2022 Kurs Reuters (Rp)	Perbedaan (Rp)
	(a)	(b)	(c = a-b)
ASET			
Kas dan setara kas	1.317.827.057,00	1.317.664.294,00	162.763,00
Piutang - bersih	219.952.296.492,00	219.949.669.701,00	2.626.791,00
Persediaan	440.356.290,00	440.356.290,00	0,00
Beban dibayar dimuka	2.457.493.244,00	2.457.493.244,00	0,00
Pendapatan yang masih harus diterima	1.810.361.498.436,00	1.809.995.523.745,00	365.974.691,00
Uang muka Investasi	0,00	0,00	0,00
Penempatan pada bank	48.946.474.776.287,00	48.894.959.491.086,00	51.515.285.201,00
Investasi surat berharga	114.964.163.493.125,00	114.935.550.993.125,00	28.612.500.000,00

Uraian	31 Desember 2022 Kurs Tengah BI (Rp)	31 Desember 2022 Kurs Reuters (Rp)	Perbedaan (Rp)
	(a)	(b)	(c = a-b)
Penyertaan saham pada entitas anak	1.847.507.611.422,00	1.847.507.611.422,00	0,00
Investasi langsung dan lainnya	779.065.973.000,00	777.204.852.500,00	1.861.120.500,00
Investasi emas	425.129.338,00	425.129.338,00	0,00
Aset tetap – bersih	6.243.125.819,00	6.243.125.819,00	0,00
Aset tak berwujud – bersih	10.641.777.377,00	10.641.777.377,00	0,00
Kas yang dibatasi penggunaannya	25.000.000.000,00	25.000.000.000,00	0,00
Aset lain-lain	2.086.021.348,00	2.086.021.348,00	0,00
JUMLAH ASET	**168.616.137.379.235,00**	**168.533.779.709.289,00**	**82.357.669.946,00**
LIABILITAS			
Utang beban	1.317.257.097,00	1.317.257.097,00	0,00
Utang jemaah tunda	5.159.934.508.062,00	5.149.403.827.618,00	10.530.680.444,00
Utang pajak	21.313.898.907,00	21.313.898.907,00	0,00
Utang lain-lain	202.729.221.106,00	202.622.074.584,00	107.146.522,00
Dana titipan jemaah	142.143.290.066.817,00	142.074.039.120.001,00	69.250.946.816,00
Pendapatan nilai manfaat yang ditangguhkan	0,00	0,00	0,00
JUMLAH LIABILITAS	**147.528.584.951.989,00**	**147.448.696.178.207,00**	**79.888.773.782,00**
ASET NETO			
Aset neto tanpa pembatasan	1.175.156.094.101,00	1.189.721.827.810,00	(14.565.733.709,00)
Aset neto dengan pembatasan	19.912.396.333.145,00	19.895.361.703.272,00	17.034.629.873,00
JUMLAH ASET NETO	**21.087.552.427.246,00**	**21.085.083.531.082,00**	**2.468.896.164,00**
JUMLAH LIABILITAS DAN ASET NETO	**168.616.137.379.235,00**	**168.533.779.709.289,00**	**82.357.669.946,00**

b. Laporan Operasional Induk

Uraian	31 Desember 2022 Kurs Tengah BI (Rp)	31 Desember 2022 Kurs Reuters (Rp)	Perbedaan (Rp)
	(a)	(b)	(c = a-b)
A. DENGAN PEMBATASAN DARI PEMBERI DAYA			
DANA PENYELENGGARAAN IBADAH HAJI (PIH)			
Pendapatan setoran jemaah berangkat	3.777.867.150.710,00	3.777.867.150.710,00	0,00
Beban PIH	(9.033.246.037.415,00)	(9.048.951.997.725,00)	15.705.960.310,00
Surplus/(Defisit) BPIH	**(5.255.378.886.705,00)**	**(5.271.084.847.015,00)**	**15.705.960.310,00**
Pendapatan nilai manfaat	9.890.385.873.509,00	9.891.111.455.594,00	(725.582.085,00)
Pendapatan Hibah	2.165.028.822,00	2.165.028.822,00	

Uraian	31 Desember 2022 Kurs Tengah BI (Rp)	31 Desember 2022 Kurs Reuters (Rp)	Perbedaan (Rp)
	(a)	(b)	(c = a-b)
Penyaluran untuk rekening virtual	(2.064.058.901.116,00)	(2.064.058.901.116,00)	0,00
Beban operasional BPKH	(250.171.599.907,00)	(250.171.599.907,00)	0,00
Beban Hibah	(2.165.028.822,00)	(2.165.028.822,00)	0,00
Surplus Dana PIH	**7.576.155.372.486,00**	**7.576.880.954.571,00**	**(725.582.085,00)**
Pendapatan nilai manfaat	242.297.133.737,00	242.300.371.041,00	(3.237.304,00)
Penyaluran program kemaslahatan	(130.318.759.229,00)	(130.318.759.229,00)	0,00
Surplus DAU	**111.978.374.508,00**	**111.981.611.812,00**	**(3.237.304,00)**
AKUMULASI SURPLUS	**2.432.754.860.289,00**	**2.417.777.719.368,00**	**14.977.140.921,00**
Penggunaan Nilai Manfaat Akumulasi Tahun Sebelumnya	238.078.541.630,00	238.078.541.630,00	0,00
Bagian Laba Entitas Asosiasi	0,00	0,00	0,00
Bagian Laba Entitas Anak	21.979.885.129,00	21.979.885.129,00	0,00
Pendapatan Lain-lain	25.757.928.107,00	25.757.928.107,00	0,00
SURPLUS SEBELUM PAJAK PENGHASILAN	**2.718.571.215.155,00**	**2.703.594.074.234,00**	**14.977.140.921,00**
Beban Pajak Penghasilan	(21.313.898.907,00)	(21.313.898.907,00)	0,00
JUMLAH SURPLUS	**2.697.257.316.248,00**	**2.682.280.175.327,00**	**14.977.140.921,00**
B. TANPA PEMBATASAN DARI PEMBERI SUMBER DAYA			
Pendapatan Hibah	0,00	0,00	0,00
Penghasilan komprehensif lain	705.686.471.380,00	718.194.716.137,00	(12.508.244.757,00)
JUMLAH SURPLUS KOMPREHENSIF	**3.402.943.787.628,00**	**3.400.474.891.464,00**	**2.468.896.164,00**

2. Umur manfaat Aset Tetap berupa peralatan dan mesin dan Aset Tak Berwujud berupa *software.*

   BPKH menggunakan kebijakan umur manfaat selama 4 tahun untuk aset tetap berupa Peralatan dan Mesin dan Aset Tak Berwujud berupa *software*, sedangkan PT BMI menggunakan kebijakan umur manfaat selama 5 tahun untuk aset-aset tersebut. Akibat perbedaan kebijakan tersebut, maka terdapat dampak pada penyajian nilai-nilai akun di Neraca dan Laporan Operasional BPKH Tahun 2022 sebagai berikut:

Jenis Aset	Masa Manfaat 4 Tahun (Rp)	Masa Manfaat 5 Tahun (Rp)	Perbedaan (Rp)
	(a)	(b)	(c = a-b)
Aset Tetap			
Harga Perolehan	18.599.362.478,00	18.599.362.478,00	0,00
Akumulasi Penyusutan	(12.356.236.659,00)	(9.890.893.538,00)	(2.465.343.121,00)
Nilai Sisa Buku	**6.243.125.819,00**	**8.708.468.940,00**	
Beban Penyusutan Tahun 2022	4.462.586.580,00	3.720.129.106,00	742.457.474,00
Aset Tak Berwujud			
Harga Perolehan	19.998.750.356,00	19.998.750.356,00	0,00
Akumulasi Amortisasi	(9.356.972.979,00)	(7.486.070.946,00)	(1.870.902.033,00)
Nilai Sisa Buku	**10.641.777.377,00**	**12.512.679.410,00**	
Beban Amortisasi Tahun 2022	4.966.778.604,00	4.000.932.221,00	965.846.383,00

O. PENDIRIAN ANAK USAHA BPKH DI LUAR NEGERI

Dalam rangka melengkapi kebutuhan sarana untuk investasi di Arab Saudi, BPKH mendirikan anak perusahaan yang nantinya akan fokus pada bisnis terkait ekosistem haji dan umrah meliputi antara lain akomodasi, katering, transportasi dan sektor terkait lainnya. Salah satu tujuan investasi pada ekosistem haji sebagai natural atau *cost hedging* biaya haji. Dalam upaya pendirian perusahaan ini BPKH akan bekerja sama dengan pihak *Ministry of Investment*, Kingdom of Saudi Arabia, Kemenag (dalam hal ini khususnya DJPHU dan Kantor Urusan Haji Jeddah), KBRI Riyadh, Kedubes KSA di Jakarta dan pihak lainnya yang akan dapat mendukung proses tersebut. Dasar hukum operasional anak perusahaan di Arab Saudi berdasarkan dokumen *Company Registration Certificate* yang dikeluarkan oleh *Ministry of Commerce* nomor 4031279403 tanggal 16 Maret 2023 /24 Sya'ban 1444H, dengan modal disetor sebesar SAR10.000,00.

P. INFORMASI SEGMEN

BPKH dan Entitas Anak melayani jemaah dan masyarakat sebagai nasabah bank yang tersebar di berbagai wilayah di Indonesia. Pelayanan kepada jemaah dalam bentuk penerimaan setoran dana jemaah dan pengelolaan dana untuk mendapatkan hasil investasi yang akan memberikan manfaat bagi jemaah yang sebagian besar terkonsentrasi di masyarakat Pulau Jawa. Entitas Anak juga melayani debitur dan nasabah yang tersebar di berbagai wilayah di Indonesia dan luar negeri seperti di Malaysia dan beberapa negara lain. Konsentrasi terbesar nasabah dan debitur bank berada disekitar Jakarta, Bogor, Depok, Tangerang dan Bekasi. BPKH masih mendalami lebih lanjut untuk menyusun pengungkapan informasi segmen secara lebih rinci.

Q. KOMITMEN DAN KONTIJENSI

Entitas Anak memiliki komitmen dan kontinjensi berupa persetujuan kepada debitur untuk memberikan pembiayaan namun belum direalisasikan. Per 31 Desember 2022 dan 2021 nilai komitmen dan kontinjensi Entitas Anak masing-masing sebesar Rp1.969.565.961.000,00 dan Rp1.969.565.961.000,00.

R. INFORMASI TAMBAHAN

Neraca konsolidasian Badan Pengelola Keuangan Ibadah Haji (BPKH) jika disajikan dengan menggunakan metode dikelompokkan menurut lancar dan tidak lancar *(classified basis*), adalah sebagai berikut:

	31 Desember 2022 (Rp)
ASET	
Aset Lancar	
Kas dan setara kas	1.267.187.044.077,00
Giro dan penempatan Pada Bank Indonesia	7.191.470.623.000,00
Penempatan pada bank	38.511.128.306.307,00
Piutang pembiayaan	
yang jatuh tempo dalam satu tahun	1.782.340.234.000,00
Pembiayaan bagi hasil	
yang jatuh tempo dalam satu tahun	2.340.691.162.000,00
Pendapatan yang masih harus diterima	4.086.311.302.770,00
Uang muka investasi	0,00
Investasi surat berharga	
yang jatuh tempo dalam satu tahun	3.009.741.416.000,00
Penyertaan saham pada entitas anak	0,00
Investasi langsung dan investasi lainnya	
yang jatuh tempo dalam satu tahun	200.000.000.000,00
Investasi emas	425.129.338,00
Aset lancar lainnya	1.679.612.134.751,00
Jumlah Aset Lancar	**60.068.907.352.243,00**
Aset Tidak Lancar	
Piutang pembiayaan	
Setelah dikurangi bagian yang jatuh tempo dalam satu tahun	4.706.918.964.000,00
Pembiayaan bagi hasil	
Setelah dikurangi bagian yang jatuh tempo dalam satu tahun	7.664.287.765.000,00
Investasi surat berharga	
Setelah dikurangi bagian yang jatuh tempo dalam satu tahun	137.837.772.831.125,00
Investasi langsung dan investasi lainnya	926.534.810.000,00
Aset tetap - bersih	1.585.600.825.819,00
Jumlah Aset Tidak Lancar	**152.721.115.195.944,00**
JUMLAH ASET	**212.790.022.548.187,00**
LIABILITAS	
Liabilitas Jangka Pendek	
Utang jemaah tunda	5.159.934.508.062,00
Utang lainnya	995.769.055.860,00

	31 Desember 2022 (Rp)
Dana simpanan nasabah bank	9.274.338.619.663,00
Pendapatan nilai manfaat ditangguhkan	0,00
Pinjaman yang diterima	500.000.000.000,00
Dana syirkah temporer pihak ketiga	33.173.839.543.887,00
Jumlah Liabilitas Jangka Pendek	**49.103.881.727.472,00**
Liabilitas Jangka Panjang	
Dana titipan jemaah	142.143.290.066.817,00
Jumlah Libilitas Jangka Panjang	**142.143.290.066.817,00**
JUMLAH LIABILITAS	**191.247.171.794.289,00**
ASET NETO	
Aset neto tanpa pembatasan	1.253.841.068.497,00
Aset neto dengan pembatasan	19.890.315.898.874,00
Kepentingan entitas induk - BPKH	**21.144.156.967.371,00**
Kepentingan nonpengendali atas aset neto entitas anak yang dikonsolidasi	398.693.786.527,00
JUMLAH ASET NETO	**21.542.850.753.898,00**
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER, DAN ASET NETO	**212.790.022.548.187,00**

S. INFORMASI KEUANGAN TERSENDIRI ENTITAS INDUK

Informasi keuangan tersendiri entitas induk dilampirkan pada laporan keuangan konsolidasi. Catatan investasi entitas induk dalam entitas anak dimana investasi saham pada entitas anak dicatat menggunakan metode ekuitas.

T. PENYELESAIAN LAPORAN KEUANGAN

Badan Pelaksana Badan Pengelola Keuangan Haji (BPKH) bertanggung jawab atas penyusunan laporan keuangan konsolidasian untuk tahun yang berakhir 31 Desember 2022 yang telah diselesaikan pada tanggal 31 Mei 2023.

Jakarta, 31 Mei 2023
BADAN PELAKSANA
BADAN PENGELOLA KEUANGAN HAJI

Fadlul Imansyah	**Acep Riana Jayaprawira**
Kepala Badan Pelaksana	**Anggota Bidang Keuangan dan MR**

LAMPIRAN 1

RINCIAN KAS DAN SETARA KAS
Per 31 Desember 2022

ENTITAS INDUK

A Kas Tunai

No	Uraian	31 Desember 2022		Ekuivalen		31 Desember 2021	
1	Kas Tunai	Rp	191.831.274,00	Rp	191.831.274,00	Rp	112.249.137,00
	Jumlah			**Rp**	**191.831.274,00**	**Rp**	**112.249.137,00**

B Bank

Rekening Operasional

No	Nama Bank	Nomor Rekening	31 Desember 2022		Ekuivalen		31 Desember 2021	
1	Bank Syariah Indonesia	7948999999	Rp	3.174.490,00	Rp	3.174.490,00	Rp	2.016.827,0
	Bank Syariah Indonesia eks BSM	7145230707	Rp	8.043.706,00	Rp	8.043.706,00	Rp	8.920.586,0
	Bank Syariah Indonesia eks BRIS	1037746076	Rp	-	Rp	-	Rp	-
	Bank Syariah Indonesia eks BRIS	1042744553	USD	-	Rp	-	Rp	-
	Bank Syariah Indonesia eks BNIS	1002002135	Rp	4.874.487,00	Rp	4.874.487,00	Rp	3.341,00
	Total Bank Syariah Indonesia				**Rp**	**16.092.683,00**	**Rp**	**10.940.754,00**
2	Bank Indonesia	519000133980	Rp	614.650,00	Rp	614.650,00	Rp	683.950,00
		519000134980	Rp	4.640.172,00	Rp	4.640.172,00	Rp	5.338.272,00
	Total Bank Indonesia				**Rp**	**5.254.822,00**	**Rp**	**6.022.222,00**
3	Bank CIMB Niaga UUS	860006688100	Rp	3.528.243,00	Rp	3.528.243,00	Rp	8.218.260,00
		860007077540	USD	202,93	Rp	3.192.292,00	Rp	7.339.123,00
		861999944440	USD	792,56	Rp	12.467.761,00	Rp	12.147.636,00
	Total PT Bank CIMB Niaga				**Rp**	**19.188.296,00**	**Rp**	**27.705.019,00**
4	Bank Tabungan Negara UUS	7011990999	Rp	1.084.460.000,00	Rp	1.084.460.000,00	Rp	9.089.079.140,00
5	Bank NTB Syariah	010100001065	Rp	-	Rp	-	Rp	-
6	Bank Jambi UUS	7001300312	Rp	1,00	Rp	1,00	Rp	1,00
6	Bank Muamalat Indonesia	3010799999	Rp	-	Rp	-	Rp	999.981,00
6	Bank Maybank UUS	2700999989	Rp	1,00	Rp	1,00	Rp	1,00
	Jumlah				**Rp**	**1.124.995.803,00**	**Rp**	**9.134.747.118,00**
	Jumlah Kas dan Setara Kas				**Rp**	**1.316.827.077,00**	**Rp**	**9.246.996.255,00**

ENTITAS ANAK

No	Uraian	31 Desember 2022		Ekuivalen		31 Desember 2021	
1	Kas Tunai	Rp	702.179.266.000,00	Rp	702.179.266.000,00	Rp	-
2	Bank:						
	Giro pada Bank Lain – bersih	Rp	520.954.333.000,00	Rp	520.954.333.000,00	Rp	-
	Penempatan pada Bank Lain – bersih	Rp	42.736.618.000,00	Rp	42.736.618.000,00	Rp	-
	Jumlah			**Rp**	**1.265.870.217.000,00**	**Rp**	**-**

BPKH
Badan Pengelola Keuangan Haji

LAMPIRAN 2

REKAPITULASI PENEMPATAN PADA BANK
Per 31 Desember 2022

A. DANA BPIH

A.1 Penempatan Dana BPIH (IDR)

NO	BANK	GIRO	TABUNGAN	DEPOSITO	JUMLAH
01	BANK SYARIAH INDONESIA	IDR 9.836.538.673,00	IDR -	IDR 12.023.848.627.931,00	IDR 12.033.685.166.604,00
02	BANK MUAMALAT INDONESIA	IDR -	IDR -	IDR -	IDR -
03	BANK TABUNGAN NEGARA SYARIAH	IDR 5.237.752.219,00	IDR 132.231.544.806,00	IDR 877.111.229.027,00	IDR 1.014.580.526.052,00
04	BANK PERMATA SYARIAH	IDR 9.975.509.433,00	IDR -	IDR 1.952.757.518.924,00	IDR 1.962.733.028.357,00
05	BANK CIMB NIAGA SYARIAH	IDR 9.952.325.918,00	IDR -	IDR 4.579.536.667.640,00	IDR 4.589.488.993.558,00
06	BANK MEGA SYARIAH	IDR 11.578.508.205,00	IDR -	IDR 1.557.858.313.501,00	IDR 1.569.436.821.706,00
07	BANK PANIN DUBAI SYARIAH	IDR 8.860.978.526,00	IDR -	IDR 2.634.872.592.515,00	IDR 2.643.733.571.041,00
08	BANK JATIM SYARIAH	IDR 5.935.038.579,00	IDR -	IDR 585.087.994.639,00	IDR 591.023.033.218,00
09	BANK SUMUT SYARIAH	IDR 3.940.271.028,00	IDR -	IDR 132.348.608.498,00	IDR 136.288.879.526,00
10	BANK JATENG SYARIAH	IDR 5.974.653.021,00	IDR -	IDR 610.703.496.995,00	IDR 616.678.150.016,00
11	BANK ACEH SYARIAH	IDR 5.975.449.847,00	IDR -	IDR 328.528.477.375,00	IDR 334.503.927.222,00
12	BANK SUMSEL BABEL SYARIAH	IDR 5.939.386.245,00	IDR -	IDR 413.870.067.283,00	IDR 419.809.453.528,00
13	BANK NAGARI SYARIAH	IDR 3.904.264.617,00	IDR -	IDR 822.606.152.879,00	IDR 826.510.417.496,00
14	BANK RIAU KEPRI SYARIAH	IDR 3.904.559.600,00	IDR -	IDR 2.293.428.238.126,00	IDR 2.297.332.797.726,00
15	BANK OCBC NISP	IDR 504.034.843,00	IDR -	IDR 850.000.000,00	IDR 1.354.034.843,00
16	BTPN SYARIAH	IDR 1.975.000.000,00	IDR -	IDR 3.571.903.512,00	IDR 5.546.903.512,00
17	MAYBANK SYARIAH	IDR 3.877.127.905,00	IDR -	IDR 10.628.871.847,00	IDR 14.505.999.752,00
18	BANK DKI SYARIAH	IDR 1.939.310.997,00	IDR -	IDR 690.174.950.860,00	IDR 692.114.261.857,00
19	BANK DANAMON	IDR 3.975.000.000,00	IDR -	IDR 172.591.326.815,00	IDR 176.566.326.815,00
20	BANK KALTIM	IDR 1.900.002.759,00	IDR -	IDR 47.901.208.872,00	IDR 49.801.211.631,00
21	BANK BCA SYARIAH	IDR 1.975.000.000,00	IDR -	IDR 31.799.151.426,00	IDR 33.774.151.426,00
22	BANK BUKOPIN	IDR 449.075.091,00	IDR -	IDR 17.386.453.898,00	IDR 17.835.528.989,00
23	BANK SINARMAS	IDR 5.975.000.000,00	IDR -	IDR 1.057.326.236.795,00	IDR 1.063.301.236.795,00
24	BANK JAMBI UUS	IDR 575.000.000,00	IDR -	IDR 286.457.448.548,00	IDR 287.032.448.548,00
25	BANK KALSEL UUS	IDR 3.977.752.214,00	IDR -	IDR 291.615.977.642,00	IDR 295.593.729.856,00
26	BANK KALBAR UUS	IDR 500.027.100,00	IDR -	IDR 58.937.474.913,00	IDR 59.437.502.013,00
27	BANK NTB SYARIAH	IDR 2.856.599.187,00	IDR -	IDR 1.715.779.679.568,00	IDR 1.718.636.278.755,00
28	BANK JABAR BANTEN SYARIAH	IDR 3.975.000.000,00	IDR 275.000.000.000,00	IDR 291.137.392.978,00	IDR 570.112.392.978,00
29	BANK DIY	IDR 1.977.355.765,00	IDR -	IDR 27.942.153.548,00	IDR 29.919.509.313,00
30	BANK SULSELBAR	IDR 575.775.198,00	IDR -	IDR 136.683.631.343,00	IDR 137.259.406.541,00
Jumlah		**IDR 128.022.296.970,00**	**IDR 407.231.544.806,00**	**IDR 33.653.341.847.898,00**	**IDR 34.188.595.689.674,00**

A.2 Penempatan Dana BPIH (USD)

NO	BANK	GIRO	TABUNGAN	DEPOSITO	JUMLAH
01	BANK SYARIAH INDONESIA	USD 252.281	USD -	USD 46.600.885	USD 46.853.166
02	BANK MUAMALAT INDONESIA	USD -	USD -	USD -	USD -
03	BANK PERMATA SYARIAH	USD 12.860	USD -	USD 3.659.920	USD 3.672.780
04	BANK CIMB NIAGA SYARIAH	USD 216.652	USD -	USD 21.340.009	USD 21.556.661
05	BANK MEGA SYARIAH	USD 282.049	USD -	USD 184.748.618	USD 185.030.667
06	BANK PANIN DUBAI SYARIAH	USD 200.017	USD -	USD 158.713	USD 358.730
07	BANK OCBC NISP	USD 72.360	USD -	USD -	USD 72.360
08	MAYBANK SYARIAH	USD 0,31	USD -	USD 80.818	USD 80.818
09	BANK DKI SYARIAH	USD 210.500	USD -	USD 234.075,06	USD 444.575
10	BANK DANAMON	USD 5	USD -	USD -	USD 5
11	BANK SINARMAS	USD 348.000	USD -	USD -	USD 348.000
Jumlah Original		**USD 1.594.725**	**USD -**	**USD 256.823.037,48**	**USD 258.417.762**
Jumlah Ekuivalen		**IDR 25.086.615.357,00**	**IDR -**	**IDR 4.040.083.202.598,00**	**IDR 4.065.169.817.955,00**

A.3 Penempatan Dana BPIH (SAR)

NO	BANK	GIRO	TABUNGAN	DEPOSITO	JUMLAH
01	BANK SYARIAH MANDIRI	SAR 55.663	SAR -	SAR 1.412.863,08	SAR 1.468.526
Jumlah Original		**SAR 55.663**	**SAR -**	**SAR 1.412.863,0800000**	**SAR 1.468.526**
Jumlah Ekuivalen		**IDR 232.911.076,00**	**IDR -**	**IDR 5.911.899.500,00**	**IDR 6.144.810.576,00**
Total Penempatan Dana BPIH		**IDR 153.341.823.403,00**	**IDR 407.231.544.806,00**	**IDR 37.699.336.949.996,00**	**IDR 38.259.910.318.205,00**

B. DANA DAU

B.1 Penempatan Dana DAU (IDR)

NO	BANK	GIRO	TABUNGAN	DEPOSITO	JUMLAH
01	BANK SYARIAH INDONESIA	IDR 617.513,00	IDR -	IDR -	IDR 617.513,00
02	BANK MUAMALAT INDONESIA	IDR -	IDR -	IDR -	IDR -
03	BANK TABUNGAN NEGARA SYARIAH	IDR 1.000.000,00	IDR -	IDR 209.464.862.167,00	IDR 209.465.862.167,00
04	BANK CIMB NIAGA SYARIAH	IDR -	IDR -	IDR 5.751.353.776,00	IDR 5.751.353.776,00
05	BANK PERMATA SYARIAH	IDR 115.077,00	IDR -	IDR -	IDR 115.077,00
06	BANK JABAR BANTEN SYARIAH	IDR -	IDR 6.416.606.960,00	IDR -	IDR 6.416.606.960,00
Jumlah		**IDR 1.732.590,00**	**IDR 6.416.606.960,00**	**IDR 215.216.215.943,00**	**IDR 221.634.555.493,00**

B.1 Penempatan Dana DAU (USD)

NO	BANK	GIRO	TABUNGAN	DEPOSITO	JUMLAH
01	BANK SYARIAH INDONESIA	USD 1.000		USD 1.879.581,82	USD 1.880.582
Jumlah		**USD 1.000**	**USD -**	**USD 1.879.582**	**USD 1.880.582**
Jumlah Ekuivalen		**IDR 15.731.000,00**	**IDR -**	**IDR 29.567.701.610,00**	**IDR 29.583.432.609,00**
Total Penempatan Dana DAU		**IDR 17.463.590,00**	**IDR 6.416.606.960,00**	**IDR 244.783.917.553,00**	**IDR 251.217.988.102,00**
Total Penempatan Dana BPIH dan DAU		**IDR 153.359.286.993,00**	**IDR 413.648.151.766,00**	**IDR 37.944.120.867.549,00**	**IDR 38.511.128.306.307,00**

LAMPIRAN 3

RINCIAN PENDAPATAN YANG MASIH HARUS DITERIMA
Per 31 Desember 2022

ENTITAS INDUK
A Dana BPIH
A.1. Bagi Hasil Deposito BPIH (IDR)

NO	BANK	JENIS DANA	Nominal Penempatan	Imbal Hasil Accrue (Original Kurs)	Imbal Hasil Accrue (Ekuivalen Rupiah)
A.1.1. Entitas Induk					
01	BANK SYARIAH INDONESIA	Setoran Awal	Rp 729.627.972.157,00	Rp 239.877.689,00	Rp 239.877.689,00
02	BANK SYARIAH INDONESIA	Setoran Awal	Rp 783.150.000.000,00	Rp 257.473.973,00	Rp 257.473.973,00
03	BANK SYARIAH INDONESIA	Setoran Awal	Rp 946.250.000.000,00	Rp 207.397.260,00	Rp 207.397.260,00
04	BANK SYARIAH INDONESIA	Setoran Awal	Rp 1.133.575.000.000,00	Rp 124.227.397,00	Rp 124.227.397,00
05	BANK SYARIAH INDONESIA	Setoran Awal	Rp 904.255.844.761,00	Rp 99.096.531,00	Rp 99.096.531,00
06	BANK SYARIAH INDONESIA	Setoran Awal	Rp 745.700.000.000,00	Rp 81.720.548,00	Rp 81.720.548,00
07	BANK TABUNGAN NEGARA SYARIAH	Setoran Awal	Rp 175.357.689.327,00	Rp 230.607.372,00	Rp 230.607.372,00
08	BANK TABUNGAN NEGARA SYARIAH	Setoran Awal	Rp 101.947.641.237,00	Rp 11.172.344,00	Rp 11.172.344,00
09	BANK PERMATA SYARIAH	Setoran Awal	Rp 489.074.957.646,00	Rp 53.597.256,00	Rp 53.597.256,00
10	BANK CIMB NIAGA SYARIAH	Setoran Awal	Rp 100.825.000.000,00	Rp 11.049.315,00	Rp 11.049.315,00
11	BANK MEGA SYARIAH	Setoran Awal	Rp 181.135.105.000,00	Rp 59.551.267,00	Rp 59.551.267,00
12	BANK MEGA SYARIAH	Setoran Awal	Rp 522.665.004.557,00	Rp -	Rp -
13	BANK MEGA SYARIAH	Setoran Awal	Rp 16.613.250.000,00	Rp 43.695.123,00	Rp 43.695.123,00
14	BANK MEGA SYARIAH	Setoran Awal	Rp 195.541.478.577,00	Rp 21.429.203,00	Rp 21.429.203,00
15	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 200.000.000.000,00	Rp 69.863.014,00	Rp 69.863.014,00
16	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 250.000.000.000,00	Rp 815.068.493,00	Rp 815.068.493,00
17	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 250.000.000.000,00	Rp 815.068.493,00	Rp 815.068.493,00
18	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 100.000.000.000,00	Rp 326.027.397,00	Rp 326.027.397,00
19	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 200.000.000.000,00	Rp 65.753.425,00	Rp 65.753.425,00
20	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 200.000.000.000,00	Rp 65.753.425,00	Rp 65.753.425,00
21	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 200.000.000.000,00	Rp 69.863.014,00	Rp 69.863.014,00
22	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 119.000.000.000,00	Rp 124.705.479,00	Rp 124.705.479,00
23	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 100.000.000.000,00	Rp 23.287.671,00	Rp 23.287.671,00
24	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 120.000.000.000,00	Rp 125.753.425,00	Rp 125.753.425,00
25	BANK PANIN DUBAI SYARIAH	Setoran Awal	Rp 116.761.006.168,00	Rp 12.795.727,00	Rp 12.795.727,00
26	BANK JATIM SYARIAH	Setoran Awal	Rp 402.565.173.915,00	Rp 44.116.731,00	Rp 44.116.731,00
27	BANK JATIM SYARIAH	Setoran Awal	Rp 397.147.017,00	Rp 43.523,00	Rp 43.523,00
28	BANK SUMUT SYARIAH	Setoran Awal	Rp 91.235.571.254,00	Rp 9.998.419,00	Rp 9.998.419,00
29	Bank Jateng Syariah	Setoran Awal	Rp 100.000.000.000,00	Rp 452.054.795,00	Rp 452.054.795,00
30	Bank Jateng Syariah	Setoran Awal	Rp 221.139.011.742,00	Rp 24.234.412,00	Rp 24.234.412,00
31	Bank Aceh Syariah	Setoran Awal	Rp 203.903.891.244,00	Rp 22.345.632,00	Rp 22.345.632,00
32	BANK SUMSEL BABEL SYARIAH	Setoran Awal	Rp 321.035.984.546,00	Rp 35.182.026,00	Rp 35.182.026,00
33	Bank Nagari Syariah	Setoran Awal	Rp 100.000.000.000,00	Rp 241.095.890,00	Rp 241.095.890,00
34	Bank Nagari Syariah	Setoran Awal	Rp 182.000.000.000,00	Rp 508.602.740,00	Rp 508.602.740,00
35	Bank Nagari Syariah	Setoran Awal	Rp 178.200.091.323,00	Rp 19.528.777,00	Rp 19.528.777,00
36	Bank Riau Kepri Syariah	Setoran Awal	Rp 91.000.000.000,00	Rp 336.575.342,00	Rp 336.575.342,00
37	Bank Riau Kepri Syariah	Setoran Awal	Rp 70.000.000.000,00	Rp 189.863.014,00	Rp 189.863.014,00
38	Bank Riau Kepri Syariah	Setoran Awal	Rp 85.000.000.000,00	Rp 314.383.562,00	Rp 314.383.562,00
39	Bank Riau Kepri Syariah	Setoran Awal	Rp 80.000.000.000,00	Rp 167.671.233,00	Rp 167.671.233,00
40	Bank Riau Kepri Syariah	Setoran Awal	Rp 13.000.000.000,00	Rp 36.863.014,00	Rp 36.863.014,00
41	Bank Riau Kepri Syariah	Setoran Awal	Rp 10.000.000.000,00	Rp 18.630.137,00	Rp 18.630.137,00
42	Bank Riau Kepri Syariah	Setoran Awal	Rp 100.000.000.000,00	Rp 104.794.521,00	Rp 104.794.521,00
43	Bank Riau Kepri Syariah	Setoran Awal	Rp 100.000.000.000,00	Rp 81.506.849,00	Rp 81.506.849,00
44	Bank Riau Kepri Syariah	Setoran Awal	Rp 50.000.000.000,00	Rp 17.465.753,00	Rp 17.465.753,00
45	Bank Riau Kepri Syariah	Setoran Awal	Rp 216.699.233.147,00	Rp 23.747.861,00	Rp 23.747.861,00
46	Bank OCBC NISP	Setoran Awal	Rp 200.000.000,00	Rp -	Rp -
47	Bank OCBC NISP	Setoran Awal	Rp 300.000.000,00	Rp 32.877,00	Rp 32.877,00
48	Bank OCBC NISP	Setoran Awal	Rp 350.000.000,00	Rp 38.356,00	Rp 38.356,00
49	Bank BTPN Syariah	Setoran Awal	Rp 2.894.034.513,00	Rp 317.154,00	Rp 317.154,00
50	BANK MAYBANK INDONESIA	Setoran Awal	Rp 10.571.318.619,00	Rp 1.158.501,00	Rp 1.158.501,00
51	Bank DKI Syariah	Setoran Awal	Rp 250.000.000.000,00	Rp 585.616.438,00	Rp 585.616.438,00
52	Bank DKI Syariah	Setoran Awal	Rp 101.075.814.781,00	Rp 11.076.802,00	Rp 11.076.802,00
53	Bank Danamon Syariah	Setoran Awal	Rp 162.877.562.531,00	Rp 17.849.596,00	Rp 17.849.596,00
54	Bank Kaltim Syariah	Setoran Awal	Rp 42.063.997.752,00	Rp 4.609.753,00	Rp 4.609.753,00
55	Bank BCA Syariah	Setoran Awal	Rp 29.880.738.673,00	Rp 3.274.602,00	Rp 3.274.602,00
56	Bank Syariah Bukopin	Setoran Awal	Rp 17.386.453.898,00	Rp 1.905.365,00	Rp 1.905.365,00
57	Bank Sinarmas Syariah	Setoran Awal	Rp 235.000.000.000,00	Rp 231.780.822,00	Rp 231.780.822,00
58	Bank Sinarmas Syariah	Setoran Awal	Rp 70.000.000.000,00	Rp 23.013.699,00	Rp 23.013.699,00
59	Bank Sinarmas Syariah	Setoran Awal	Rp 535.305.149.331,00	Rp 58.663.578,00	Rp 58.663.578,00
60	Bank Sinarmas Syariah	Setoran Awal	Rp 111.339.777.934,00	Rp 12.201.620,00	Rp 12.201.620,00
61	Bank Jambi Syariah	Setoran Awal	Rp 200.000.000.000,00	Rp 78.082.192,00	Rp 78.082.192,00
62	Bank Jambi Syariah	Setoran Awal	Rp 44.570.243.432,00	Rp 4.884.410,00	Rp 4.884.410,00
63	Bank Kalsel Syariah	Setoran Awal	Rp 100.000.000.000,00	Rp 328.767.123,00	Rp 328.767.123,00
64	Bank Kalsel Syariah	Setoran Awal	Rp 100.000.000.000,00	Rp 186.301.370,00	Rp 186.301.370,00

NO	BANK	JENIS DANA	Nominal Penempatan	Imbal Hasil Accrue (Original Kurs)	Imbal Hasil Accrue (Ekuivalen Rupiah)
65	Bank Kalsel Syariah	Setoran Awal	Rp 63.721.941.466,00	Rp 6.983.226,00	Rp 6.983.226,00
66	Bank NTB Syariah	Setoran Awal	Rp 358.000.000.000,00	Rp -	Rp -
67	Bank NTB Syariah	Setoran Awal	Rp 500.000.000.000,00	Rp 1.164.383.562,00	Rp 1.164.383.562,00
68	Bank NTB Syariah	Setoran Awal	Rp 285.000.000.000,00	Rp 316.232.877,00	Rp 316.232.877,00
69	Bank NTB Syariah	Setoran Awal	Rp 150.000.000.000,00	Rp 16.438.356,00	Rp 16.438.356,00
70	Bank NTB Syariah	Setoran Awal	Rp 200.000.000.000,00	Rp 328.767.123,00	Rp 328.767.123,00
71	Bank NTB Syariah	Setoran Awal	Rp 44.417.218.845,00	Rp 4.867.640,00	Rp 4.867.640,00
72	BANK BJB SYARIAH	Setoran Awal	Rp 262.846.054.784,00	Rp 28.805.047,00	Rp 28.805.047,00
73	BANK DIY	Setoran Awal	Rp 21.238.222.321,00	Rp 2.327.476,00	Rp 2.327.476,00
74	Bank Sulselbar	Setoran Awal	Rp 40.000.000.000,00	Rp 88.767.123,00	Rp 88.767.123,00
75	Bank Sulselbar	Setoran Awal	Rp 40.000.000.000,00	Rp 74.520.548,00	Rp 74.520.548,00
76	Bank Sulselbar	Setoran Awal	Rp 49.798.929.679,00	Rp 5.457.417,00	Rp 5.457.417,00
77	BANK KALBAR SYARIAH	Setoran Awal	Rp 8.300.000.000,00	Rp 909.589,00	Rp 909.589,00
Sub Jumlah Setoran Awal			**Rp 15.534.793.512.177,00**	**Rp 10.191.573.314,00**	**Rp 10.191.573.314,00**
01	BANK SYARIAH INDONESIA	Setoran Lunas	Rp 232.659.528.869,00	Rp 25.496.935,00	Rp 25.496.935,00
02	BANK SYARIAH INDONESIA	Setoran Lunas	Rp 241.284.417.914,00	Rp 26.442.128,00	Rp 26.442.128,00
03	BANK TABUNGAN NEGARA SYARIAH	Setoran Lunas	Rp 30.267.995.566,00	Rp 3.317.041,00	Rp 3.317.041,00
04	BANK PERMATA SYARIAH	Setoran Lunas	Rp 4.093.817.814,00	Rp 3.589.101,00	Rp 3.589.101,00
05	BANK CIMB NIAGA SYARIAH	Setoran Lunas	Rp 1.533.003.375,00	Rp 336.001,00	Rp 336.001,00
06	BANK MEGA SYARIAH	Setoran Lunas	Rp 46.468.807.964,00	Rp 35.647.305,00	Rp 35.647.305,00
07	BANK PANIN DUBAI SYARIAH	Setoran Lunas	Rp 2.633.299.408,00	Rp 8.368.842,00	Rp 8.368.842,00
08	BANK JATIM SYARIAH	Setoran Lunas	Rp 35.104.687.205,00	Rp 3.847.089,00	Rp 3.847.089,00
09	BANK SUMUT SYARIAH	Setoran Lunas	Rp 6.370.140.987,00	Rp 698.098,00	Rp 698.098,00
10	Bank Jateng Syariah	Setoran Lunas	Rp 8.426.571.412,00	Rp 26.780.337,00	Rp 26.780.337,00
11	Bank Aceh Syariah	Setoran Lunas	Rp 3.049.805.682,00	Rp 2.673.802,00	Rp 2.673.802,00
12	BANK SUMSEL BABEL SYARIAH	Setoran Lunas	Rp 10.180.446.328,00	Rp 2.231.331,00	Rp 2.231.331,00
13	Bank Nagari Syariah	Setoran Lunas	Rp 6.724.156.793,00	Rp 9.579.621,00	Rp 9.579.621,00
14	Bank Riau Kepri Syariah	Setoran Lunas	Rp 5.947.653.223,00	Rp 10.428.762,00	Rp 10.428.762,00
15	Bank DKI Syariah	Setoran Lunas	Rp 2.782.943.923,00	Rp 4.879.682,00	Rp 4.879.682,00
16	Bank Kalsel Syariah	Setoran Lunas	Rp 236.955.814,00	Rp 415.484,00	Rp 415.484,00
17	BANK DIY	Setoran Lunas	Rp 540.349.491,00	Rp 947.462,00	Rp 947.462,00
18	Bank Jambi Syariah	Setoran Lunas	Rp 352.190.633,00	Rp 617.540,00	Rp 617.540,00
19	Bank Sinarmas Syariah	Setoran Lunas	Rp 1.149.066.117,00	Rp 2.014.801,00	Rp 2.014.801,00
20	Bank Sulselbar	Setoran Lunas	Rp 1.071.037.672,00	Rp 1.877.984,00	Rp 1.877.984,00
21	BANK BJB SYARIAH	Setoran Lunas	Rp 7.614.517.941,00	Rp 834.468,00	Rp 834.468,00
Sub Jumlah Setoran Lunas			**Rp 648.491.394.131,00**	**Rp 171.023.814,00**	**Rp 171.023.814,00**
01	BANK SYARIAH INDONESIA	Nilai Manfaat	Rp 1.099.000.000.000,00	Rp 127.965.753,00	Rp 127.965.753,00
02	BANK SYARIAH INDONESIA	Nilai Manfaat	Rp 498.661.366.261,00	Rp 58.063.310,00	Rp 58.063.310,00
03	BANK SYARIAH INDONESIA	Nilai Manfaat	Rp 2.685.772.829.987,00	Rp 312.726.973,00	Rp 312.726.973,00
04	BANK TABUNGAN NEGARA SYARIAH	Nilai Manfaat	Rp 223.334.055.743,00	Rp 442.079.056,00	Rp 442.079.056,00
05	BANK TABUNGAN NEGARA SYARIAH	Nilai Manfaat	Rp 346.203.847.154,00	Rp 40.311.407,00	Rp 40.311.407,00
06	BANK PERMATA SYARIAH	Nilai Manfaat	Rp 362.900.000.000,00	Rp 1.014.131.507,00	Rp 1.014.131.507,00
07	BANK PERMATA SYARIAH	Nilai Manfaat	Rp 363.990.000.000,00	Rp 974.795.137,00	Rp 974.795.137,00
08	BANK PERMATA SYARIAH	Nilai Manfaat	Rp 140.874.503.670,00	Rp 278.854.326,00	Rp 278.854.326,00
09	BANK PERMATA SYARIAH	Nilai Manfaat	Rp 450.000.000.000,00	Rp 104.794.521,00	Rp 104.794.521,00
10	BANK PERMATA SYARIAH	Nilai Manfaat	Rp 141.824.239.794,00	Rp 16.513.781,00	Rp 16.513.781,00
11	BANK CIMB NIAGA SYARIAH	Nilai Manfaat	Rp 3.890.707.586.892,00	Rp 453.027.596,00	Rp 453.027.596,00
12	BANK MEGA SYARIAH	Nilai Manfaat	Rp 300.000.000.000,00	Rp 34.931.507,00	Rp 34.931.507,00
13	BANK MEGA SYARIAH	Nilai Manfaat	Rp 295.434.667.403,00	Rp 34.399.927,00	Rp 34.399.927,00
14	BANK PANIN DUBAI SYARIAH	Nilai Manfaat	Rp 500.000.000.000,00	Rp 58.219.178,00	Rp 58.219.178,00
15	BANK PANIN DUBAI SYARIAH	Nilai Manfaat	Rp 276.478.286.939,00	Rp 32.192.677,00	Rp 32.192.677,00
16	BANK JATIM SYARIAH	Nilai Manfaat	Rp 147.020.986.501,00	Rp 17.118.882,00	Rp 17.118.882,00
17	BANK SUMUT SYARIAH	Nilai Manfaat	Rp 34.742.896.257,00	Rp 4.045.406,00	Rp 4.045.406,00
18	Bank Jateng Syariah	Nilai Manfaat	Rp 200.000.000.000,00	Rp 21.917.808,00	Rp 21.917.808,00
19	Bank Jateng Syariah	Nilai Manfaat	Rp 81.137.913.841,00	Rp 9.447.565,00	Rp 9.447.565,00
20	Bank Aceh Syariah	Nilai Manfaat	Rp 121.574.780.449,00	Rp 14.155.968,00	Rp 14.155.968,00
21	BANK SUMSEL BABEL SYARIAH	Nilai Manfaat	Rp 82.653.636.409,00	Rp 9.624.054,00	Rp 9.624.054,00
22	Bank Nagari Syariah	Nilai Manfaat	Rp 50.000.000.000,00	Rp 54.794.521,00	Rp 54.794.521,00
23	Bank Nagari Syariah	Nilai Manfaat	Rp 200.000.000.000,00	Rp 23.287.671,00	Rp 23.287.671,00
24	Bank Nagari Syariah	Nilai Manfaat	Rp 105.681.904.763,00	Rp 12.305.427,00	Rp 12.305.427,00
25	Bank Riau Kepri Syariah	Nilai Manfaat	Rp 271.000.000.000,00	Rp 267.287.671,00	Rp 267.287.671,00
26	Bank Riau Kepri Syariah	Nilai Manfaat	Rp 127.000.000.000,00	Rp 250.520.548,00	Rp 250.520.548,00
27	Bank Riau Kepri Syariah	Nilai Manfaat	Rp 100.000.000.000,00	Rp 81.506.849,00	Rp 81.506.849,00
28	Bank Riau Kepri Syariah	Nilai Manfaat	Rp 200.000.000.000,00	Rp 605.479.452,00	Rp 605.479.452,00
29	Bank Riau Kepri Syariah	Nilai Manfaat	Rp 50.000.000.000,00	Rp 17.465.753,00	Rp 17.465.753,00
30	Bank Riau Kepri Syariah	Nilai Manfaat	Rp 350.000.000.000,00	Rp 40.753.425,00	Rp 40.753.425,00
31	Bank Riau Kepri Syariah	Nilai Manfaat	Rp 173.781.351.756,00	Rp 20.234.815,00	Rp 20.234.815,00
32	Bank BTPN Syariah	Nilai Manfaat	Rp 677.868.999,00	Rp 78.930,00	Rp 78.930,00
33	BANK MAYBANK INDONESIA	Nilai Manfaat	Rp 57.553.228,00	Rp 6.701,00	Rp 6.701,00
34	Bank DKI Syariah	Nilai Manfaat	Rp 250.000.000.000,00	Rp 585.616.438,00	Rp 585.616.438,00
35	Bank DKI Syariah	Nilai Manfaat	Rp 86.316.192.156,00	Rp 20.101.031,00	Rp 20.101.031,00
36	Bank Danamon Syariah	Nilai Manfaat	Rp 9.713.764.283,00	Rp 1.131.055,00	Rp 1.131.055,00

NO	BANK	JENIS DANA	Nominal Penempatan	Imbal Hasil Accrue (Original Kurs)	Imbal Hasil Accrue (Ekuivalen Rupiah)
37	Bank Kaltim Syariah	Nilai Manfaat	Rp 5.837.211.120,00	Rp 679.675,00	Rp 679.675,00
38	Bank BCA Syariah	Nilai Manfaat	Rp 1.918.412.753,00	Rp 223.377,00	Rp 223.377,00
39	Bank Sinarmas Syariah	Nilai Manfaat	Rp 104.532.243.413,00	Rp 12.171.563,00	Rp 12.171.563,00
40	Bank Jambi Syariah	Nilai Manfaat	Rp 41.535.014.482,00	Rp 4.836.269,00	Rp 4.836.269,00
41	Bank Kalsel Syariah	Nilai Manfaat	Rp 27.657.080.362,00	Rp 3.220.345,00	Rp 3.220.345,00
42	Bank NTB Syariah	Nilai Manfaat	Rp 178.362.460.723,00	Rp 20.768.232,00	Rp 20.768.232,00
43	BANK BJB SYARIAH	Nilai Manfaat	Rp 20.676.820.252,00	Rp 2.407.575,00	Rp 2.407.575,00
44	BANK DIY	Nilai Manfaat	Rp 6.163.581.736,00	Rp 717.677,00	Rp 717.677,00
45	Bank Sulselbar	Nilai Manfaat	Rp 5.813.663.993,00	Rp 676.933,00	Rp 676.933,00
46	BANK KALBAR SYARIAH	Nilai Manfaat	Rp 50.000.000.000,00	Rp 5.821.918,00	Rp 5.821.918,00
47	BANK KALBAR SYARIAH	Nilai Manfaat	Rp 637.474.913,00	Rp 74.227,00	Rp 74.227,00
Sub Jumlah Nilai Manfaat			**Rp 14.659.674.196.232,00**	**Rp 6.091.484.417,00**	**Rp 6.091.484.417,00**
01	BANK SYARIAH INDONESIA	Likuiditas	Rp 2.016.827,00	Rp 6.189,00	Rp 6.189,00
02	BANK SYARIAH INDONESIA	Likuiditas	Rp 2.571.638.926,00	Rp 7.045.586,00	Rp 7.045.586,00
03	BANK SYARIAH INDONESIA	Likuiditas	Rp 46.864.551,00	Rp 51.358,00	Rp 51.358,00
04	BANK SYARIAH INDONESIA	Likuiditas	Rp 25.221.983,00	Rp 8.292,00	Rp 8.292,00
05	BANK SYARIAH INDONESIA	Likuiditas	Rp 24.822.242,00	Rp 57.125,00	Rp 57.125,00
06	BANK SYARIAH INDONESIA	Likuiditas	Rp 516.383.562,00	Rp 792.260,00	Rp 792.260,00
07	BANK SYARIAH INDONESIA	Likuiditas	Rp 38.489.010,00	Rp 16.872,00	Rp 16.872,00
08	BANK SYARIAH INDONESIA	Likuiditas	Rp 699.488.549,00	Rp 76.656,00	Rp 76.656,00
09	BANK SYARIAH INDONESIA	Likuiditas	Rp 895.476.769,00	Rp 588.807,00	Rp 588.807,00
10	BANK SYARIAH INDONESIA	Likuiditas	Rp 469.149.709,00	Rp 308.482,00	Rp 308.482,00
11	BANK SYARIAH INDONESIA	Likuiditas	Rp 9.779.474.837,00	Rp 12.860.679,00	Rp 12.860.679,00
12	BANK SYARIAH INDONESIA	Likuiditas	Rp 58.253.370,00	Rp 63.839,00	Rp 63.839,00
13	BANK SYARIAH INDONESIA	Likuiditas	Rp 5.121.320.724,00	Rp 561.241,00	Rp 561.241,00
Sub Jumlah Likuiditas			**Rp 20.248.601.059,00**	**Rp 22.437.386,00**	**Rp 22.437.386,00**
01	BANK SYARIAH INDONESIA	Nilai Manfaat VA Reguler	Rp 921.147.293.467,00	Rp 107.256.877,00	Rp 107.256.877,00
02	BANK SYARIAH INDONESIA	Nilai Manfaat VA Reguler	Rp 1.082.515.773.461,00	Rp 126.046.357,00	Rp 126.046.357,00
03	BANK CIMB NIAGA SYARIAH	Nilai Manfaat VA Reguler	Rp 586.471.077.372,00	Rp 1.707.193.205,00	Rp 1.707.193.205,00
04	BANK RIAU KEPRI SYARIAH	Nilai Manfaat VA Reguler	Rp 200.000.000.000,00	Rp 582.191.781,00	Rp 582.191.781,00
Sub Jumlah NM Khusus			**Rp 2.790.134.144.300,00**	**Rp 2.522.688.220,00**	**Rp 2.522.688.220,00**
Jumlah Deposito IDR-Entitas Induk			**Rp 33.653.341.847.899,00**	**Rp 18.999.207.151,00**	**Rp 18.999.207.151,00**
A.1.2. Entitas Anak					
01	BANK MUAMALAT INDONESIA	Setoran Awal	Rp 5.703.750.000.000,00	Rp -	Rp -
02	BANK MUAMALAT INDONESIA	Setoran Awal	Rp 660.075.000.000,00	Rp -	Rp -
03	BANK MUAMALAT INDONESIA	Setoran Awal	Rp 969.271.759.797,00	Rp -	Rp -
04	BANK MUAMALAT INDONESIA	Setoran Awal	Rp 576.201.361.642,00	Rp -	Rp -
05	BANK MUAMALAT INDONESIA	Setoran Awal	Rp 551.150.024.058,00	Rp -	Rp -
06	BANK MUAMALAT INDONESIA	Setoran Awal	Rp 177.569.542.078,00	Rp 38.919.352,00	Rp 38.919.352,00
Sub Jumlah Setoran Awal			**Rp 8.638.017.687.575,00**	**Rp 38.919.352,00**	**Rp 38.919.352,00**
07	BANK MUAMALAT INDONESIA	Setoran Lunas	Rp 364.927.568.698,00	Rp 79.984.125,00	Rp 79.984.125,00
Sub Jumlah Setoran Lunas			**Rp 364.927.568.698,00**	**Rp 79.984.125,00**	**Rp 79.984.125,00**
08	BANK MUAMALAT INDONESIA	Nilai Manfaat	Rp 121.594.219.659,00	Rp 28.316.462,00	Rp 28.316.462,00
Sub Jumlah Nilai Manfaat			**Rp 121.594.219.659,00**	**Rp 28.316.462,00**	**Rp 28.316.462,00**
Jumlah Deposito IDR-Entitas Anak			**Rp 9.124.539.475.932,00**	**Rp 147.219.939,00**	**Rp 147.219.939,00**
A.1.3. Penyesuaian PYMHD Entitas Anak					
01	Perbedaan Imbal Hasil Deposito IDR	Rekonsiliasi Resiprocal	Rp -	Rp 27.397.586.985,00	Rp 27.397.586.985,00
02	Selisih Kurs Imbal Hasil Deposito USD	Rekonsiliasi Resiprocal	Rp -	-Rp 108.106.082,00	-Rp 108.106.082,00
03	Perbedaan PYMHD Deposito IDR-BPKH	Rekonsiliasi Resiprocal	Rp -	-Rp 604.717.783,00	-Rp 1.256.101.449,00
04	Perbedaan PYMHD Deposito USD-BPKH	Rekonsiliasi Resiprocal	Rp -	-Rp 46.666.483,00	-Rp 46.666.483,00
Sub Jumlah Rekonsiliasi Resiprocal			Rp -	Rp 26.638.096.637,00	Rp 25.986.712.971,00
Jumlah Deposito IDR-Entitas Induk dan Anak			**Rp 42.777.881.323.831,00**	**Rp 45.784.523.727,00**	**Rp 45.133.140.061,00**

A.2. Bagi Hasil Deposito BPIH (USD)

NO	BANK	JENIS DANA	Nominal Penempatan		Imbal Hasil Accrue (Original Kurs)		Imbal Hasil Accrue (Ekuivalen Rupiah)	
A.2.1. Entitas Induk								
01	BANK SYARIAH INDONESIA	Setoran Awal Khusus	USD	13.699.111	USD	751	Rp	11.808.318,00
02	BANK SYARIAH INDONESIA	Setoran Awal Khusus	USD	2.490.584	USD	136	Rp	2.146.810,00
03	BANK PERMATA SYARIAH	Setoran Awal Khusus	USD	1.057.147	USD	58	Rp	911.297,00
04	BANK CIMB NIAGA SYARIAH	Setoran Awal Khusus	USD	400.000	USD	22	Rp	344.824,00
05	BANK MEGA SYARIAH	Setoran Awal Khusus	USD	30.000.000	USD	-	Rp	-
06	BANK MEGA SYARIAH	Setoran Awal Khusus	USD	5.000.000	USD	767	Rp	12.067.565,00
07	BANK MEGA SYARIAH	Setoran Awal Khusus	USD	30.000.000	USD	6.904	Rp	108.608.554,00
08	BANK MEGA SYARIAH	Setoran Awal Khusus	USD	17.500.000	USD	14.767	Rp	232.301.565,00
09	BANK MEGA SYARIAH	Setoran Awal Khusus	USD	50.000.000	USD	23.630	Rp	371.725.732,00
10	BANK MEGA SYARIAH	Setoran Awal Khusus	USD	50.000.000	USD	22.603	Rp	355.563.703,00
11	BANK MEGA SYARIAH	Setoran Awal Khusus	USD	611.177	USD	33	Rp	526.831,00
12	Bank DKI Syariah	Setoran Awal Khusus	USD	151.375	USD	8	Rp	130.410,00
13	BANK PANIN DUBAI SYARIAH	Setoran Awal Khusus	USD	157.976	USD	9	Rp	136.230,00
Sub Jumlah Setoran Awal Khusus			**USD**	**201.067.370**	**USD**	**69.689**	**Rp**	**1.096.271.839,00**
01	BANK SYARIAH INDONESIA	Setoran Lunas Reguler	USD	700.000	USD	115	Rp	1.810.166,00
02	BANK SYARIAH INDONESIA	Setoran Lunas Reguler	USD	2.893.960	USD	476	Rp	7.483.551,00
Sub Jumlah Setoran Lunas Reguler			**USD**	**3.593.960**	**USD**	**591**	**Rp**	**9.293.717,00**
01	BANK SYARIAH INDONESIA	Setoran Lunas Khusus	USD	14.874.159	USD	815	Rp	12.821.080,00
02	BANK PERMATA SYARIAH	Setoran Lunas Khusus	USD	981.618	USD	54	Rp	846.170,00
03	BANK PERMATA SYARIAH	Setoran Lunas Khusus	USD	19.735	USD	2	Rp	33.979,00
04	BANK PERMATA SYARIAH	Setoran Lunas Khusus	USD	34.501	USD	32	Rp	505.594,00
05	BANK CIMB NIAGA SYARIAH	Setoran Lunas Khusus	USD	772.167	USD	42	Rp	665.579,00
06	BANK MEGA SYARIAH	Setoran Lunas Khusus	USD	357.620	USD	157	Rp	2.465.992,00
07	BANK DKI SYARIAH	Setoran Lunas Khusus	USD	32.486	USD	36	Rp	560.024,00
Sub Jumlah Setoran Lunas Khusus			**USD**	**17.072.285**	**USD**	**1.138**	**Rp**	**17.898.418,00**
01	BANK SYARIAH INDONESIA	Nilai Manfaat Khusus	USD	3.235.408	USD	199	Rp	3.137.391,00
02	BANK SYARIAH INDONESIA	Nilai Manfaat Khusus	USD	2.072.975	USD	128	Rp	2.010.264,00
03	BANK PERMATA SYARIAH	Nilai Manfaat Khusus	USD	1.566.919	USD	97	Rp	1.519.457,00
04	BANK CIMB NIAGA SYARIAH	Nilai Manfaat Khusus	USD	733.637	USD	45	Rp	711.356,00
05	BANK MEGA SYARIAH	Nilai Manfaat Khusus	USD	1.279.821	USD	79	Rp	1.241.019,00
06	BANK DKI SYARIAH	Nilai Manfaat Khusus	USD	50.215	USD	3	Rp	48.766,00
07	BANK MAYBANK INDONESIA	Nilai Manfaat Khusus	USD	80.818	USD	5	Rp	78.340,00
08	BANK PANIN DUBAI SYARIAH	Nilai Manfaat Khusus	USD	738	USD	0	Rp	787,00
Sub Jumlah Nilai Manfaat Khusus			**USD**	**9.020.530**	**USD**	**556**	**Rp**	**8.747.380,00**
01	BANK CIMB NIAGA SYARIAH	NM VA Khusus	USD	19.434.205	USD	1.198	Rp	18.845.738,00
02	BANK SYARIAH INDONESIA	NM VA Khusus	USD	4.392.114	USD	1.624	Rp	25.554.695,00
03	BANK SYARIAH INDONESIA	NM VA Khusus	USD	2.242.574	USD	138	Rp	2.174.653,00
Sub Jumlah Nilai Manfaat VA Khusus			**USD**	**26.068.892**	USD	2.961	**Rp**	**46.575.086,00**
Jumlah Deposito USD-Entitas Induk			**USD**	**256.823.038**	**USD**	**74.934**	**Rp**	**1.178.786.440,00**
A.2.2. Entitas Anak								
01	BANK MUAMALAT INDONESIA	Setoran Awal Khusus	USD	10.193.572	USD	1.117	Rp	17.390.454,00
02	BANK MUAMALAT INDONESIA	Setoran Awal Khusus	USD	3.756.000	USD	412	Rp	6.407.894,00
Sub Jumlah Setoran Awal Khusus			**USD**	**13.949.572**	**USD**	**1.529**	**Rp**	**23.798.348,00**
01	BANK MUAMALAT INDONESIA	Setoran Lunas Khusus	USD	30.350.128	USD	3.326	Rp	51.778.128,00
02	BANK MUAMALAT INDONESIA	Setoran Lunas Khusus	USD	9.794.588	USD	1.073	Rp	16.709.843,00
Sub Jumlah Setoran Lunas Khusus			**USD**	**40.144.715**	**USD**	**4.399**	**Rp**	**68.487.971,00**
01	BANK MUAMALAT INDONESIA	Nilai Manfaat Khusus	USD	39.917	USD	5	Rp	76.592,00
Sub Jumlah Nilai Manfaat Khusus			**USD**	**39.917**	**USD**	**5**	**Rp**	**76.592,00**
Jumlah Deposito USD-Entitas Anak			**USD**	**54.134.205**	**USD**	**5.933**	**Rp**	**92.362.911,00**
Jumlah Deposito USD-Induk dan Anak			**USD**	**310.957.242**	**USD**	**80.867**	**Rp**	**1.271.149.351,00**

A.3. Bagi Hasil Deposito BPIH (SAR)

NO	BANK	JENIS DANA	Nominal Penempatan		Imbal Hasil Accrue (Original Kurs)		Imbal Hasil Accrue (Ekuivalen Rupiah)	
01	BANK SYARIAH INDONESIA	Nilai Manfaat	SAR	40.255	SAR	10	Rp	41.550,00
02	BANK SYARIAH INDONESIA	Nilai Manfaat	SAR	4.658	SAR	1	Rp	3.599,00
03	BANK SYARIAH INDONESIA	Nilai Manfaat	SAR	622.614	SAR	461	Rp	1.927.140,00
Sub Jumlah Nilai Manfaat			**SAR**	**667.528**	**SAR**	**471**	**Rp**	**1.972.289,00**
01	BANK SYARIAH INDONESIA	Likuiditas	SAR	745.336	SAR	858	Rp	3.588.699,00
Sub Jumlah Likuiditas			**SAR**	**745.336**	**SAR**	**858**	**Rp**	**3.588.699,00**
Jumlah Bagi Hasil Deposito SAR			**SAR**	**1.412.863**	**SAR**	**1.329**	**Rp**	**5.560.988,00**

JUMLAH BAGI HASIL DEPOSITO BPIH	**Rp**	**46.409.850.400,00**

A.4. Imbal Hasil Surat Berharga BPIH

NO	Uraian	Tanggal Transaksi	Nominal		Imbal Hasil Accrue		Imbal Hasil Accrue (Ekuivalen Rupiah)	
01	SDHI 2024 A	11-Feb-14	Rp	2.000.000.000.000,00	Rp	9.720.000.000,00	Rp	9.720.000.000,00
02	SDHI 2029 B	13-Aug-14	Rp	2.855.000.000.000,00	Rp	11.907.560.323,00	Rp	11.907.560.323,00
04	SDHI 2025 A	8-Jul-15	Rp	2.000.000.000.000,00	Rp	10.263.935.484,00	Rp	10.263.935.484,00
05	SDHI 2023 A	4-Nov-15	Rp	1.500.000.000.000,00	Rp	9.602.419.355,00	Rp	9.602.419.355,00
Sub Jumlah SDHI			**Rp**	**8.355.000.000.000,00**	**Rp**	**41.493.915.162,00**	**Rp**	**41.493.915.162,00**
01	PBS 018	4-Jun-18	Rp	2.000.000.000.000,00	Rp	19.378.453.039,00	Rp	19.378.453.039,00
02	PBS 018	27-Jul-18	Rp	1.000.000.000.000,00	Rp	9.689.226.519,00	Rp	9.689.226.519,00
03	PBS 017	27-Aug-18	Rp	500.000.000.000,00	Rp	6.478.365.385,00	Rp	6.478.365.385,00
04	PBS 003	12-Sep-18	Rp	200.000.000.000,00	Rp	5.510.869.565,00	Rp	5.510.869.565,00
05	PBS 003	24-Sep-18	Rp	500.000.000.000,00	Rp	13.777.173.913,00	Rp	13.777.173.913,00
06	PBS 020	22-Oct-18	Rp	200.000.000.000,00	Rp	3.807.692.308,00	Rp	3.807.692.308,00
07	PBS 020	5-Nov-18	Rp	500.000.000.000,00	Rp	9.519.230.769,00	Rp	9.519.230.769,00
08	PBS 020	19-Nov-18	Rp	200.000.000.000,00	Rp	3.807.692.308,00	Rp	3.807.692.308,00
09	PBS021	12-Feb-19	Rp	857.704.000.000,00	Rp	9.264.150.939,00	Rp	9.264.150.939,00
10	PBS021	21-Feb-19	Rp	100.000.000.000,00	Rp	1.080.110.497,00	Rp	1.080.110.497,00
11	PBS021	21-Feb-19	Rp	75.000.000.000,00	Rp	810.082.873,00	Rp	810.082.873,00
12	PBS021	21-Feb-19	Rp	75.000.000.000,00	Rp	810.082.873,00	Rp	810.082.873,00
13	PBS021	21-Feb-19	Rp	225.000.000.000,00	Rp	2.430.248.619,00	Rp	2.430.248.619,00
14	PBS021	21-Feb-19	Rp	500.000.000.000,00	Rp	5.400.552.486,00	Rp	5.400.552.486,00
15	PBS021	21-Feb-19	Rp	494.712.000.000,00	Rp	5.343.436.243,00	Rp	5.343.436.243,00
16	PBS021	21-Feb-19	Rp	225.000.000.000,00	Rp	2.430.248.619,00	Rp	2.430.248.619,00
17	PBS012	21-May-19	Rp	1.400.000.000.000,00	Rp	15.788.674.033,00	Rp	15.788.674.033,00
18	PBS024	28-May-19	Rp	300.000.000.000,00	Rp	3.192.679.558,00	Rp	3.192.679.558,00
19	PBS025	21-Jun-19	Rp	1.000.000.000.000,00	Rp	10.642.265.193,00	Rp	10.642.265.193,00
20	PBS 015	17-Mar-20	Rp	2.000.000.000.000,00	Rp	73.478.260.870,00	Rp	73.478.260.870,00
21	PBS004 4	9-Apr-20	Rp	9.000.000.000,00	Rp	205.875.000,00	Rp	205.875.000,00
22	PBS004 8	9-Apr-20	Rp	9.000.000.000,00	Rp	205.875.000,00	Rp	205.875.000,00
23	PBS004 7	9-Apr-20	Rp	8.000.000.000,00	Rp	183.000.000,00	Rp	183.000.000,00
24	PBS004 2	9-Apr-20	Rp	17.000.000.000,00	Rp	388.875.000,00	Rp	388.875.000,00
25	PBS004 6	9-Apr-20	Rp	16.000.000.000,00	Rp	366.000.000,00	Rp	366.000.000,00
26	PBS004 5	9-Apr-20	Rp	17.582.000.000,00	Rp	402.188.250,00	Rp	402.188.250,00
27	PBS004 3	9-Apr-20	Rp	9.000.000.000,00	Rp	205.875.000,00	Rp	205.875.000,00
28	PBS004 1	9-Apr-20	Rp	17.582.000.000,00	Rp	402.188.250,00	Rp	402.188.250,00
29	PBS004 14	23-Apr-20	Rp	235.000.000.000,00	Rp	5.375.625.000,00	Rp	5.375.625.000,00
30	PBS004 15	23-Apr-20	Rp	142.429.000.000,00	Rp	3.258.063.375,00	Rp	3.258.063.375,00
31	PBS004 13	23-Apr-20	Rp	450.000.000.000,00	Rp	10.293.750.000,00	Rp	10.293.750.000,00
32	PBS004 11	23-Apr-20	Rp	235.000.000.000,00	Rp	5.375.625.000,00	Rp	5.375.625.000,00
33	PBS004 9	23-Apr-20	Rp	830.000.000.000,00	Rp	18.986.250.000,00	Rp	18.986.250.000,00
34	PBS004 12	23-Apr-20	Rp	142.429.000.000,00	Rp	3.258.063.375,00	Rp	3.258.063.375,00
35	PBS004 10	23-Apr-20	Rp	450.000.000.000,00	Rp	10.293.750.000,00	Rp	10.293.750.000,00
36	PBS007 4	8-May-20	Rp	191.252.000.000,00	Rp	5.087.725.856,00	Rp	5.087.725.856,00
37	PBS007 7	8-May-20	Rp	250.000.000.000,00	Rp	6.650.552.486,00	Rp	6.650.552.486,00
38	PBS007 2	8-May-20	Rp	200.000.000.000,00	Rp	5.320.441.989,00	Rp	5.320.441.989,00
39	PBS007 3	8-May-20	Rp	200.000.000.000,00	Rp	5.320.441.989,00	Rp	5.320.441.989,00
40	PBS007 1	8-May-20	Rp	200.000.000.000,00	Rp	5.320.441.989,00	Rp	5.320.441.989,00
41	PBS007 6	8-May-20	Rp	200.000.000.000,00	Rp	5.320.441.989,00	Rp	5.320.441.989,00
42	PBS007 8	8-May-20	Rp	250.000.000.000,00	Rp	6.650.552.486,00	Rp	6.650.552.486,00
43	PBS007 5	8-May-20	Rp	200.000.000.000,00	Rp	5.320.441.989,00	Rp	5.320.441.989,00
44	PBS007 9	8-May-20	Rp	286.879.000.000,00	Rp	7.631.615.387,00	Rp	7.631.615.387,00
45	PBS022	12-May-20	Rp	2.500.000.000.000,00	Rp	45.612.980.769,00	Rp	45.612.980.769,00
46	PBS023	20-May-20	Rp	1.028.956.000.000,00	Rp	10.623.544.337,00	Rp	10.623.544.337,00
47	PBS022	11-Jun-20	Rp	1.318.410.000.000,00	Rp	24.054.643.990,00	Rp	24.054.643.990,00
48	PBS005	14-Aug-20	Rp	2.000.000.000.000,00	Rp	28.557.692.308,00	Rp	28.557.692.308,00
49	PBS028 110 2	1-Oct-20	Rp	125.000.000.000,00	Rp	2.049.278.846,00	Rp	2.049.278.846,00
50	PBS028 110 9	1-Oct-20	Rp	75.766.000.000,00	Rp	1.242.125.288,00	Rp	1.242.125.288,00
51	PBS028 110 8	1-Oct-20	Rp	125.000.000.000,00	Rp	2.049.278.846,00	Rp	2.049.278.846,00
52	PBS028 110 5	1-Oct-20	Rp	125.000.000.000,00	Rp	2.049.278.846,00	Rp	2.049.278.846,00

NO	Uraian	Tanggal Transaksi	Nominal	Imbal Hasil Accrue	Imbal Hasil Accrue (Ekuivalen Rupiah)
53	PBS028 110 1	1-Oct-20	Rp 75.766.000.000,00	Rp 1.242.125.288,00	Rp 1.242.125.288,00
54	PBS028 110 3	1-Oct-20	Rp 150.000.000.000,00	Rp 2.459.134.615,00	Rp 2.459.134.615,00
55	PBS028 110 4	1-Oct-20	Rp 150.000.000.000,00	Rp 2.459.134.615,00	Rp 2.459.134.615,00
56	PBS028 110 7	1-Oct-20	Rp 150.000.000.000,00	Rp 2.459.134.615,00	Rp 2.459.134.615,00
57	PBS028 110 6	1-Oct-20	Rp 75.766.000.000,00	Rp 1.242.125.288,00	Rp 1.242.125.288,00
58	PBS015 0610	6-Oct-20	Rp 1.500.000.000.000,00	Rp 55.108.695.652,00	Rp 55.108.695.652,00
59	PBS028 1510 10	15-Oct-20	Rp 23.900.000.000,00	Rp 391.822.115,00	Rp 391.822.115,00
60	PBS028 1510 9	15-Oct-20	Rp 23.900.000.000,00	Rp 391.822.115,00	Rp 391.822.115,00
61	PBS028 1510 3	15-Oct-20	Rp 23.900.000.000,00	Rp 391.822.115,00	Rp 391.822.115,00
62	PBS028 1510 12	15-Oct-20	Rp 75.000.000.000,00	Rp 1.229.567.308,00	Rp 1.229.567.308,00
63	PBS028 1510 5	15-Oct-20	Rp 25.000.000.000,00	Rp 409.855.769,00	Rp 409.855.769,00
64	PBS028 1510 8	15-Oct-20	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
65	PBS028 1510 6	15-Oct-20	Rp 19.120.000.000,00	Rp 313.457.692,00	Rp 313.457.692,00
66	PBS028 1510 2	15-Oct-20	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
67	PBS028 1510 1	15-Oct-20	Rp 75.000.000.000,00	Rp 1.229.567.308,00	Rp 1.229.567.308,00
68	PBS028 1510 7	15-Oct-20	Rp 75.000.000.000,00	Rp 1.229.567.308,00	Rp 1.229.567.308,00
69	PBS028 1510 11	15-Oct-20	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
70	PBS028 1510 4	15-Oct-20	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
71	PBS028 0311 2	3-Nov-20	Rp 95.094.000.000,00	Rp 1.558.992.981,00	Rp 1.558.992.981,00
72	PBS028 0311 1	3-Nov-20	Rp 125.000.000.000,00	Rp 2.049.278.846,00	Rp 2.049.278.846,00
73	PBS028 0311 5	3-Nov-20	Rp 125.000.000.000,00	Rp 2.049.278.846,00	Rp 2.049.278.846,00
74	PBS028 0311 3	3-Nov-20	Rp 125.000.000.000,00	Rp 2.049.278.846,00	Rp 2.049.278.846,00
75	PBS028 0311 6	3-Nov-20	Rp 94.113.000.000,00	Rp 1.542.910.240,00	Rp 1.542.910.240,00
76	PBS028 0311 4	3-Nov-20	Rp 95.094.000.000,00	Rp 1.558.992.981,00	Rp 1.558.992.981,00
77	PBS015 1711	17-Nov-20	Rp 2.000.000.000.000,00	Rp 73.478.260.870,00	Rp 73.478.260.870,00
78	PBS018 2912	29-Dec-20	Rp 3.500.000.000.000,00	Rp 33.912.292.818,00	Rp 33.912.292.818,00
79	PBS005 060503	6-May-21	Rp 1.861.989.000.000,00	Rp 26.587.054.471,00	Rp 26.587.054.471,00
80	PBS024 060501	6-May-21	Rp 400.000.000.000,00	Rp 4.256.906.077,00	Rp 4.256.906.077,00
81	PBS025 060501	6-May-21	Rp 500.000.000.000,00	Rp 5.321.132.597,00	Rp 5.321.132.597,00
82	PBS025	6-May-21	Rp 300.000.000.000,00	Rp 3.192.679.558,00	Rp 3.192.679.558,00
83	PBS024 060503	6-May-21	Rp 100.000.000.000,00	Rp 1.064.226.519,00	Rp 1.064.226.519,00
84	PBS021 060502	6-May-21	Rp 500.000.000.000,00	Rp 5.400.552.486,00	Rp 5.400.552.486,00
85	PBS012 060502	6-May-21	Rp 900.000.000.000,00	Rp 10.149.861.878,00	Rp 10.149.861.878,00
86	PBS005 060504	6-May-21	Rp 214.667.000.000,00	Rp 3.065.197.067,00	Rp 3.065.197.067,00
87	PBS003 060501	6-May-21	Rp 250.000.000.000,00	Rp 6.888.586.957,00	Rp 6.888.586.957,00
88	PBS021 060503	6-May-21	Rp 300.000.000.000,00	Rp 3.240.331.492,00	Rp 3.240.331.492,00
89	PBS015 060501	6-May-21	Rp 1.038.636.000.000,00	Rp 38.158.583.478,00	Rp 38.158.583.478,00
90	PBS028 060503	6-May-21	Rp 713.514.000.000,00	Rp 11.697.513.173,00	Rp 11.697.513.173,00
91	PBS023 060502	6-May-21	Rp 600.000.000.000,00	Rp 6.194.751.381,00	Rp 6.194.751.381,00
92	PBS023 060501	6-May-21	Rp 605.000.000.000,00	Rp 6.246.374.309,00	Rp 6.246.374.309,00
93	PBS021 060501	6-May-21	Rp 1.200.000.000.000,00	Rp 12.961.325.967,00	Rp 12.961.325.967,00
94	PBS020 060501	6-May-21	Rp 50.000.000.000,00	Rp 951.923.077,00	Rp 951.923.077,00
95	PBS028 060501	6-May-21	Rp 699.208.000.000,00	Rp 11.462.977.308,00	Rp 11.462.977.308,00
96	PBS005 060501	6-May-21	Rp 1.739.023.000.000,00	Rp 24.831.241.875,00	Rp 24.831.241.875,00
97	PBS028 060502	6-May-21	Rp 628.804.000.000,00	Rp 10.308.757.885,00	Rp 10.308.757.885,00
98	PBS024 060502	6-May-21	Rp 1.000.000.000.000,00	Rp 10.642.265.193,00	Rp 10.642.265.193,00
99	PBS005 060502	6-May-21	Rp 719.666.000.000,00	Rp 10.276.000.096,00	Rp 10.276.000.096,00
100	PBS023 060503	6-May-21	Rp 600.000.000.000,00	Rp 6.194.751.381,00	Rp 6.194.751.381,00
101	PBS028 060504	6-May-21	Rp 897.806.000.000,00	Rp 14.718.838.750,00	Rp 14.718.838.750,00
102	PBS020 060502	6-May-21	Rp 200.000.000.000,00	Rp 3.807.692.308,00	Rp 3.807.692.308,00
103	PBS012 060501	6-May-21	Rp 19.000.000.000,00	Rp 214.274.862,00	Rp 214.274.862,00
104	PBS015 070501	7-May-21	Rp 1.212.427.000.000,00	Rp 44.543.513.696,00	Rp 44.543.513.696,00
105	PBS003 070502	7-May-21	Rp 500.000.000.000,00	Rp 13.777.173.913,00	Rp 13.777.173.913,00
106	PBS023 070502	7-May-21	Rp 600.000.000.000,00	Rp 6.194.751.381,00	Rp 6.194.751.381,00
107	PBS028 070506	7-May-21	Rp 623.814.000.000,00	Rp 10.226.950.673,00	Rp 10.226.950.673,00
108	PBS020 070502	7-May-21	Rp 300.000.000.000,00	Rp 5.711.538.462,00	Rp 5.711.538.462,00
109	PBS020 070501	7-May-21	Rp 600.000.000.000,00	Rp 11.423.076.923,00	Rp 11.423.076.923,00
110	PBS020 070503	7-May-21	Rp 200.000.000.000,00	Rp 3.807.692.308,00	Rp 3.807.692.308,00
111	PBS028 070503	7-May-21	Rp 763.396.000.000,00	Rp 12.515.290.192,00	Rp 12.515.290.192,00
112	PBS005 070501	7-May-21	Rp 36.977.000.000,00	Rp 527.988.894,00	Rp 527.988.894,00
113	PBS025 070505	7-May-21	Rp 500.000.000.000,00	Rp 5.321.132.597,00	Rp 5.321.132.597,00
114	PBS028 070502	7-May-21	Rp 897.806.000.000,00	Rp 14.718.838.750,00	Rp 14.718.838.750,00
115	PBS005 070502	7-May-21	Rp 52.000.000.000,00	Rp 742.500.000,00	Rp 742.500.000,00
116	PBS024 070502	7-May-21	Rp 700.000.000.000,00	Rp 7.449.585.635,00	Rp 7.449.585.635,00
117	PBS028 070501	7-May-21	Rp 711.765.000.000,00	Rp 11.668.839.663,00	Rp 11.668.839.663,00
118	PBS025 070504	7-May-21	Rp 200.000.000.000,00	Rp 2.128.453.039,00	Rp 2.128.453.039,00
119	PBS024 070501	7-May-21	Rp 500.000.000.000,00	Rp 5.321.132.597,00	Rp 5.321.132.597,00
120	PBS015 070502	7-May-21	Rp 127.286.000.000,00	Rp 4.676.376.957,00	Rp 4.676.376.957,00
121	PBS028 070505	7-May-21	Rp 667.233.000.000,00	Rp 10.938.771.779,00	Rp 10.938.771.779,00
122	PBS025 070502	7-May-21	Rp 1.000.000.000.000,00	Rp 10.642.265.193,00	Rp 10.642.265.193,00
123	PBS021 070502	7-May-21	Rp 500.000.000.000,00	Rp 5.400.552.486,00	Rp 5.400.552.486,00
124	PBS023 070501	7-May-21	Rp 600.000.000.000,00	Rp 6.194.751.381,00	Rp 6.194.751.381,00
125	PBS004 070503	7-May-21	Rp 549.012.000.000,00	Rp 12.558.649.500,00	Rp 12.558.649.500,00
126	PBS026 070501	7-May-21	Rp 20.350.000.000,00	Rp 285.193.510,00	Rp 285.193.510,00

NO	Uraian	Tanggal Transaksi	Nominal	Imbal Hasil Accrue	Imbal Hasil Accrue (Ekuivalen Rupiah)
127	PBS015 070503	7-May-21	Rp 1.500.000.000.000,00	Rp 55.108.695.652,00	Rp 55.108.695.652,00
128	PBS025 070503	7-May-21	Rp 500.000.000.000,00	Rp 5.321.132.597,00	Rp 5.321.132.597,00
129	PBS028 070504	7-May-21	Rp 842.319.000.000,00	Rp 13.809.172.067,00	Rp 13.809.172.067,00
130	PBS005 070504	7-May-21	Rp 697.667.000.000,00	Rp 9.961.879.760,00	Rp 9.961.879.760,00
131	PBS018 070501	7-May-21	Rp 1.000.000.000.000,00	Rp 9.689.226.519,00	Rp 9.689.226.519,00
132	PBS005 070503	7-May-21	Rp 5.000.000.000,00	Rp 71.394.231,00	Rp 71.394.231,00
133	PBS025 070501	7-May-21	Rp 500.000.000.000,00	Rp 5.321.132.597,00	Rp 5.321.132.597,00
134	PBS003 070501	7-May-21	Rp 300.000.000.000,00	Rp 8.266.304.348,00	Rp 8.266.304.348,00
135	PBS012 070501	7-May-21	Rp 700.000.000.000,00	Rp 7.894.337.017,00	Rp 7.894.337.017,00
136	PBS021 070501	7-May-21	Rp 600.000.000.000,00	Rp 6.480.662.983,00	Rp 6.480.662.983,00
137	PBS028 0107 14	1-Jul-21	Rp 100.000.000.000,00	Rp 1.639.423.077,00	Rp 1.639.423.077,00
138	PBS028 0107 11	1-Jul-21	Rp 100.000.000.000,00	Rp 1.639.423.077,00	Rp 1.639.423.077,00
139	PBS028 0107 02	1-Jul-21	Rp 100.000.000.000,00	Rp 1.639.423.077,00	Rp 1.639.423.077,00
140	PBS028 0107 01	1-Jul-21	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
141	PBS028 0107 08	1-Jul-21	Rp 100.000.000.000,00	Rp 1.639.423.077,00	Rp 1.639.423.077,00
142	PBS028 0107 12	1-Jul-21	Rp 16.030.000.000,00	Rp 262.799.519,00	Rp 262.799.519,00
143	PBS028 0107 04	1-Jul-21	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
144	PBS028 0107 13	1-Jul-21	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
145	PBS028 0107 09	1-Jul-21	Rp 16.030.000.000,00	Rp 262.799.519,00	Rp 262.799.519,00
146	PBS028 0107 15	1-Jul-21	Rp 8.015.000.000,00	Rp 131.399.760,00	Rp 131.399.760,00
147	PBS028 0107 03	1-Jul-21	Rp 80.151.000.000,00	Rp 1.314.013.990,00	Rp 1.314.013.990,00
148	PBS028 0107 06	1-Jul-21	Rp 80.151.000.000,00	Rp 1.314.013.990,00	Rp 1.314.013.990,00
149	PBS028 0107 07	1-Jul-21	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
150	PBS028 0107 05	1-Jul-21	Rp 100.000.000.000,00	Rp 1.639.423.077,00	Rp 1.639.423.077,00
151	PBS028 0107 10	1-Jul-21	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
152	PBS028 5107 02	15-Jul-21	Rp 390.476.000.000,00	Rp 6.401.553.654,00	Rp 6.401.553.654,00
153	PBS029 5107 03	15-Jul-21	Rp 50.000.000.000,00	Rp 942.161.602,00	Rp 942.161.602,00
154	PBS029 5107 01	15-Jul-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
155	PBS028 5107 03	15-Jul-21	Rp 390.476.000.000,00	Rp 6.401.553.654,00	Rp 6.401.553.654,00
156	PBS029 5107 02	15-Jul-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
157	PBS028 5107 01	15-Jul-21	Rp 439.286.000.000,00	Rp 7.201.756.058,00	Rp 7.201.756.058,00
158	PBS028 1308 09	13-Aug-21	Rp 166.331.000.000,00	Rp 2.726.868.798,00	Rp 2.726.868.798,00
159	PBS028 1308 04	13-Aug-21	Rp 244.091.000.000,00	Rp 4.001.684.183,00	Rp 4.001.684.183,00
160	PBS028 1308 01	13-Aug-21	Rp 70.000.000.000,00	Rp 1.147.596.154,00	Rp 1.147.596.154,00
161	PBS028 1308 05	13-Aug-21	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
162	PBS028 1308 10	13-Aug-21	Rp 166.331.000.000,00	Rp 2.726.868.798,00	Rp 2.726.868.798,00
163	PBS028 1308 03	13-Aug-21	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
164	PBS028 1308 08	13-Aug-21	Rp 244.091.000.000,00	Rp 4.001.684.183,00	Rp 4.001.684.183,00
165	PBS028 1308 05	13-Aug-21	Rp 50.000.000.000,00	Rp 819.711.538,00	Rp 819.711.538,00
166	PBS028 1308 06	13-Aug-21	Rp 244.091.000.000,00	Rp 4.001.684.183,00	Rp 4.001.684.183,00
167	PBS028 1308 02	13-Aug-21	Rp 341.727.000.000,00	Rp 5.602.351.298,00	Rp 5.602.351.298,00
168	PBS029 2608 01	26-Aug-21	Rp 1.095.543.000.000,00	Rp 20.643.570.963,00	Rp 20.643.570.963,00
169	PBS029 2608 04	26-Aug-21	Rp 132.170.000.000,00	Rp 2.490.509.979,00	Rp 2.490.509.979,00
170	PBS029 2608 03	26-Aug-21	Rp 248.207.000.000,00	Rp 4.677.022.096,00	Rp 4.677.022.096,00
171	PBS028 2608 03	26-Aug-21	Rp 18.284.000.000,00	Rp 299.752.115,00	Rp 299.752.115,00
172	PBS028 2608 01	26-Aug-21	Rp 200.000.000.000,00	Rp 3.278.846.154,00	Rp 3.278.846.154,00
173	PBS029 2608 02	26-Aug-21	Rp 600.000.000.000,00	Rp 11.305.939.227,00	Rp 11.305.939.227,00
174	PBS028 2608 02	26-Aug-21	Rp 108.108.000.000,00	Rp 1.772.347.500,00	Rp 1.772.347.500,00
175	PBS029 0909 06	9-Sep-21	Rp 200.000.000.000,00	Rp 3.768.646.409,00	Rp 3.768.646.409,00
176	PBS029 0909 01	9-Sep-21	Rp 200.424.000.000,00	Rp 3.776.635.939,00	Rp 3.776.635.939,00
177	PBS029 0909 03	9-Sep-21	Rp 100.212.000.000,00	Rp 1.888.317.970,00	Rp 1.888.317.970,00
178	PBS029 0909 02	9-Sep-21	Rp 200.000.000.000,00	Rp 3.768.646.409,00	Rp 3.768.646.409,00
179	PBS028 0909 01	9-Sep-21	Rp 11.125.000.000,00	Rp 182.385.817,00	Rp 182.385.817,00
180	PBS004 0909 05	9-Sep-21	Rp 37.706.000.000,00	Rp 862.524.750,00	Rp 862.524.750,00
181	PBS029 0909 07	9-Sep-21	Rp 200.000.000.000,00	Rp 3.768.646.409,00	Rp 3.768.646.409,00
182	PBS004 0909 02	9-Sep-21	Rp 100.000.000.000,00	Rp 2.287.500.000,00	Rp 2.287.500.000,00
183	PBS029 0909 05	9-Sep-21	Rp 200.000.000.000,00	Rp 3.768.646.409,00	Rp 3.768.646.409,00
184	PBS004 0909 03	9-Sep-21	Rp 15.083.000.000,00	Rp 345.023.625,00	Rp 345.023.625,00
185	PBS004 0909 01	9-Sep-21	Rp 56.529.000.000,00	Rp 1.293.100.875,00	Rp 1.293.100.875,00
186	PBS004 0909 04	9-Sep-21	Rp 200.000.000.000,00	Rp 4.575.000.000,00	Rp 4.575.000.000,00
187	PBS028 0909 02	9-Sep-21	Rp 38.000.000.000,00	Rp 622.980.769,00	Rp 622.980.769,00
188	PBS029 0909 03	9-Sep-21	Rp 200.000.000.000,00	Rp 3.768.646.409,00	Rp 3.768.646.409,00
189	PBS029 2309 07	23-Sep-21	Rp 398.762.000.000,00	Rp 7.513.964.896,00	Rp 7.513.964.896,00
190	PBS028 2309 01	23-Sep-21	Rp 96.826.000.000,00	Rp 1.587.387.788,00	Rp 1.587.387.788,00
191	PBS029 2309 04	23-Sep-21	Rp 199.381.000.000,00	Rp 3.756.982.448,00	Rp 3.756.982.448,00
192	PBS029 2309 01	23-Sep-21	Rp 299.071.000.000,00	Rp 5.635.464.251,00	Rp 5.635.464.251,00
193	PBS028 2309 02	23-Sep-21	Rp 200.000.000.000,00	Rp 3.278.846.154,00	Rp 3.278.846.154,00
194	PBS029 2309 03	23-Sep-21	Rp 104.308.000.000,00	Rp 1.965.499.848,00	Rp 1.965.499.848,00
195	PBS029 2309 06	23-Sep-21	Rp 299.071.000.000,00	Rp 5.635.464.251,00	Rp 5.635.464.251,00
196	PBS028 2309 04	23-Sep-21	Rp 250.000.000.000,00	Rp 4.098.557.692,00	Rp 4.098.557.692,00
197	PBS029 2309 02	23-Sep-21	Rp 130.385.000.000,00	Rp 2.456.874.810,00	Rp 2.456.874.810,00
198	PBS029 2309 05	23-Sep-21	Rp 398.762.000.000,00	Rp 7.513.964.896,00	Rp 7.513.964.896,00
199	PBS029 210706	7-Oct-21	Rp 244.444.000.000,00	Rp 4.606.115.014,00	Rp 4.606.115.014,00
200	PBS029 210703	7-Oct-21	Rp 178.646.000.000,00	Rp 3.366.268.032,00	Rp 3.366.268.032,00

NO	Uraian	Tanggal Transaksi	Nominal	Imbal Hasil Accrue	Imbal Hasil Accrue (Ekuivalen Rupiah)
201	PBS004 071002	7-Oct-21	Rp 307.627.000.000,00	Rp 7.036.967.625,00	Rp 7.036.967.625,00
202	PBS029 210702	7-Oct-21	Rp 73.333.000.000,00	Rp 1.381.830.735,00	Rp 1.381.830.735,00
203	PBS029 210707	7-Oct-21	Rp 171.112.000.000,00	Rp 3.224.303.122,00	Rp 3.224.303.122,00
204	PBS004 071001	7-Oct-21	Rp 405.263.000.000,00	Rp 9.270.391.125,00	Rp 9.270.391.125,00
205	PBS028 071001	7-Oct-21	Rp 74.917.000.000,00	Rp 1.228.206.587,00	Rp 1.228.206.587,00
206	PBS028 071003	7-Oct-21	Rp 88.105.000.000,00	Rp 1.444.413.702,00	Rp 1.444.413.702,00
207	PBS029 210704	7-Oct-21	Rp 48.889.000.000,00	Rp 921.226.771,00	Rp 921.226.771,00
208	PBS028 071002	7-Oct-21	Rp 132.159.000.000,00	Rp 2.166.645.144,00	Rp 2.166.645.144,00
209	PBS029 210701	7-Oct-21	Rp 37.714.000.000,00	Rp 710.653.653,00	Rp 710.653.653,00
210	PBS029 210705	7-Oct-21	Rp 244.444.000.000,00	Rp 4.606.115.014,00	Rp 4.606.115.014,00
211	PBS029 221001	22-Oct-21	Rp 426.342.000.000,00	Rp 8.033.661.236,00	Rp 8.033.661.236,00
212	PBS029 221002	22-Oct-21	Rp 598.740.000.000,00	Rp 11.282.196.754,00	Rp 11.282.196.754,00
213	PBS028 221001	22-Oct-21	Rp 76.358.000.000,00	Rp 1.251.830.673,00	Rp 1.251.830.673,00
214	PBS028 0411002	4-Nov-21	Rp 186.667.000.000,00	Rp 3.060.261.875,00	Rp 3.060.261.875,00
215	PBS028 0411001	4-Nov-21	Rp 186.667.000.000,00	Rp 3.060.261.875,00	Rp 3.060.261.875,00
216	PBS028 0411006	4-Nov-21	Rp 9.333.000.000,00	Rp 153.007.356,00	Rp 153.007.356,00
217	PBS029 0411004	4-Nov-21	Rp 217.242.000.000,00	Rp 4.093.541.416,00	Rp 4.093.541.416,00
218	PBS028 0411004	4-Nov-21	Rp 70.000.000.000,00	Rp 1.147.596.154,00	Rp 1.147.596.154,00
219	PBS029 0411005	4-Nov-21	Rp 80.460.000.000,00	Rp 1.516.126.450,00	Rp 1.516.126.450,00
220	PBS029 0411001	4-Nov-21	Rp 341.954.000.000,00	Rp 6.443.518.570,00	Rp 6.443.518.570,00
221	PBS029 0411002	4-Nov-21	Rp 590.896.000.000,00	Rp 11.134.390.442,00	Rp 11.134.390.442,00
222	PBS029 0411003	4-Nov-21	Rp 225.287.000.000,00	Rp 4.245.135.218,00	Rp 4.245.135.218,00
223	PBS028 0411005	4-Nov-21	Rp 37.333.000.000,00	Rp 612.045.817,00	Rp 612.045.817,00
224	PBS028	4-Nov-21	Rp 126.202.000.000,00	Rp 2.068.984.712,00	Rp 2.068.984.712,00
225	PBS029 2511001	25-Nov-21	Rp 150.000.000.000,00	Rp 2.826.484.807,00	Rp 2.826.484.807,00
226	PBS028 2911002	29-Nov-21	Rp 500.000.000.000,00	Rp 8.197.115.385,00	Rp 8.197.115.385,00
227	PBS028 2911001	29-Nov-21	Rp 500.000.000.000,00	Rp 8.197.115.385,00	Rp 8.197.115.385,00
228	PBS029 3011005	30-Nov-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
229	PBS029 3011001	30-Nov-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
230	PBS029 3011004	30-Nov-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
231	PBS029 3011003	30-Nov-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
232	PBS029 3011002	30-Nov-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
233	PBS004 112 01	1-Dec-21	Rp 200.000.000.000,00	Rp 4.575.000.000,00	Rp 4.575.000.000,00
234	PBS012 112 01	1-Dec-21	Rp 250.000.000.000,00	Rp 2.819.406.077,00	Rp 2.819.406.077,00
235	PBS028 312 01	3-Dec-21	Rp 183.724.000.000,00	Rp 3.012.013.654,00	Rp 3.012.013.654,00
236	PBS029 612 02	6-Dec-21	Rp 122.000.000.000,00	Rp 2.298.874.309,00	Rp 2.298.874.309,00
237	PBS029 612 01	6-Dec-21	Rp 300.000.000.000,00	Rp 5.652.969.613,00	Rp 5.652.969.613,00
238	PBS028 612 01	6-Dec-21	Rp 100.000.000.000,00	Rp 1.639.423.077,00	Rp 1.639.423.077,00
239	PBS029 612 03	6-Dec-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
240	PBS012 712 01	7-Dec-21	Rp 337.303.000.000,00	Rp 3.803.976.512,00	Rp 3.803.976.512,00
241	PBS004 712 01	7-Dec-21	Rp 246.000.000.000,00	Rp 5.627.250.000,00	Rp 5.627.250.000,00
242	PBS028 712 01	7-Dec-21	Rp 100.000.000.000,00	Rp 1.639.423.077,00	Rp 1.639.423.077,00
243	PBS028 712 02	7-Dec-21	Rp 15.000.000.000,00	Rp 245.913.462,00	Rp 245.913.462,00
244	PBS015 812 01	8-Dec-21	Rp 74.000.000.000,00	Rp 2.718.695.652,00	Rp 2.718.695.652,00
245	PBS025 812 01	8-Dec-21	Rp 40.000.000.000,00	Rp 425.690.608,00	Rp 425.690.608,00
246	PBS029 812 01	8-Dec-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
247	PBS012 912 01	9-Dec-21	Rp 50.000.000.000,00	Rp 563.881.215,00	Rp 563.881.215,00
248	PBS025 912 01	9-Dec-21	Rp 250.000.000.000,00	Rp 2.660.566.298,00	Rp 2.660.566.298,00
249	PBS029 1012 03	10-Dec-21	Rp 250.000.000.000,00	Rp 4.710.808.011,00	Rp 4.710.808.011,00
250	PBS029 1012 01	10-Dec-21	Rp 59.006.000.000,00	Rp 1.111.863.750,00	Rp 1.111.863.750,00
251	PBS029 1012 02	10-Dec-21	Rp 100.000.000.000,00	Rp 1.884.323.204,00	Rp 1.884.323.204,00
252	PBS025 1312 01	13-Dec-21	Rp 50.000.000.000,00	Rp 532.113.260,00	Rp 532.113.260,00
253	PBS012 1312 01	13-Dec-21	Rp 100.000.000.000,00	Rp 1.127.762.431,00	Rp 1.127.762.431,00
254	PBS028 1412 02	14-Dec-21	Rp 15.000.000.000,00	Rp 245.913.462,00	Rp 245.913.462,00
255	PBS028 1412 01	14-Dec-21	Rp 27.000.000.000,00	Rp 442.644.231,00	Rp 442.644.231,00
256	PBS025 060701	21-Feb-22	Rp 112.634.000.000,00	Rp 1.198.680.898,00	Rp 1.198.680.898,00
257	PBS012 060702	22-Feb-22	Rp 78.127.000.000,00	Rp 881.086.954,00	Rp 881.086.954,00
258	PBS007 060719	1-Mar-22	Rp 10.000.000.000,00	Rp 266.022.099,00	Rp 266.022.099,00
259	PBS034 060708	1-Mar-22	Rp 15.000.000.000,00	Rp 42.857.143,00	Rp 42.857.143,00
260	PBS012 060711	2-Mar-22	Rp 292.675.000.000,00	Rp 3.300.678.695,00	Rp 3.300.678.695,00
261	PBS025 060712	9-Mar-22	Rp 10.000.000.000,00	Rp 106.422.652,00	Rp 106.422.652,00
262	PBS033 060713	9-Mar-22	Rp 150.000.000.000,00	Rp 445.054.945,00	Rp 445.054.945,00
263	PBS034 060722	10-Mar-22	Rp 169.250.000.000,00	Rp 483.571.429,00	Rp 483.571.429,00
264	PBS034 060723	10-Mar-22	Rp 50.762.000.000,00	Rp 145.034.286,00	Rp 145.034.286,00
265	PBS034 060720	10-Mar-22	Rp 169.250.000.000,00	Rp 483.571.429,00	Rp 483.571.429,00
266	PBS034 060714	10-Mar-22	Rp 169.250.000.000,00	Rp 483.571.429,00	Rp 483.571.429,00
267	PBS034 060724	10-Mar-22	Rp 169.250.000.000,00	Rp 483.571.429,00	Rp 483.571.429,00
268	PBS034 100302	10-Mar-22	Rp 50.762.000.000,00	Rp 145.034.286,00	Rp 145.034.286,00
269	PBS034 100303	10-Mar-22	Rp 50.763.000.000,00	Rp 145.037.143,00	Rp 145.037.143,00
270	PBS034 100308	10-Mar-22	Rp 50.762.000.000,00	Rp 145.034.286,00	Rp 145.034.286,00
271	PBS012 100301	10-Mar-22	Rp 15.000.000.000,00	Rp 169.164.365,00	Rp 169.164.365,00
272	PBS012 060715	21-Mar-22	Rp 40.000.000.000,00	Rp 451.104.972,00	Rp 451.104.972,00
273	PBS012 060716	22-Mar-22	Rp 85.000.000.000,00	Rp 958.598.066,00	Rp 958.598.066,00
274	PBS012 060718	22-Mar-22	Rp 20.000.000.000,00	Rp 225.552.486,00	Rp 225.552.486,00

NO	Uraian	Tanggal Transaksi	Nominal	Imbal Hasil Accrue	Imbal Hasil Accrue (Ekuivalen Rupiah)
275	PBS012 060717	22-Mar-22	Rp 12.644.000.000,00	Rp 142.594.282,00	Rp 142.594.282,00
276	PBS012 230301	23-Mar-22	Rp 44.000.000.000,00	Rp 496.215.470,00	Rp 496.215.470,00
277	PBS034 060706	7-Apr-22	Rp 150.000.000.000,00	Rp 428.571.429,00	Rp 428.571.429,00
278	PBS034 060703	7-Apr-22	Rp 150.000.000.000,00	Rp 428.571.429,00	Rp 428.571.429,00
279	PBS034 060707	7-Apr-22	Rp 148.071.000.000,00	Rp 423.060.000,00	Rp 423.060.000,00
280	PBS034 060709	7-Apr-22	Rp 150.000.000.000,00	Rp 428.571.429,00	Rp 428.571.429,00
281	PBS034 060705	7-Apr-22	Rp 58.739.000.000,00	Rp 167.825.714,00	Rp 167.825.714,00
282	PBS034 060704	7-Apr-22	Rp 148.071.000.000,00	Rp 423.060.000,00	Rp 423.060.000,00
283	PBS034 70409	7-Apr-22	Rp 58.739.000.000,00	Rp 167.825.714,00	Rp 167.825.714,00
284	PBS034 70407	7-Apr-22	Rp 150.000.000.000,00	Rp 428.571.429,00	Rp 428.571.429,00
285	PBS034 70414	7-Apr-22	Rp 98.715.000.000,00	Rp 282.042.857,00	Rp 282.042.857,00
286	PBS034 70412	7-Apr-22	Rp 58.739.000.000,00	Rp 167.825.714,00	Rp 167.825.714,00
287	PBS034 70406	7-Apr-22	Rp 58.739.000.000,00	Rp 167.825.714,00	Rp 167.825.714,00
288	PBS034 70411	7-Apr-22	Rp 148.071.000.000,00	Rp 423.060.000,00	Rp 423.060.000,00
289	PBS034 70415	7-Apr-22	Rp 117.479.000.000,00	Rp 335.654.286,00	Rp 335.654.286,00
290	PBS034 70408	7-Apr-22	Rp 148.071.000.000,00	Rp 423.060.000,00	Rp 423.060.000,00
291	PBS034 70413	7-Apr-22	Rp 100.000.000.000,00	Rp 285.714.286,00	Rp 285.714.286,00
292	PBS012 130401	13-Apr-22	Rp 84.532.000.000,00	Rp 953.320.138,00	Rp 953.320.138,00
293	PBS025 200401	18-Apr-22	Rp 50.000.000.000,00	Rp 532.113.260,00	Rp 532.113.260,00
294	PBS025 200401	20-Apr-22	Rp 40.000.000.000,00	Rp 425.690.608,00	Rp 425.690.608,00
295	PBS005 100501	10-May-22	Rp 30.000.000.000,00	Rp 428.365.385,00	Rp 428.365.385,00
296	PBS034 1905021	19-May-22	Rp 200.000.000.000,00	Rp 571.428.571,00	Rp 571.428.571,00
297	PBS034 190505	19-May-22	Rp 100.000.000.000,00	Rp 285.714.286,00	Rp 285.714.286,00
298	PBS034 060725	19-May-22	Rp 36.535.000.000,00	Rp 104.385.714,00	Rp 104.385.714,00
299	PBS034 1905013	19-May-22	Rp 14.428.000.000,00	Rp 41.222.857,00	Rp 41.222.857,00
300	PBS034 190503	19-May-22	Rp 150.000.000.000,00	Rp 428.571.429,00	Rp 428.571.429,00
301	PBS034 190508	19-May-22	Rp 150.000.000.000,00	Rp 428.571.429,00	Rp 428.571.429,00
302	PBS034 1905018	19-May-22	Rp 400.000.000.000,00	Rp 1.142.857.143,00	Rp 1.142.857.143,00
303	PBS034 1905022	19-May-22	Rp 100.000.000.000,00	Rp 285.714.286,00	Rp 285.714.286,00
304	PBS034 1905017	19-May-22	Rp 400.000.000.000,00	Rp 1.142.857.143,00	Rp 1.142.857.143,00
305	PBS034 1905011	19-May-22	Rp 36.535.000.000,00	Rp 104.385.714,00	Rp 104.385.714,00
306	PBS034 190501	19-May-22	Rp 36.535.000.000,00	Rp 104.385.714,00	Rp 104.385.714,00
307	PBS034 190506	19-May-22	Rp 36.535.000.000,00	Rp 104.385.714,00	Rp 104.385.714,00
308	PBS034 1905019	19-May-22	Rp 400.000.000.000,00	Rp 1.142.857.143,00	Rp 1.142.857.143,00
309	PBS034 1905015	19-May-22	Rp 36.535.000.000,00	Rp 104.385.714,00	Rp 104.385.714,00
310	PBS034 1905019	19-May-22	Rp 400.000.000.000,00	Rp 1.142.857.143,00	Rp 1.142.857.143,00
311	PBS034 1905016	19-May-22	Rp 21.643.000.000,00	Rp 61.837.143,00	Rp 61.837.143,00
312	PBS034 190507	19-May-22	Rp 21.643.000.000,00	Rp 61.837.143,00	Rp 61.837.143,00
313	PBS034 190509	19-May-22	Rp 150.000.000.000,00	Rp 428.571.429,00	Rp 428.571.429,00
314	PBS034 190502	19-May-22	Rp 21.643.000.000,00	Rp 61.837.143,00	Rp 61.837.143,00
315	PBS034 1905023	19-May-22	Rp 100.000.000.000,00	Rp 285.714.286,00	Rp 285.714.286,00
316	PBS034 1905014	19-May-22	Rp 150.000.000.000,00	Rp 428.571.429,00	Rp 428.571.429,00
317	PBS034 190504	19-May-22	Rp 36.534.000.000,00	Rp 104.382.857,00	Rp 104.382.857,00
318	PBS034 1905010	19-May-22	Rp 21.643.000.000,00	Rp 61.837.143,00	Rp 61.837.143,00
Sub Jumlah SBSN			**Rp 94.780.424.000.000,00**	**Rp 1.584.186.183.064,00**	**Rp 1.584.186.183.064,00**
01	SMSMII01BCN1	5-Jul-18	Rp 100.000.000.000,00	Rp 1.822.826.087,00	Rp 1.822.826.087,00
02	SIPPLN03BCN1	9-Jul-18	Rp 150.000.000.000,00	Rp 2.790.896.739,00	Rp 2.790.896.739,00
03	SIPPLN03CCN1	9-Jul-18	Rp 150.000.000.000,00	Rp 2.807.608.696,00	Rp 2.807.608.696,00
04	SIPPLN03CCN3	18-Feb-19	Rp 144.000.000.000,00	Rp 1.683.000.000,00	Rp 1.683.000.000,00
05	SIPPLN03BCN3	18-Feb-19	Rp 144.000.000.000,00	Rp 1.638.000.000,00	Rp 1.638.000.000,00
06	SIPPLN03BCN4	31-Jul-19	Rp 250.000.000.000,00	Rp 3.464.673.913,00	Rp 3.464.673.913,00
07	SIPPLN03ACN4	31-Jul-19	Rp 250.000.000.000,00	Rp 3.260.869.565,00	Rp 3.260.869.565,00

NO	Uraian	Tanggal Transaksi	Nominal	Imbal Hasil Accrue	Imbal Hasil Accrue (Ekuivalen Rupiah)
08	SMBNGA01CCN2	21-Aug-19	Rp 240.000.000.000,00	Rp 2.152.173.913,00	Rp 2.152.173.913,00
09	SMSMII01DCN3	28-Aug-19	Rp 40.000.000.000,00	Rp 304.891.304,00	Rp 304.891.304,00
10	SMSMII01CCN3	28-Aug-19	Rp 70.000.000.000,00	Rp 489.619.565,00	Rp 489.619.565,00
11	SMBNGA01CCN3	27-Mar-20	Rp 300.000.000.000,00	Rp 241.666.667,00	Rp 241.666.667,00
12	SIPPLN04CCN1	8-Sep-20	Rp 170.000.000.000,00	Rp 858.027.778,00	Rp 858.027.778,00
13	SIELSAA01CN1	10-Aug-20	Rp 125.000.000.000,00	Rp 1.528.532.609,00	Rp 1.528.532.609,00
14	SMPNMP01CCN1	8-Jul-21	Rp 33.000.000.000,00	Rp 602.608.696,00	Rp 602.608.696,00
15	SMPNMP01BCN1	8-Jul-21	Rp 88.000.000.000,00	Rp 1.406.086.957,00	Rp 1.406.086.957,00
16	SMPNMP01BCN1	8-Jul-21	Rp 100.000.000.000,00	Rp 1.597.826.087,00	Rp 1.597.826.087,00
17	SMPNMP01CCN1	8-Jul-21	Rp 28.000.000.000,00	Rp 511.304.348,00	Rp 511.304.348,00
18	SMPNMP01BCN1	8-Jul-21	Rp 80.000.000.000,00	Rp 1.278.260.870,00	Rp 1.278.260.870,00
19	SMPNMP01CCN1	8-Jul-21	Rp 20.000.000.000,00	Rp 365.217.391,00	Rp 365.217.391,00
20	SUKUK SUBORDINASI PT. BMI	15-Mar-22	Rp 2.000.000.000.000,00	Rp -	Rp -
21	SUKUK MUDHARABAH I WASKITA KARYA TAHUN 2022	11-May-22	Rp 15.000.000.000,00	Rp 150.794.837,00	Rp 150.794.837,00
22	SUKUK MUDHARABAH I WASKITA KARYA TAHUN 2022	11-May-22	Rp 15.000.000.000,00	Rp 150.794.837,00	Rp 150.794.837,00
23	SMWSKT04BCN1 (WASKITA)	11-May-22	Rp 10.000.000.000,00	Rp 100.529.891,00	Rp 100.529.891,00
24	SUKUK MUDHARABAH I WASKITA KARYA TAHUN 2022	11-May-22	Rp 100.400.000.000,00	Rp 1.009.320.109,00	Rp 1.009.320.109,00
25	SUKUK MUDHARABAH I WASKITA KARYA TAHUN 2022	11-May-22	Rp 10.000.000.000,00	Rp 100.529.891,00	Rp 100.529.891,00
26	SUKUK MUDHARABAH I WASKITA KARYA TAHUN 2022	11-May-22	Rp 45.000.000.000,00	Rp 452.384.511,00	Rp 452.384.511,00
Sub Jumlah Sukuk Korporasi			**Rp 4.677.400.000.000,00**	**Rp 30.768.445.261,00**	**Rp 30.768.445.261,00**
01	PYD Bank NTB	17-Dec-20	Rp 600.000.000.000,00	Rp 1.725.092.466,00	Rp 1.725.092.466,00
Sub Jumlah PYD			**Rp 600.000.000.000,00**	**Rp 1.725.092.466,00**	**Rp 1.725.092.466,00**
01	USD PBS003	2-Sep-22	USD 150.000.000	Rp 28.941.566.916,00	Rp 28.941.566.916,00
02	USD PBS004	2-Sep-22	USD 25.000.000	Rp 5.084.328.729,00	Rp 5.084.328.729,00
Sub Jumlah SBSN USD			**USD 175.000.000**	**Rp 34.025.895.645,00**	**Rp 34.025.895.645,00**
01	Nilai manfaat Aset Recovery		Rp -	Rp 41.050.471.940,00	Rp 41.050.471.940,00
Sub Jumlah Investasi Langsung Lainnya			**Rp -**	**Rp 41.050.471.940,00**	**Rp 41.050.471.940,00**
JUMLAH SURAT BERHARGA BPIH			**Rp 108.412.999.000.000,00**	**Rp 1.733.250.003.538,00**	**Rp 1.733.250.003.538,00**
JUMLAH BAGI HASIL DEPOSITO DAN SURAT BERHARGA BPIH					**Rp 1.779.659.853.938,00**

B Dana DAU

B.1. Bagi Hasil Deposito DAU (IDR)

NO	BANK	JENIS DANA	Nominal Penempatan	Imbal Hasil Accrue	Imbal Hasil Accrue (Ekuivalen Rupiah)
B.1.1. Entitas Induk					
01	BANK TABUNGAN NEGARA SYARIAH	DAU	Rp 209.464.862.167,00	Rp 19.511.795,00	Rp 19.511.795,00
02	BANK CIMB NIAGA SYARIAH	DAU	Rp 5.751.353.776,00	Rp 535.743,00	Rp 535.743,00
Jumlah Deposito IDR-Entitas Induk			**Rp 215.216.215.943,00**	**Rp 20.047.538,00**	**Rp 20.047.538,00**
01	BANK MUAMALAT INDONESIA	DAU	Rp 447.000.000.000,00	Rp -	Rp -
Jumlah Deposito IDR-Entitas Anak			**Rp 447.000.000.000,00**	**Rp -**	**Rp -**
Sub Jumlah DAU			**Rp 662.216.215.943,00**	**Rp 20.047.538,00**	**Rp 20.047.538,00**
Jumlah Bagi Hasil Deposito IDR-Induk dan Anak			**Rp 662.216.215.943,00**	**Rp 20.047.538,00**	**Rp 20.047.538,00**

B.2. Bagi Hasil Deposito DAU (USD)

NO	BANK	JENIS DANA	Nominal Penempatan	Imbal Hasil Accrue	Imbal Hasil Accrue (Ekuivalen Rupiah)
01	BANK SYARIAH INDONESIA	DAU	USD 1.879.582	USD 93	Rp 1.458.107,00
Sub Jumlah DAU			**USD 1.879.582**	**USD 93**	**Rp 1.458.107,00**
Jumlah Deposito USD			**USD 1.879.582**	**USD 93**	**Rp 1.458.107,00**

JUMLAH BAGIHASIL DEPOSITO DAU	**Rp 21.505.645,00**

B.3. Imbal Hasil Surat Berharga DAU

NO	Uraian	Tanggal Transaksi	Nominal	Imbal Hasil Accrue	Imbal Hasil Accrue (Ekuivalen Rupiah)
01	SDHI2029A	11-Feb-14	Rp 1.000.000.000.000,00	Rp 1.223.709.677,00	Rp 1.223.709.677,00
02	PBS021	12-Feb-19	Rp 1.142.296.000.000,00	Rp 11.104.253.105,00	Rp 11.104.253.105,00
03	PBS012	23-Apr-19	Rp 641.594.000.000,00	Rp 6.512.090.482,00	Rp 6.512.090.482,00
04	PBS028	23-Sep-21	Rp 250.000.000.000,00	Rp 3.688.701.923,00	Rp 3.688.701.923,00
JUMLAH IMBAL HASIL SURAT BERHARGA DAU			**Rp 3.033.890.000.000,00**	**Rp 22.528.755.187,00**	**Rp 22.528.755.187,00**

JUMLAH IMBAL HASIL DEPOSITO DAN SURAT BERHARGA DAU	**Rp 22.550.260.832,00**

JUMLAH IMBAL HASIL DEPOSITO DAN SURAT BERHARGA BPIH DAN DAU	**Rp 1.802.210.114.770,00**

ENTITAS ANAK

NO	URAIAN	Jumlah
1	Pendapatan yang masih akan diterima	Rp 2.284.101.188.000,00
JUMLAH		**Rp 2.284.101.188.000,00**

LAMPIRAN 4

BPKH
Badan Pengelola Keuangan Haji

REKAPITULASI INVESTASI SURAT BERHARGA
Per 31 Desember 2022

ENTITAS INDUK

No	Instrumen Investasi	Tgl Transaksi	Tgl Jt Tempo	Nominal	Nominal Ekuivalen	% Kupon
1	SDHI 2029 A	2014-02-11	2029-02-21	Rp 1.000.000.000.000,00	Rp 1.000.000.000.000,00	8,43
2	SDHI 2024 A	2014-02-11	2024-02-11	Rp 2.000.000.000.000,00	Rp 2.000.000.000.000,00	9,04
3	SDHI 2029 B	2014-08-13	2029-08-13	Rp 2.855.000.000.000,00	Rp 2.855.000.000.000,00	8,62
4	SDHI 2025 A	2015-07-08	2025-07-08	Rp 2.000.000.000.000,00	Rp 2.000.000.000.000,00	8,30
5	SDHI 2023 A	2015-11-04	2023-11-04	Rp 1.500.000.000.000,00	Rp 1.500.000.000.000,00	8,82
6	PBS 018	2018-06-04	2028-05-15	Rp 1.995.126.319.328,00	Rp 1.995.126.319.328,00	7,63
7	SMI I THP I TH18 SR B	2018-07-05	2023-07-06	Rp 100.000.000.000,00	Rp 100.000.000.000,00	7,80
8	PLN III THP I TAHUN 2018 SERIB	2018-07-09	2025-07-10	Rp 150.000.000.000,00	Rp 150.000.000.000,00	8,35
9	PLN III THP I TAHUN 2018 SERI	2018-07-09	2028-07-10	Rp 150.000.000.000,00	Rp 150.000.000.000,00	8,40
10	PBS 018	2018-07-27	2028-05-15	Rp 975.108.376.068,00	Rp 975.108.376.068,00	7,63
11	PBS 017	2018-08-27	2025-10-15	Rp 478.086.835.294,00	Rp 478.086.835.294,00	6,13
12	PBS003	2018-09-12	2027-01-15	Rp 184.686.944.000,00	Rp 184.686.944.000,00	6,00
13	PBS003	2018-09-24	2027-01-15	Rp 459.166.303.030,00	Rp 459.166.303.030,00	6,00
14	PBS 020	2018-10-22	2027-10-15	Rp 198.204.766.355,00	Rp 198.204.766.355,00	9,00
15	PBS 020	2018-11-05	2027-10-15	Rp 498.046.817.757,00	Rp 498.046.817.757,00	9,00
16	PBS 020	2018-11-19	2027-10-15	Rp 201.955.207.547,00	Rp 201.955.207.547,00	9,00
17	PBS021	2019-02-12	2026-11-15	Rp 868.960.802.420,00	Rp 868.960.802.420,00	8,50
18	PBS021	2019-02-12	2026-11-15	Rp 1.157.287.885.752,00	Rp 1.157.287.885.752,00	8,50
19	SIPPLN03CCN3	2019-02-18	2026-02-19	Rp 144.000.000.000,00	Rp 144.000.000.000,00	9,35
20	SIPPLN03BCN3	2019-02-18	2024-02-19	Rp 144.000.000.000,00	Rp 144.000.000.000,00	9,10
21	PBS021	2019-02-21	2026-11-15	Rp 101.050.300.000,00	Rp 101.050.300.000,00	8,50
22	PBS021	2019-02-21	2026-11-15	Rp 75.787.725.000,00	Rp 75.787.725.000,00	8,50
23	PBS021	2019-02-21	2026-11-15	Rp 75.990.037.500,00	Rp 75.990.037.500,00	8,50
24	PBS021	2019-02-21	2026-11-15	Rp 227.504.137.500,00	Rp 227.504.137.500,00	8,50
25	PBS021	2019-02-21	2026-11-15	Rp 506.149.500.000,00	Rp 506.149.500.000,00	8,50
26	PBS021	2019-02-21	2026-11-15	Rp 499.464.945.540,00	Rp 499.464.945.540,00	8,50
27	PBS021	2019-02-21	2026-11-15	Rp 227.504.137.500,00	Rp 227.504.137.500,00	8,50
28	PBS012	2019-04-23	2031-11-15	Rp 668.930.429.776,00	Rp 668.930.429.776,00	8,88
29	PBS012	2019-05-21	2031-11-15	Rp 1.428.367.307.383,00	Rp 1.428.367.307.383,00	8,88
30	PBS024	2019-05-28	2032-05-15	Rp 297.049.269.677,00	Rp 297.049.269.677,00	8,38
31	PBS025	2019-06-21	2033-05-15	Rp 1.002.025.831.325,00	Rp 1.002.025.831.325,00	8,38
32	SIPPLN03BCN4	2019-07-31	2026-08-01	Rp 250.000.000.000,00	Rp 250.000.000.000,00	8,50
33	SIPPLN03ACN4	2019-07-31	2024-08-01	Rp 250.000.000.000,00	Rp 250.000.000.000,00	8,00
34	SUKUK BNGA TAHAP II SERI C	2019-08-21	2024-08-21	Rp 240.000.000.000,00	Rp 240.000.000.000,00	8,25
35	SUKUK SMI TAHAP III SERI D	2019-08-28	2026-08-28	Rp 40.000.000.000,00	Rp 40.000.000.000,00	8,50
36	SUKUK SMI TAHAP III SERI C	2019-08-28	2024-12-28	Rp 70.000.000.000,00	Rp 70.000.000.000,00	7,80
37	PBS015	2020-03-17	2047-07-15	Rp 2.071.394.348.624,00	Rp 2.071.394.348.624,00	8,00
38	SUKUK CIMB NIAGA TAHAP III SER	2020-03-27	2025-03-27	Rp 300.000.000.000,00	Rp 300.000.000.000,00	7,25
39	PBS004	2020-04-09	2037-02-15	Rp 7.291.359.802,00	Rp 7.291.359.802,00	6,10
40	PBS004	2020-04-09	2037-02-15	Rp 7.274.214.668,00	Rp 7.274.214.668,00	6,10
41	PBS004	2020-04-09	2037-02-15	Rp 6.481.208.713,00	Rp 6.481.208.713,00	6,10
42	PBS004	2020-04-09	2037-02-15	Rp 13.837.765.703,00	Rp 13.837.765.703,00	6,10
43	PBS004	2020-04-09	2037-02-15	Rp 12.993.031.525,00	Rp 12.993.031.525,00	6,10
44	PBS004	2020-04-09	2037-02-15	Rp 14.246.959.549,00	Rp 14.246.959.549,00	6,10
45	PBS004	2020-04-09	2037-02-15	Rp 7.308.580.233,00	Rp 7.308.580.233,00	6,10
46	PBS004	2020-04-09	2037-02-15	Rp 14.246.959.549,00	Rp 14.246.959.549,00	6,10
47	PBS004	2020-04-23	2037-02-15	Rp 192.483.413.010,00	Rp 192.483.413.010,00	6,10
48	PBS004	2020-04-23	2037-02-15	Rp 116.382.083.336,00	Rp 116.382.083.336,00	6,10
49	PBS004	2020-04-23	2037-02-15	Rp 369.468.347.015,00	Rp 369.468.347.015,00	6,10
50	PBS004	2020-04-23	2037-02-15	Rp 192.483.413.010,00	Rp 192.483.413.010,00	6,10
51	PBS004	2020-04-23	2037-02-15	Rp 681.463.840.050,00	Rp 681.463.840.050,00	6,10
52	PBS004	2020-04-23	2037-02-15	Rp 116.382.083.336,00	Rp 116.382.083.336,00	6,10
53	PBS004	2020-04-23	2037-02-15	Rp 369.468.347.015,00	Rp 369.468.347.015,00	6,10
54	PBS007	2020-05-08	2040-09-15	Rp 199.198.570.764,00	Rp 199.198.570.764,00	9,00
55	PBS007	2020-05-08	2040-09-15	Rp 261.745.799.180,00	Rp 261.745.799.180,00	9,00
56	PBS007	2020-05-08	2040-09-15	Rp 209.396.639.344,00	Rp 209.396.639.344,00	9,00
57	PBS007	2020-05-08	2040-09-15	Rp 208.852.042.623,00	Rp 208.852.042.623,00	9,00
58	PBS007	2020-05-08	2040-09-15	Rp 209.943.668.852,00	Rp 209.943.668.852,00	9,00
59	PBS007	2020-05-08	2040-09-15	Rp 209.943.668.852,00	Rp 209.943.668.852,00	9,00
60	PBS007	2020-05-08	2040-09-15	Rp 261.065.053.279,00	Rp 261.065.053.279,00	9,00
61	PBS007	2020-05-08	2040-09-15	Rp 211.045.373.770,00	Rp 211.045.373.770,00	9,00
62	PBS007	2020-05-08	2040-09-15	Rp 298.798.897.697,00	Rp 298.798.897.697,00	9,00
63	PBS022	2020-05-12	2034-04-15	Rp 2.566.924.026.946,00	Rp 2.566.924.026.946,00	8,63
64	PBS023	2020-05-20	2030-05-15	Rp 1.035.397.091.626,00	Rp 1.035.397.091.626,00	8,13
65	PBS022	2020-06-11	2034-04-15	Rp 1.373.704.472.800,00	Rp 1.373.704.472.800,00	8,63
66	SIPPLN04CCN1	2020-09-08	2030-09-09	Rp 170.000.000.000,00	Rp 170.000.000.000,00	7,90
67	SIELSAA01CN1	2020-08-10	2025-08-11	Rp 125.000.000.000,00	Rp 125.000.000.000,00	9,00
68	PBS005	2020-08-14	2043-04-15	Rp 1.869.349.977.941,00	Rp 1.869.349.977.941,00	6,75
69	PBS028	2020-10-01	2046-10-15	Rp 128.240.733.173,00	Rp 128.240.733.173,00	7,75
70	PBS028	2020-10-01	2046-10-15	Rp 77.479.484.516,00	Rp 77.479.484.516,00	7,75
71	PBS028	2020-10-01	2046-10-15	Rp 128.240.733.173,00	Rp 128.240.733.173,00	7,75
72	PBS028	2020-10-01	2046-10-15	Rp 128.240.733.173,00	Rp 128.240.733.173,00	7,75
73	PBS028	2020-10-01	2046-10-15	Rp 77.479.484.516,00	Rp 77.479.484.516,00	7,75
74	PBS028	2020-10-01	2046-10-15	Rp 154.388.177.885,00	Rp 154.388.177.885,00	7,75
75	PBS028	2020-10-01	2046-10-15	Rp 154.388.177.885,00	Rp 154.388.177.885,00	7,75
76	PBS028	2020-10-01	2046-10-15	Rp 154.388.177.885,00	Rp 154.388.177.885,00	7,75
77	PBS028	2020-10-01	2046-10-15	Rp 77.479.484.516,00	Rp 77.479.484.516,00	7,75
78	PBS015	2020-10-06	2047-07-15	Rp 1.575.290.102.804,00	Rp 1.575.290.102.804,00	8,00
79	PBS028	2020-10-15	2046-10-15	Rp 24.520.435.957,00	Rp 24.520.435.957,00	7,75
80	PBS028	2020-10-15	2046-10-15	Rp 24.520.435.957,00	Rp 24.520.435.957,00	7,75
81	PBS028	2020-10-15	2046-10-15	Rp 24.520.435.957,00	Rp 24.520.435.957,00	7,75
82	PBS028	2020-10-15	2046-10-15	Rp 77.447.437.500,00	Rp 77.447.437.500,00	7,75
83	PBS028	2020-10-15	2046-10-15	Rp 25.732.162.260,00	Rp 25.732.162.260,00	7,75
84	PBS028	2020-10-15	2046-10-15	Rp 51.464.324.519,00	Rp 51.464.324.519,00	7,75
85	PBS028	2020-10-15	2046-10-15	Rp 19.616.348.765,00	Rp 19.616.348.765,00	7,75
86	PBS028	2020-10-15	2046-10-15	Rp 51.464.324.519,00	Rp 51.464.324.519,00	7,75
87	PBS028	2020-10-15	2046-10-15	Rp 77.447.437.500,00	Rp 77.447.437.500,00	7,75
88	PBS028	2020-10-15	2046-10-15	Rp 77.447.437.500,00	Rp 77.447.437.500,00	7,75
89	PBS028	2020-10-15	2046-10-15	Rp 51.464.324.519,00	Rp 51.464.324.519,00	7,75
90	PBS028	2020-10-15	2046-10-15	Rp 51.631.625.000,00	Rp 51.631.625.000,00	7,75

No	Instrumen Investasi	Tgl Transaksi	Tgl Jt Tempo	Nominal	Nominal Ekuivalen	% Kupon
91	PBS028	2020-11-03	2046-10-15	Rp 97.880.342.873,00	Rp 97.880.342.873,00	7,75
92	PBS028	2020-11-03	2046-10-15	Rp 129.081.868.971,00	Rp 129.081.868.971,00	7,75
93	PBS028	2020-11-03	2046-10-15	Rp 129.081.868.971,00	Rp 129.081.868.971,00	7,75
94	PBS028	2020-11-03	2046-10-15	Rp 129.081.868.971,00	Rp 129.081.868.971,00	7,75
95	PBS028	2020-11-03	2046-10-15	Rp 96.870.598.658,00	Rp 96.870.598.658,00	7,75
96	PBS028	2020-11-03	2046-10-15	Rp 97.880.342.873,00	Rp 97.880.342.873,00	7,75
97	PBS015	2020-11-17	2047-07-15	Rp 2.138.924.677.116,00	Rp 2.138.924.677.116,00	8,00
98	PBS018	2020-12-29	2028-05-15	Rp 3.775.410.545.455,00	Rp 3.775.410.545.455,00	7,63
99	PBS005	2021-05-06	2043-04-15	Rp 1.710.644.318.101,00	Rp 1.710.644.318.101,00	6,75
100	PBS024	2021-05-06	2032-05-15	Rp 415.414.933.333,00	Rp 415.414.933.333,00	8,38
101	PBS025	2021-05-06	2033-05-15	Rp 516.370.583.333,00	Rp 516.370.583.333,00	8,38
102	PBS025	2021-05-06	2033-05-15	Rp 308.245.196.583,00	Rp 308.245.196.583,00	8,38
103	PBS024	2021-05-06	2032-05-15	Rp 102.733.397.333,00	Rp 102.733.397.333,00	8,38
104	PBS021	2021-05-06	2026-11-15	Rp 515.014.978.485,00	Rp 515.014.978.485,00	8,50
105	PBS012	2021-05-06	2031-11-15	Rp 964.562.177.143,00	Rp 964.562.177.143,00	8,88
106	PBS005	2021-05-06	2043-04-15	Rp 199.253.649.377,00	Rp 199.253.649.377,00	6,75
107	PBS003	2021-05-06	2027-01-15	Rp 240.066.638.235,00	Rp 240.066.638.235,00	6,00
108	PBS021	2021-05-06	2026-11-15	Rp 308.724.466.636,00	Rp 308.724.466.636,00	8,50
109	PBS015	2021-05-06	2047-07-15	Rp 1.054.829.381.418,00	Rp 1.054.829.381.418,00	8,00
110	PBS028	2021-05-06	2046-10-15	Rp 716.152.955.625,00	Rp 716.152.955.625,00	7,75
111	PBS023	2021-05-06	2030-05-15	Rp 631.476.084.444,00	Rp 631.476.084.444,00	8,13
112	PBS023	2021-05-06	2030-05-15	Rp 633.497.695.926,00	Rp 633.497.695.926,00	8,13
113	PBS021	2021-05-06	2026-11-15	Rp 1.246.898.296.364,00	Rp 1.246.898.296.364,00	8,50
114	PBS 020	2021-05-06	2027-10-15	Rp 52.198.440.032,00	Rp 52.198.440.032,00	9,00
115	PBS028	2021-05-06	2046-10-15	Rp 684.842.114.614,00	Rp 684.842.114.614,00	7,75
116	PBS005	2021-05-06	2043-04-15	Rp 1.602.782.485.781,00	Rp 1.602.782.485.781,00	6,75
117	PBS028	2021-05-06	2046-10-15	Rp 616.840.450.608,00	Rp 616.840.450.608,00	7,75
118	PBS024	2021-05-06	2032-05-15	Rp 1.025.244.104.242,00	Rp 1.025.244.104.242,00	8,38
119	PBS005	2021-05-06	2043-04-15	Rp 665.858.507.795,00	Rp 665.858.507.795,00	6,75
120	PBS023	2021-05-06	2030-05-15	Rp 623.149.764.000,00	Rp 623.149.764.000,00	8,13
121	PBS028	2021-05-06	2046-10-15	Rp 901.160.794.296,00	Rp 901.160.794.296,00	7,75
122	PBS 020	2021-05-06	2027-10-15	Rp 206.633.917.610,00	Rp 206.633.917.610,00	9,00
123	PBS012	2021-05-06	2031-11-15	Rp 20.776.076.270,00	Rp 20.776.076.270,00	8,88
124	PBS015	2021-05-07	2047-07-15	Rp 1.211.444.505.070,00	Rp 1.211.444.505.070,00	8,00
125	PBS003	2021-05-07	2027-01-15	Rp 479.819.850.588,00	Rp 479.819.850.588,00	6,00
126	PBS023	2021-05-07	2030-05-15	Rp 626.641.516.000,00	Rp 626.641.516.000,00	8,13
127	PBS028	2021-05-07	2046-10-15	Rp 611.976.079.502,00	Rp 611.976.079.502,00	7,75
128	PBS 020	2021-05-07	2027-10-15	Rp 309.975.713.610,00	Rp 309.975.713.610,00	9,00
129	PBS 020	2021-05-07	2027-10-15	Rp 624.750.899.766,00	Rp 624.750.899.766,00	9,00
130	PBS 020	2021-05-07	2027-10-15	Rp 207.409.262.841,00	Rp 207.409.262.841,00	9,00
131	PBS028	2021-05-07	2046-10-15	Rp 774.034.918.553,00	Rp 774.034.918.553,00	7,75
132	PBS005	2021-05-07	2043-04-15	Rp 32.366.982.614,00	Rp 32.366.982.614,00	6,75
133	PBS025	2021-05-07	2033-05-15	Rp 517.830.201.111,00	Rp 517.830.201.111,00	8,38
134	PBS028	2021-05-07	2046-10-15	Rp 901.794.130.345,00	Rp 901.794.130.345,00	7,75
135	PBS005	2021-05-07	2043-04-15	Rp 42.294.617.513,00	Rp 42.294.617.513,00	6,75
136	PBS024	2021-05-07	2032-05-15	Rp 724.822.639.758,00	Rp 724.822.639.758,00	8,38
137	PBS028	2021-05-07	2046-10-15	Rp 698.798.887.377,00	Rp 698.798.887.377,00	7,75
138	PBS025	2021-05-07	2033-05-15	Rp 205.943.444.000,00	Rp 205.943.444.000,00	8,38
139	PBS024	2021-05-07	2032-05-15	Rp 520.741.912.121,00	Rp 520.741.912.121,00	8,38
140	PBS015	2021-05-07	2047-07-15	Rp 127.200.583.226,00	Rp 127.200.583.226,00	8,00
141	PBS028	2021-05-07	2046-10-15	Rp 676.334.087.435,00	Rp 676.334.087.435,00	7,75
142	PBS025	2021-05-07	2033-05-15	Rp 1.020.826.704.167,00	Rp 1.020.826.704.167,00	8,38
143	PBS021	2021-05-07	2026-11-15	Rp 514.144.665.455,00	Rp 514.144.665.455,00	8,50
144	PBS023	2021-05-07	2030-05-15	Rp 627.355.537.356,00	Rp 627.355.537.356,00	8,13
145	PBS004	2021-05-07	2037-02-15	Rp 442.752.227.365,00	Rp 442.752.227.365,00	6,10
146	PBS026	2021-05-07	2024-10-15	Rp 20.405.684.539,00	Rp 20.405.684.539,00	6,63
147	PBS015	2021-05-07	2047-07-15	Rp 1.499.795.735.541,00	Rp 1.499.795.735.541,00	8,00
148	PBS025	2021-05-07	2033-05-15	Rp 512.230.696.944,00	Rp 512.230.696.944,00	8,38
149	PBS028	2021-05-07	2046-10-15	Rp 844.249.113.369,00	Rp 844.249.113.369,00	7,75
150	PBS005	2021-05-07	2043-04-15	Rp 647.579.914.489,00	Rp 647.579.914.489,00	6,75
151	PBS018	2021-05-07	2028-05-15	Rp 995.651.961.905,00	Rp 995.651.961.905,00	7,63
152	PBS005	2021-05-07	2043-04-15	Rp 4.590.326.392,00	Rp 4.590.326.392,00	6,75
153	PBS025	2021-05-07	2033-05-15	Rp 510.411.263.889,00	Rp 510.411.263.889,00	8,38
154	PBS003	2021-05-07	2027-01-15	Rp 287.483.028.706,00	Rp 287.483.028.706,00	6,00
155	PBS012	2021-05-07	2031-11-15	Rp 737.433.040.222,00	Rp 737.433.040.222,00	8,88
156	PBS021	2021-05-07	2026-11-15	Rp 622.054.227.455,00	Rp 622.054.227.455,00	8,50
157	PBS028	2021-07-01	2046-10-15	Rp 105.854.257.426,00	Rp 105.854.257.426,00	7,75
158	PBS028	2021-07-01	2046-10-15	Rp 105.854.257.426,00	Rp 105.854.257.426,00	7,75
159	PBS028	2021-07-01	2046-10-15	Rp 105.854.257.426,00	Rp 105.854.257.426,00	7,75
160	PBS028	2021-07-01	2046-10-15	Rp 53.098.599.010,00	Rp 53.098.599.010,00	7,75
161	PBS028	2021-07-01	2046-10-15	Rp 105.854.257.426,00	Rp 105.854.257.426,00	7,75
162	PBS028	2021-07-01	2046-10-15	Rp 16.895.612.064,00	Rp 16.895.612.064,00	7,75
163	PBS028	2021-07-01	2046-10-15	Rp 53.098.599.010,00	Rp 53.098.599.010,00	7,75
164	PBS028	2021-07-01	2046-10-15	Rp 53.098.599.010,00	Rp 53.098.599.010,00	7,75
165	PBS028	2021-07-01	2046-10-15	Rp 16.895.612.064,00	Rp 16.895.612.064,00	7,75
166	PBS028	2021-07-01	2046-10-15	Rp 8.447.806.032,00	Rp 8.447.806.032,00	7,75
167	PBS028	2021-07-01	2046-10-15	Rp 84.479.114.321,00	Rp 84.479.114.321,00	7,75
168	PBS028	2021-07-01	2046-10-15	Rp 84.479.114.321,00	Rp 84.479.114.321,00	7,75
169	PBS028	2021-07-01	2046-10-15	Rp 53.098.599.010,00	Rp 53.098.599.010,00	7,75
170	PBS028	2021-07-01	2046-10-15	Rp 105.854.257.426,00	Rp 105.854.257.426,00	7,75
171	PBS028	2021-07-01	2046-10-15	Rp 53.098.599.010,00	Rp 53.098.599.010,00	7,75
172	SMPNMP01CCN1 0807 01	2021-07-08	2026-07-08	Rp 33.000.000.000,00	Rp 33.000.000.000,00	8,00
173	SMPNMP01BCN1 0807 01	2021-07-08	2024-07-08	Rp 88.000.000.000,00	Rp 88.000.000.000,00	7,00
174	SMPNMP01BCN1 0807 02	2021-07-08	2024-07-08	Rp 100.000.000.000,00	Rp 100.000.000.000,00	7,00
175	SMPNMP01CCN1 0807 02	2021-07-08	2026-07-08	Rp 28.000.000.000,00	Rp 28.000.000.000,00	8,00
176	SMPNMP01BCN1 0807 03	2021-07-08	2024-07-08	Rp 80.000.000.000,00	Rp 80.000.000.000,00	7,00
177	SMPNMP01CCN1 0807 03	2021-07-08	2026-07-08	Rp 20.000.000.000,00	Rp 20.000.000.000,00	8,00
178	PBS028	2021-07-15	2046-10-15	Rp 412.433.432.005,00	Rp 412.433.432.005,00	7,75
179	PBS029	2021-07-15	2034-03-15	Rp 49.337.757.895,00	Rp 49.337.757.895,00	6,38
180	PBS029	2021-07-15	2034-03-15	Rp 98.675.515.789,00	Rp 98.675.515.789,00	6,38
181	PBS028	2021-07-15	2046-10-15	Rp 412.433.432.005,00	Rp 412.433.432.005,00	7,75
182	PBS029	2021-07-15	2034-03-15	Rp 98.675.515.789,00	Rp 98.675.515.789,00	6,38
183	PBS028	2021-07-15	2046-10-15	Rp 463.988.139.122,00	Rp 463.988.139.122,00	7,75
184	PBS028	2021-08-13	2046-10-15	Rp 177.459.403.093,00	Rp 177.459.403.093,00	7,75
185	PBS028	2021-08-13	2046-10-15	Rp 260.087.709.788,00	Rp 260.087.709.788,00	7,75
186	PBS028	2021-08-13	2046-10-15	Rp 74.830.476.325,00	Rp 74.830.476.325,00	7,75
187	PBS028	2021-08-13	2046-10-15	Rp 53.450.340.232,00	Rp 53.450.340.232,00	7,75
188	PBS028	2021-08-13	2046-10-15	Rp 177.459.403.093,00	Rp 177.459.403.093,00	7,75
189	PBS028	2021-08-13	2046-10-15	Rp 53.450.340.232,00	Rp 53.450.340.232,00	7,75
190	PBS028	2021-08-13	2046-10-15	Rp 260.087.709.788,00	Rp 260.087.709.788,00	7,75
191	PBS028	2021-08-13	2046-10-15	Rp 53.450.340.232,00	Rp 53.450.340.232,00	7,75

No	Instrumen Investasi	Tgl Transaksi	Tgl Jt Tempo	Nominal	Nominal Ekuivalen	% Kupon
192	PBS028	2021-08-13	2046-10-15	Rp 260.087.709.788,00	Rp 260.087.709.788,00	7,75
193	PBS028	2021-08-13	2046-10-15	Rp 364.122.367.489,00	Rp 364.122.367.489,00	7,75
194	PBS029	2021-08-26	2034-03-15	Rp 1.087.585.311.615,00	Rp 1.087.585.311.615,00	6,38
195	PBS029	2021-08-26	2034-03-15	Rp 131.322.125.925,00	Rp 131.322.125.925,00	6,38
196	PBS029	2021-08-26	2034-03-15	Rp 246.614.745.476,00	Rp 246.614.745.476,00	6,38
197	PBS028	2021-08-26	2046-10-15	Rp 19.529.241.539,00	Rp 19.529.241.539,00	7,75
198	PBS028	2021-08-26	2046-10-15	Rp 213.843.614.618,00	Rp 213.843.614.618,00	7,75
199	PBS029	2021-08-26	2034-03-15	Rp 596.549.768.000,00	Rp 596.549.768.000,00	6,38
200	PBS028	2021-08-26	2046-10-15	Rp 115.214.746.956,00	Rp 115.214.746.956,00	7,75
201	PBS029	2021-09-09	2034-03-15	Rp 199.464.536.000,00	Rp 199.464.536.000,00	6,38
202	PBS029	2021-09-09	2034-03-15	Rp 199.894.204.543,00	Rp 199.894.204.543,00	6,38
203	PBS029	2021-09-09	2034-03-15	Rp 99.947.102.272,00	Rp 99.947.102.272,00	6,38
204	PBS029	2021-09-09	2034-03-15	Rp 199.464.536.000,00	Rp 199.464.536.000,00	6,38
205	PBS028	2021-09-09	2046-10-15	Rp 12.020.264.417,00	Rp 12.020.264.417,00	7,75
206	PBS004	2021-09-09	2037-02-15	Rp 36.471.562.221,00	Rp 36.471.562.221,00	6,10
207	PBS029	2021-09-09	2034-03-15	Rp 199.464.536.000,00	Rp 199.464.536.000,00	6,38
208	PBS004	2021-09-09	2037-02-15	Rp 96.898.895.676,00	Rp 96.898.895.676,00	6,10
209	PBS029	2021-09-09	2034-03-15	Rp 199.464.536.000,00	Rp 199.464.536.000,00	6,38
210	PBS004	2021-09-09	2037-02-15	Rp 14.589.205.245,00	Rp 14.589.205.245,00	6,10
211	PBS004	2021-09-09	2037-02-15	Rp 54.778.455.457,00	Rp 54.778.455.457,00	6,10
212	PBS004	2021-09-09	2037-02-15	Rp 193.797.791.351,00	Rp 193.797.791.351,00	6,10
213	PBS028	2021-09-09	2046-10-15	Rp 40.851.672.126,00	Rp 40.851.672.126,00	7,75
214	PBS029	2021-09-09	2034-03-15	Rp 199.464.536.000,00	Rp 199.464.536.000,00	6,38
215	PBS029	2021-09-23	2034-03-15	Rp 398.601.697.676,00	Rp 398.601.697.676,00	6,38
216	PBS028	2021-09-23	2046-10-15	Rp 271.488.525.000,00	Rp 271.488.525.000,00	7,75
217	PBS028	2021-09-23	2046-10-15	Rp 105.148.591.687,00	Rp 105.148.591.687,00	7,75
218	PBS029	2021-09-23	2034-03-15	Rp 199.300.848.838,00	Rp 199.300.848.838,00	6,38
219	PBS029	2021-09-23	2034-03-15	Rp 298.950.773.458,00	Rp 298.950.773.458,00	6,38
220	PBS028	2021-09-23	2046-10-15	Rp 217.190.820.000,00	Rp 217.190.820.000,00	7,75
221	PBS029	2021-09-23	2034-03-15	Rp 104.266.068.184,00	Rp 104.266.068.184,00	6,38
222	PBS029	2021-09-23	2034-03-15	Rp 298.950.773.458,00	Rp 298.950.773.458,00	6,38
223	PBS028	2021-09-23	2046-10-15	Rp 271.488.525.000,00	Rp 271.488.525.000,00	7,75
224	PBS029	2021-09-23	2034-03-15	Rp 130.332.585.230,00	Rp 130.332.585.230,00	6,38
225	PBS029	2021-09-23	2034-03-15	Rp 398.601.697.676,00	Rp 398.601.697.676,00	6,38
226	PBS029	2021-10-07	2034-03-15	Rp 244.900.158.753,00	Rp 244.900.158.753,00	6,38
227	PBS029	2021-10-07	2034-03-15	Rp 178.979.372.619,00	Rp 178.979.372.619,00	6,38
228	PBS004	2021-10-07	2037-02-15	Rp 299.388.727.205,00	Rp 299.388.727.205,00	6,10
229	PBS029	2021-10-07	2034-03-15	Rp 73.469.847.253,00	Rp 73.469.847.253,00	6,38
230	PBS029	2021-10-07	2034-03-15	Rp 171.431.313.366,00	Rp 171.431.313.366,00	6,38
231	PBS004	2021-10-07	2037-02-15	Rp 394.410.028.227,00	Rp 394.410.028.227,00	6,10
232	PBS028	2021-10-07	2046-10-15	Rp 81.368.593.576,00	Rp 81.368.593.576,00	7,75
233	PBS003	2021-10-07	2046-10-15	Rp 95.677.232.683,00	Rp 95.677.232.683,00	7,75
234	PBS029	2021-10-07	2034-03-15	Rp 48.980.232.124,00	Rp 48.980.232.124,00	6,38
235	PBS028	2021-10-07	2046-10-15	Rp 143.517.477.942,00	Rp 143.517.477.942,00	7,75
236	PBS029	2021-10-07	2034-03-15	Rp 37.784.378.374,00	Rp 37.784.378.374,00	6,38
237	PBS029	2021-10-07	2034-03-15	Rp 244.900.158.753,00	Rp 244.900.158.753,00	6,38
238	PBS029	2021-10-22	2034-03-15	Rp 428.776.579.900,00	Rp 428.776.579.900,00	6,38
239	PBS029	2021-10-22	2034-03-15	Rp 602.159.040.041,00	Rp 602.159.040.041,00	6,38
240	PBS028	2021-10-22	2046-10-15	Rp 83.490.268.789,00	Rp 83.490.268.789,00	7,75
241	PBS028	2021-11-04	2046-10-15	Rp 206.824.854.056,00	Rp 206.824.854.056,00	7,75
242	PBS028	2021-11-04	2046-10-15	Rp 206.824.854.056,00	Rp 206.824.854.056,00	7,75
243	PBS028	2021-11-04	2046-10-15	Rp 10.340.854.907,00	Rp 10.340.854.907,00	7,75
244	PBS029	2021-11-04	2034-03-15	Rp 219.656.395.295,00	Rp 219.656.395.295,00	6,38
245	PBS028	2021-11-04	2046-10-15	Rp 77.559.181.773,00	Rp 77.559.181.773,00	7,75
246	PBS029	2021-11-04	2034-03-15	Rp 81.354.220.480,00	Rp 81.354.220.480,00	6,38
247	PBS029	2021-11-04	2034-03-15	Rp 345.754.425.925,00	Rp 345.754.425.925,00	6,38
248	PBS029	2021-11-04	2034-03-15	Rp 597.463.130.308,00	Rp 597.463.130.308,00	6,38
249	PBS003	2021-11-04	2034-03-15	Rp 227.790.806.229,00	Rp 227.790.806.229,00	6,38
250	PBS028	2021-11-04	2046-10-15	Rp 41.364.527.616,00	Rp 41.364.527.616,00	7,75
251	PBS028	2021-11-04	2046-10-15	Rp 139.830.340.829,00	Rp 139.830.340.829,00	7,75
252	PBS029	2021-11-25	2034-03-15	Rp 150.369.183.673,00	Rp 150.369.183.673,00	6,38
253	PBS028	2021-11-29	2046-10-15	Rp 557.334.731.544,00	Rp 557.334.731.544,00	7,75
254	PBS028	2021-11-29	2046-10-15	Rp 557.334.731.544,00	Rp 557.334.731.544,00	7,75
255	PBS029	2021-11-30	2034-03-15	Rp 100.273.469.388,00	Rp 100.273.469.388,00	6,38
256	PBS029	2021-11-30	2034-03-15	Rp 100.273.469.388,00	Rp 100.273.469.388,00	6,38
257	PBS029	2021-11-30	2034-03-15	Rp 100.273.469.388,00	Rp 100.273.469.388,00	6,38
258	PBS003	2021-11-30	2034-03-15	Rp 100.273.469.388,00	Rp 100.273.469.388,00	6,38
259	PBS029	2021-11-30	2034-03-15	Rp 100.273.469.388,00	Rp 100.273.469.388,00	6,38
260	PBS004	2021-12-01	2037-02-15	Rp 194.725.714.286,00	Rp 194.725.714.286,00	6,10
261	PBS012	2021-12-01	2031-11-15	Rp 289.883.613.445,00	Rp 289.883.613.445,00	8,88
262	PBS028	2021-12-03	2046-10-15	Rp 204.738.819.678,00	Rp 204.738.819.678,00	7,75
263	PBS029	2021-12-06	2034-03-15	Rp 122.322.511.565,00	Rp 122.322.511.565,00	6,38
264	PBS029	2021-12-06	2034-03-15	Rp 300.820.408.163,00	Rp 300.820.408.163,00	6,38
265	PBS028	2021-12-06	2046-10-15	Rp 111.428.691.275,00	Rp 111.428.691.275,00	7,75
266	PBS029	2021-12-06	2034-03-15	Rp 100.264.353.741,00	Rp 100.264.353.741,00	6,38
267	PBS012	2021-12-07	2031-11-15	Rp 390.363.312.931,00	Rp 390.363.312.931,00	8,88
268	PBS004	2021-12-07	2037-02-15	Rp 238.713.128.571,00	Rp 238.713.128.571,00	6,10
269	PBS028	2021-12-07	2046-10-15	Rp 111.428.691.275,00	Rp 111.428.691.275,00	7,75
270	PBS028	2021-12-07	2046-10-15	Rp 16.712.869.128,00	Rp 16.712.869.128,00	7,75
271	PBS015	2021-12-08	2047-07-15	Rp 80.874.045.603,00	Rp 80.874.045.603,00	8,00
272	PBS025	2021-12-08	2033-05-15	Rp 44.688.467.153,00	Rp 44.688.467.153,00	8,38
273	PBS029	2021-12-08	2034-03-15	Rp 100.255.238.095,00	Rp 100.255.238.095,00	6,38
274	PBS012	2021-12-09	2031-11-15	Rp 57.883.193.277,00	Rp 57.883.193.277,00	8,88
275	PBS025	2021-12-09	2033-05-15	Rp 280.321.167.883,00	Rp 280.321.167.883,00	8,38
276	PBS029	2021-12-10	2034-03-15	Rp 250.569.727.891,00	Rp 250.569.727.891,00	6,38
277	PBS029	2021-12-10	2034-03-15	Rp 59.140.469.456,00	Rp 59.140.469.456,00	6,38
278	PBS029	2021-12-10	2034-03-15	Rp 100.227.891.156,00	Rp 100.227.891.156,00	6,38
279	PBS025	2021-12-13	2033-05-15	Rp 56.064.233.577,00	Rp 56.064.233.577,00	8,38
280	PBS012	2021-12-13	2031-11-15	Rp 116.078.151.261,00	Rp 116.078.151.261,00	8,88
281	PBS028	2021-12-14	2046-10-15	Rp 16.675.570.470,00	Rp 16.675.570.470,00	7,75
282	PBS028	2021-12-14	2046-10-15	Rp 30.008.280.201,00	Rp 30.008.280.201,00	7,75
283	PBS025	2022-02-21	2033-05-15	Rp 126.548.501.761,00	Rp 126.548.501.761,00	8,38
284	PBS012	2022-02-22	2031-11-15	Rp 90.856.178.229,00	Rp 90.856.178.229,00	8,88
285	PBS007	2022-03-01	2040-09-15	Rp 11.938.558.559,00	Rp 11.938.558.559,00	9,00
286	PBS034	2022-03-01	2039-06-15	Rp 14.964.311.594,00	Rp 14.964.311.594,00	6,50
287	PBS012	2022-03-02	2031-11-15	Rp 340.761.502.500,00	Rp 340.761.502.500,00	8,88
288	PBS025	2022-03-09	2033-05-15	Rp 11.277.014.925,00	Rp 11.277.014.925,00	8,38
289	PBS033	2022-03-09	2047-06-15	Rp 149.854.950.495,00	Rp 149.854.950.495,00	6,75
290	PBS034	2022-03-10	2039-06-15	Rp 165.961.358.849,00	Rp 165.961.358.849,00	6,50
291	PBS034	2022-03-10	2039-06-15	Rp 50.198.128.838,00	Rp 50.198.128.838,00	6,50
292	PBS034	2022-03-10	2039-06-15	Rp 165.961.358.849,00	Rp 165.961.358.849,00	6,50

No	Instrumen Investasi	Tgl Transaksi	Tgl Jt Tempo	Nominal	Nominal Ekuivalen	% Kupon
293	PBS034	2022-03-10	2039-06-15	Rp 165.961.358.849,00	Rp 165.961.358.849,00	6,50
294	PBS034	2022-03-10	2039-06-15	Rp 165.961.358.849,00	Rp 165.961.358.849,00	6,50
295	PBS034	2022-03-10	2039-06-15	Rp 50.198.128.838,00	Rp 50.198.128.838,00	6,50
296	PBS034	2022-03-10	2039-06-15	Rp 50.199.117.730,00	Rp 50.199.117.730,00	6,50
297	PBS034	2022-03-10	2039-06-15	Rp 50.198.128.838,00	Rp 50.198.128.838,00	6,50
298	PBS012	2022-03-10	2031-11-15	Rp 17.430.232.759,00	Rp 17.430.232.759,00	8,88
299	PBS012	2022-03-21	2031-11-15	Rp 46.448.486.957,00	Rp 46.448.486.957,00	8,88
300	PBS012	2022-03-22	2031-11-15	Rp 98.656.026.087,00	Rp 98.656.026.087,00	8,88
301	PBS012	2022-03-22	2031-11-15	Rp 23.198.434.783,00	Rp 23.198.434.783,00	8,88
302	PBS012	2022-03-22	2031-11-15	Rp 14.666.050.470,00	Rp 14.666.050.470,00	8,88
303	PBS012	2022-03-23	2031-11-15	Rp 50.894.608.696,00	Rp 50.894.608.696,00	8,88
304	PBS034	2022-04-07	2039-06-15	Rp 147.079.283.738,00	Rp 147.079.283.738,00	6,50
305	PBS034	2022-04-07	2039-06-15	Rp 147.079.283.738,00	Rp 147.079.283.738,00	6,50
306	PBS034	2022-04-07	2039-06-15	Rp 144.343.613.749,00	Rp 144.343.613.749,00	6,50
307	PBS034	2022-04-07	2039-06-15	Rp 147.079.283.738,00	Rp 147.079.283.738,00	6,50
308	PBS034	2022-04-07	2039-06-15	Rp 57.440.567.276,00	Rp 57.440.567.276,00	6,50
309	PBS034	2022-04-07	2039-06-15	Rp 144.343.613.749,00	Rp 144.343.613.749,00	6,50
310	PBS034	2022-04-07	2039-06-15	Rp 57.440.567.276,00	Rp 57.440.567.276,00	6,50
311	PBS034	2022-04-07	2039-06-15	Rp 147.079.283.738,00	Rp 147.079.283.738,00	6,50
312	PBS034	2022-04-07	2039-06-15	Rp 96.230.050.659,00	Rp 96.230.050.659,00	6,50
313	PBS034	2022-04-07	2039-06-15	Rp 57.440.567.276,00	Rp 57.440.567.276,00	6,50
314	PBS034	2022-04-07	2039-06-15	Rp 57.440.567.276,00	Rp 57.440.567.276,00	6,50
315	PBS034	2022-04-07	2039-06-15	Rp 144.343.613.749,00	Rp 144.343.613.749,00	6,50
316	PBS034	2022-04-07	2039-06-15	Rp 114.882.112.448,00	Rp 114.882.112.448,00	6,50
317	PBS034	2022-04-07	2039-06-15	Rp 144.343.613.749,00	Rp 144.343.613.749,00	6,50
318	PBS034	2022-04-07	2039-06-15	Rp 98.052.855.825,00	Rp 98.052.855.825,00	6,50
319	PBS012	2022-04-13	2031-11-15	Rp 96.336.342.504,00	Rp 96.336.342.504,00	8,88
320	PBS025	2022-04-18	2033-05-15	Rp 56.073.181.818,00	Rp 56.073.181.818,00	8,38
321	PBS025	2022-04-20	2033-05-15	Rp 44.689.454.545,00	Rp 44.689.454.545,00	8,38
322	PBS005	2022-05-10	2043-04-15	Rp 29.456.880.478,00	Rp 29.456.880.478,00	6,75
323	BCN1	2022-05-11	2029-05-12	Rp 15.000.000.000,00	Rp 15.000.000.000,00	7,55
324	BCN1	2022-05-11	2029-05-12	Rp 15.000.000.000,00	Rp 15.000.000.000,00	7,55
325	BCN1	2022-05-11	2029-05-12	Rp 10.000.000.000,00	Rp 10.000.000.000,00	7,55
326	BCN1	2022-05-11	2029-05-12	Rp 100.400.000.000,00	Rp 100.400.000.000,00	7,55
327	BCN1	2022-05-11	2029-05-12	Rp 10.000.000.000,00	Rp 10.000.000.000,00	7,55
328	BCN1	2022-05-11	2029-05-12	Rp 45.000.000.000,00	Rp 45.000.000.000,00	7,55
329	PBS034	2022-05-19	2039-06-15	Rp 185.929.564.706,00	Rp 185.929.564.706,00	6,50
330	PBS034	2022-05-19	2039-06-15	Rp 92.964.299.510,00	Rp 92.964.299.510,00	6,50
331	PBS034	2022-05-19	2039-06-15	Rp 33.964.683.233,00	Rp 33.964.683.233,00	6,50
332	PBS034	2022-05-19	2039-06-15	Rp 13.348.964.889,00	Rp 13.348.964.889,00	6,50
333	PBS034	2022-05-19	2039-06-15	Rp 139.446.449.265,00	Rp 139.446.449.265,00	6,50
334	PBS034	2022-05-19	2039-06-15	Rp 139.446.449.265,00	Rp 139.446.449.265,00	6,50
335	PBS034	2022-05-19	2039-06-15	Rp 371.859.129.412,00	Rp 371.859.129.412,00	6,50
336	PBS034	2022-05-19	2039-06-15	Rp 92.964.782.353,00	Rp 92.964.782.353,00	6,50
337	PBS034	2022-05-19	2039-06-15	Rp 371.859.129.412,00	Rp 371.859.129.412,00	6,50
338	PBS034	2022-05-19	2039-06-15	Rp 33.964.683.233,00	Rp 33.964.683.233,00	6,50
339	PBS034	2022-05-19	2039-06-15	Rp 33.964.683.233,00	Rp 33.964.683.233,00	6,50
340	PBS034	2022-05-19	2039-06-15	Rp 33.964.683.233,00	Rp 33.964.683.233,00	6,50
341	PBS034	2022-05-19	2039-06-15	Rp 371.859.129.412,00	Rp 371.859.129.412,00	6,50
342	PBS034	2022-05-19	2039-06-15	Rp 33.964.683.233,00	Rp 33.964.683.233,00	6,50
343	PBS034	2022-05-19	2039-06-15	Rp 371.859.129.412,00	Rp 371.859.129.412,00	6,50
344	PBS034	2022-05-19	2039-06-15	Rp 20.024.372.546,00	Rp 20.024.372.546,00	6,50
345	PBS034	2022-05-19	2039-06-15	Rp 20.024.372.546,00	Rp 20.024.372.546,00	6,50
346	PBS034	2022-05-19	2039-06-15	Rp 139.446.449.265,00	Rp 139.446.449.265,00	6,50
347	PBS034	2022-05-19	2039-06-15	Rp 20.024.372.546,00	Rp 20.024.372.546,00	6,50
348	PBS034	2022-05-19	2039-06-15	Rp 92.964.782.353,00	Rp 92.964.782.352,00	6,50
349	PBS034	2022-05-19	2039-06-15	Rp 139.446.449.265,00	Rp 139.446.449.264,00	6,50
350	PBS034	2022-05-19	2039-06-15	Rp 33.963.753.585,00	Rp 33.963.753.584,00	6,50
351	PBS034	2022-05-19	2039-06-15	Rp 20.024.372.546,00	Rp 20.024.372.546,00	6,50
352	USDPBS003	2022-09-02	2025-09-02	USD 150.000.000,00	Rp 2.359.650.000.000,00	3,70
353	USDPBS004	2022-09-02	2027-09-02	USD 25.000.000,00	Rp 393.275.000.000,00	3,90
354	RDSPT PNM PEMBIAYAAN MIKRO BUMN SERI VII	2021-03-09	2024-03-09	Rp 539.470.600.000,00	Rp 539.470.600.000,00	
Total Investasi Surat Berharga					**Rp 112.964.163.493.125,00**	

ENTITAS ANAK

No	Seri	Tingkat Bagi Hasil Rata-rata Per Tahun (%)	Tanggal Jatuh Tempo	31 Desember 2022
1	**Diukur pada nilai wajar**			
2	Seri SR 011	8,05	10 Maret, 2022	0,00
3	Seri SR 012	6,30	10 Maret, 2023	3.883.674.000,00
4	Seri SR 013	6,05	10 September, 2023	2.891.983.000,00
5	Seri SR 014	5,47	10 September, 2023	3.102.850.000,00
6	Seri SR 015	5,10	10 September, 2024	3.092.927.000,00
7	Seri SR 016	5,10	10 September, 2024	1.509.250.000,00
8	Seri SR 017	5,10	10 September, 2025	19.865.000,00
9	PBS002	5,45	15 Januari, 2022	0,00
10	PBS004	6,10	15 Februari, 2037	21.714.000,00
11	PBS019	8,25	15 September, 2023	417.688.000,00
12	PBS029	8,25	15 Maret, 2034	0,00
13	PBS033	6,50	15 Juni, 2037	468.625.000,00
14	PBS034	6,50	15 Juni, 2039	189.053.000,00
	Subjumlah			**15.597.629.000,00**
	Diukur pada nilai biaya perolehan			
1	Seri IFR 006	10,25	15 Maret 2030	346.627.987.000,00
2	Seri IFR 007	10,25	15 Januari 2030	19.938.537.000,00
3	Seri IFR 0010	10,00	15 Februari 2036	408.980.015.000,00
4	Seri PBS 002	5,45	15 Januari 2022	0,00
5	Seri PBS 003	6,00	15 Januari 2027	237.843.205.000,00
6	Seri PBS 004	6,10	15 Pebruari 2037	1.082.284.381.000,00
7	Seri PBS 005	6,75	15-Apr-43	261.228.571.000,00
8	Seri PBS 012	8,88	15 November, 2031	1.174.982.991.000,00
9	Seri PBS 015	8,00	15 Juli, 2047	21.996.056.000,00
10	Seri PBS 017	6,13	15 Oktober, 2025	11.386.953.000,00
11	Seri PBS 021	8,50	15 November, 2026	94.093.883.000,00
12	Seri PBS 022	8,62	15-Apr-34	118.040.665.000,00
13	Seri PBS 025	8,38	15 Mei 2023	637.913.035.000,00
14	Seri PBS 025	6,50	15 Mei 2023	11.532.186.000,00
15	Seri PBS 029	6,38	15 Maret 2034	995.796.310.000,00
16	Seri PBS 033	6,75	15 Juni, 2047	84.304.833.000,00
17	Seri SR 011	3,78	10 Maret, 2022	0,00
18	Seri SR 016	4,95	10 Maret, 2025	5.000.000.000,00
19	Seri SR 017	5,90	10 September, 2025	500.000.000,00
20	SUKBI040123007	5,50	4 Januari 2023	200.000.000.000,00
21	SUKBI110123014	5,76	11 Januari 2023	100.000.000.000,00
22	SUKBI060123007	5,50	6 Januari 2023	250.000.000.000,00
23	SUKBI130123014	5,76	13 Januari 2023	200.000.000.000,00
24	SUKBI2912211W	3,50	5 Januari 2022	0,00
25	SUKBI3112211W	3,50	7 Januari 2022	0,00
	Subjumlah			**6.262.449.608.000,00**
	Dolar Amerika Serikat			
1	Seri INDOIS 25	4,33	28 Mei 2025	127.294.955.000,00
2	Seri INDOIS 27	4,15	29 Maret 2027	125.951.006.000,00
3	Seri INDOIS 31	2,55	9 Juni, 2031	243.015.114.000,00
	Subjumlah			**496.261.075.000,00**

	Diukur pada biaya perolehan			
1	Sukuk PT PPA *Asset Sales*	0,00	15-Nov-41	13.051.069.000.000,00
2	Sukuk Trust Receipt *Asset Swap*	0,00	29 Juni 2038	8.000.000.000.000,00
3	Sukuk Ijarah Berkelanjutan I PLN Tahap II Tahun 2013 S	9,60	10 Desember 2023	0,00
4	Sukuk Sampoerna Agro Tbk Tahun 2021	8,63	17 Maret 2024	30.000.000.000,00
5	Obligasi Sumberdaya Sewatama I Tahun 2012 Seri A	9,60	31 Maret 2024	0,00
	Subjumlah			**21.081.069.000.000,00**
	Penyesuaian nilai wajar saat akuisisi			27.973.442.000,00
	Jumlah			**27.883.350.754.000,00**

LAMPIRAN 5

BPKH
Badan Pengelola Keuangan Haji

REKAPITULASI INVESTASI LANGSUNG DAN INVESTASI LAINNYA
Per 31 Desember 2022

ENTITAS INDUK

No	Instrumen Investasi	Tanggal Transaksi	Nominal		Nominal Ekuivalen	
1	INVESTASI - LAINNYA - PYD	17 Januari 2020	Rp	600.000.000.000,00	Rp	600.000.000.000,00
2	INVESTASI - APIF I	12 Juni 2020	USD	4.917.456,00	Rp	77.356.500.336,00
3	INVESTASI - APIF II	6 Juli 2021	USD	6.465.544,00	Rp	101.709.472.664,00
Total Investasi Langsung dan Investasi Lainnya					**Rp**	**779.065.973.000,00**

ENTITAS ANAK

No	Uraian	Tempat kedudukan	Persentase kepemilikan	31 Desember 2022	
1	**Penyertaan modal sementara**				
	PT Al Ijarah Indonesia Finance	Jakarta	47,86%	Rp	401.616.000.000,00
2	**Tersedia untuk dijual**				
	PT Syarikat Takaful Indonesia	Jakarta	5,91%	Rp	6.095.237.000,00
	Jumlah			Rp	407.711.237.000,00
	Cadangan kerugian penurunan nilai			-Rp	60.242.400.000,00
	Bersih				
	Total			**Rp**	**347.468.837.000,00**

LAMPIRAN 6

BPKH
Badan Pengelola Keuangan Haji

REKAPITULASI ASET TETAP
Per 31 Desember 2022

ENTITAS INDUK

SALDO AWAL 1 JANUARI 2022

No	ASET TETAP	TANAH	GEDUNG & BANGUNAN	KENDARAAN	PERALATAN & MESIN	ASET TETAP LAINNYA *)	JALAN, IRIGASI DAN BANGUNAN	JUMLAH SALDO AWAL
1	BPKH - Perolehan Operasional BPKH	-	-	-	14.929.170.332,00	-	-	14.929.170.332,00
2	BPKH - Perolehan Ditjen PHU	-	-	-	175.000.000,00	-	-	175.000.000,00
	JUMLAH HARGA PEROLEHAN 1 JANUARI 2022	**-**	**-**	**-**	**15.104.170.332,00**	**-**	**-**	**15.104.170.332,00**
	AKUMULASI PENYUSUTAN 1 JANUARI 2022	**-**	**-**	**-**	**(8.479.560.562,00)**	**-**	**-**	**(8.479.560.562,00)**
	NILAI BUKU 1 JANUARI 2022	**-**	**-**	**-**	**6.624.609.770,00**	**-**	**-**	**6.624.609.770,00**

PENAMBAHAN / PENGURANGAN TAHUN 2022

No	ASET TETAP	TANAH	GEDUNG & BANGUNAN	KENDARAAN	PERALATAN & MESIN	ASET TETAP LAINNYA *)	JALAN, IRIGASI DAN BANGUNAN	JUMLAH PENAMBAHAN
1	BPKH - Perolehan Operasional BPKH	-	-	-	3.670.192.146,00	-	-	3.670.192.146,00
2	BPKH - Perolehan Ditjen PHU (Hibah BMH)	150.000.000,00	-	4.528.925.212,00	979.919.150,00	278.756.252,00	-	5.937.600.614,00
	PENAMBAHAN HARGA PEROLEHAN TAHUN 2022	**150.000.000,00**	**-**	**4.528.925.212,00**	**4.650.111.296,00**	**278.756.252,00**	**-**	**9.607.792.760,00**
	BEBAN PENYUSUTAN TAHUN 2022 BPKH	**-**	**-**	**-**	**(4.051.676.097,00)**	**-**	**-**	**(4.051.676.097,00)**
	BEBAN PENYUSUTAN TAHUN 2022 - HIBAH BMH	**-**	**-**	**(2.898.367.698,00)**	**(752.756.047,00)**	**(133.985.302,00)**	**-**	**(3.785.109.047,00)**
	BEBAN HIBAH BMH KE KEMENAG - PEROLEHAN	**150.000.000,00**	**-**	**4.528.925.212,00**	**979.919.150,00**	**278.756.252,00**	**-**	**5.937.600.614,00**
	BEBAN HIBAH BMH KE KEMENAG - AKUMULASI PENYU	**-**	**-**	**(2.898.367.698,00)**	**(752.756.047,00)**	**(133.985.302,00)**	**-**	**(3.785.109.047,00)**

SALDO AKHIR 31 DESEMBER 2022

No	ASET TETAP	TANAH	GEDUNG & BANGUNAN	KENDARAAN	PERALATAN & MESIN	ASET TETAP LAINNYA *)	JALAN, IRIGASI DAN BANGUNAN	JUMLAH SALDO AKHIR
1	BPKH - Perolehan Operasional BPKH	-	-	-	18.599.362.478,00	-	-	18.599.362.478,00
2	BPKH - Perolehan Ditjen PHU (Hibah BMH)	-	-	-	175.000.000,00	-	-	175.000.000,00
	JUMLAH HARGA PEROLEHAN 31 DESEMBER 2022	**-**	**-**	**-**	**18.774.362.478,00**	**-**	**-**	**18.774.362.478,00**
	AKUMULASI PENYUSUTAN 31 DESEMBER 2022	**-**	**-**	**-**	**(12.531.236.659,00)**	**-**	**-**	**(12.531.236.659,00)**
	NILAI BUKU 31 DESEMBER 2022	**-**	**-**	**-**	**6.243.125.819,00**	**-**	**-**	**6.243.125.819,00**

ENTITAS ANAK

SALDO AWAL 1 JANUARI 2022

No	ASET TETAP	Tanah	Bangunan	Kendaraan bermotor	Inventaris kantor	Komputer	Perbaikan sarana prasarana	Aset sewa pembiayaan Kendaraan bermotor	Jumlah
1	BMI	1.774.511.385.000,00	1.300.153.880.000,00	49.454.690.000,00	414.950.145.000	743.027.244.000	212.723.147.000	20.099.991.000,00	**4.514.920.482.000,00**
	JUMLAH HARGA PEROLEHAN 1 JANUARI 2022	**1.774.511.385.000,00**	**1.300.153.880.000,00**	**49.454.690.000,00**	**414.950.145.000,00**	**743.027.244.000,00**	**212.723.147.000,00**	**20.099.991.000,00**	**4.514.920.482.000,00**
	AKUMULASI PENYUSUTAN 1 JANUARI 2022	**-**	**336.589.747.000,00**	**42.030.172.000,00**	**392.406.020.000,00**	**682.410.391.000,00**	**197.793.312.000,00**	**19.842.025.000,00**	**1.671.071.667.000,00**
	NILAI BUKU 1 JANUARI 2022	**1.774.511.385.000,00**	**963.564.133.000,00**	**7.424.518.000,00**	**22.544.125.000,00**	**60.616.853.000,00**	**14.929.835.000,00**	**257.966.000,00**	**2.843.848.815.000,00**

PENAMBAHAN / PENGURANGAN TAHUN 2022

No	ASET TETAP	Tanah	Bangunan	Kendaraan bermotor	Inventaris kantor	Komputer	Perbaikan sarana prasarana	Aset sewa pembiayaan Kendaraan bermotor	Jumlah
1	BMI	121.109.769.000,00	(195.856.390.000,00)	3.451.470.000,00	16.497.107.000	10.357.864.000	(24.775.054.000)	(802.425.000,00)	(70.017.659.000,00)
	PENAMBAHAN HARGA PEROLEHAN TAHUN 2022	**121.109.769.000,00**	**(195.856.390.000,00)**	**3.451.470.000,00**	**16.497.107.000,00**	**10.357.864.000,00**	**(24.775.054.000,00)**	**(802.425.000,00)**	**(70.017.659.000,00)**
	BEBAN PENYUSUTAN TAHUN 2022 BPKH	**-**	**62.989.475.000,00**	**(9.099.509.000,00)**	**16.931.225.000,00**	**17.807.075.000,00**	**(23.384.375.000,00)**	**(544.458.000,00)**	**64.699.433.000,00**

SALDO AKHIR 31 DESEMBER 2022

No	ASET TETAP	Tanah	Bangunan	Kendaraan bermotor	Inventaris kantor	Komputer	Perbaikan sarana prasarana	Aset sewa pembiayaan Kendaraan bermotor	Jumlah
1	BMI	1.895.621.154.000,00	1.104.297.490.000,00	52.906.160.000,00	431.447.252.000,00	753.385.108.000,00	187.948.093.000,00	19.297.566.000,00	4.444.902.823.000,00
	JUMLAH HARGA PEROLEHAN 31 DESEMBER 2022	**1.895.621.154.000,00**	**1.104.297.490.000,00**	**52.906.160.000,00**	**431.447.252.000,00**	**753.385.108.000,00**	**187.948.093.000,00**	**19.297.566.000,00**	**4.444.902.823.000,00**
	AKUMULASI PENYUSUTAN 31 DESEMBER 2022	**-**	**399.579.222.000,00**	**32.930.663.000,00**	**409.337.245.000,00**	**700.217.466.000,00**	**174.408.937.000,00**	**19.297.567.000,00**	**1.735.771.100.000,00**
	NILAI BUKU 31 DESEMBER 2022	**1.895.621.154.000,00**	**704.718.268.000,00**	**19.975.497.000,00**	**22.110.007.000,00**	**53.167.642.000,00**	**13.539.156.000,00**	**(1.000,00)**	**2.709.131.723.000,00**
	Penyesuaian Nilai Wajar Saat Akuisisi								**(1.129.774.023.000,00)**
	Jumlah Aset Tercatat Setelah Penyesuaian								**1.579.357.700.000,00**

LAMPIRAN 7

REKAPITULASI ASET TIDAK BERWUJUD
Per 31 Desember 2022

ENTITAS INDUK

SALDO AWAL 1 JANUARI 2022

No	ASET TIDAK BERWUJUD	HARGA PEROLEHAN	AKUMULASI AMORTISASI	JUMLAH SALDO AWAL
1	BPKH - Perolehan Operasional	26.949.273.554,00	(4.620.911.945,00)	22.328.361.609,00
2	BPKH - Perolehan Ditjen PHU	292.093.306,00	(292.093.306,00)	-
	HARGA PEROLEHAN 1 JANUARI 2022	**27.241.366.860,00**		
	AKUMULASI AMORTISASI 1 JANUARI 2022		**(4.913.005.251,00)**	
	NILAI BUKU 1 JANUARI 2022			**22.328.361.609,00**

PENAMBAHAN / PENGURANGAN

No	ASET TIDAK BERWUJUD	PENAMBAHAN/PENGURANGAN TAHUN 2022	BEBAN AMORTISASI	BEBAN HIBAH
1	BPKH - Perolehan Operasional			
	Perolehan tahun 2022	194.664.500,00	(4.736.061.034,00)	
	Reklasifikasi ke Aset Neto	(3.110.155.070,00)		
	Reklasifikasi ke Beban Operasional	(4.035.032.628,00)		
2	BPKH - Perolehan Ditjen PHU (Hibah BMH)	103.646.240,00	(91.108.984,00)	
	PENAMBAHAN/(PENGURANGAN) PEROLEHAN ATB TAHUN 2022	**(6.846.876.958,00)**		
	BEBAN AMORTISASI TAHUN 2022		**(4.736.061.034,00)**	
	BEBAN HIBAH ASET BMH - PEROLEHAN			**103.646.240,00**
	BEBAN HIBAH ASET BMH - AKUMULASI AMORTISASI			**(91.108.984,00)**

SALDO AKHIR 31 DESEMBER 2022

No	ASET TIDAK BERWUJUD	HARGA PEROLEHAN	AKUMULASI AMORTISASI	JUMLAH SALDO AKHIR
1	BPKH - Perolehan Operasional	19.998.750.356,00	(9.356.972.979,00)	10.641.777.377,00
2	BPKH - Perolehan Ditjen PHU (Hibah BMH)	292.093.306,00	(292.093.306,00)	-
	HARGA PEROLEHAN 31 DESEMBER 2022	**20.290.843.662,00**		
	AKUMULASI AMORTISASI 31 DESEMBER 2022		**(9.649.066.285,00)**	
	NILAI BUKU 31 DESEMBER 2022			**10.641.777.377,00**

BPKH
Badan Pengelola Keuangan Haji

LAMPIRAN 8

REKAPITULASI UTANG JEMAAH TUNDA JEMAAH HAJI
Per 31 Desember 2022

A. Jemaah Reguler

NO	KODE BANK	NAMA BANK	SETORAN AWAL	SETORAN LUNAS	NMVA	TOTAL SETORAN
1	116	BANK BPD ACEH	12.185.000.000,00	2.998.030.068,00	2.272.913.794,00	17.455.943.862,00
2	117	BANK BPD SUMUT	24.015.000.000,00	6.516.470.445,00	4.456.709.794,00	34.988.180.239,00
3	111	BANK DKI	3.450.000.000,00	1.350.220.970,00	669.023.331,00	5.469.244.301,00
4	113	BANK JATENG S.	6.550.000.000,00	2.760.939.756,00	1.251.504.954,00	10.562.444.710,00
5	114	BANK JATIM	54.935.000.000,00	26.724.925.928,00	11.930.078.141,00	93.590.004.069,00
6	118	BANK NAGARI	15.740.000.000,00	4.885.858.792,00	2.958.821.261,00	23.584.680.053,00
7	517	BANK PANIN SYARIAH	6.825.000.000,00	2.989.498.474,00	1.275.951.117,00	11.090.449.591,00
8	013	BANK PERMATA SYARIAH	10.775.000.000,00	4.485.961.878,00	2.087.091.498,00	17.348.053.376,00
9	119	BANK RIAU KEPRI SYR.	14.735.000.000,00	4.528.294.475,00	3.943.472.239,00	23.206.766.714,00
10	120	BANK SUMSEL	26.765.000.000,00	8.214.931.655,00	7.318.667.182,00	42.298.598.837,00
11	451	BANK SYARIAH IND.	2.056.271.675.521,00	870.606.605.990,00	416.363.210.960,00	3.343.241.492.471,00
12	147	BMI	187.335.000.000,00	82.217.867.976,00	37.984.435.843,00	307.537.303.819,00
13	200	BTN	51.840.000.000,00	22.222.971.280,00	9.786.180.782,00	83.849.152.062,00
14	022	CIMB NIAGA	3.759.073.576,00	1.496.947.248,00	724.608.757,00	5.980.629.581,00
15	506	MEGA SYARIAH	77.990.000.000,00	32.321.187.738,00	16.472.475.930,00	126.783.663.668,00
JUMLAH			**Rp 2.553.170.749.097,00**	**Rp 1.074.320.712.673,00**	**Rp 519.495.145.583,00**	**Rp 4.146.986.607.353,00**

B. Jemaah Khusus

NO	KODE BANK	NAMA BANK	SETORAN AWAL	SETORAN LUNAS	NMVA	TOTAL SETORAN
1	111	BANK DKI	USD 40.000	USD 40.000	USD 4.858	USD 84.858
2	013	BANK PERMATA SYARIAH	USD 1.404.000	USD 1.279.591	USD 166.746	USD 2.850.337
3	451	BANK SYARIAH IND.	USD 14.828.000	USD 14.827.602	USD 1.802.987	USD 31.458.589
4	147	BMI	USD 12.892.000	USD 12.886.667	USD 1.563.748	USD 27.342.415
5	022	CIMB NIAGA	USD 1.040.000	USD 1.014.801	USD 125.149	USD 2.179.950
6	506	MEGA SYARIAH	USD 224.000	USD 223.216	USD 28.466	USD 475.682
JUMLAH			**USD 30.428.000**	**USD 30.271.877**	**USD 3.691.954**	**USD 64.391.831**
EKUIVALEN RUPIAH						**Rp 1.012.947.900.709,00**

JUMLAH A + B	**Rp 5.159.934.508.062,00**

LAMPIRAN 9

RINCIAN UTANG PEMBATALAN JEMAAH HAJI REGULER
Per 31 Desember 2022

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	NOMINAL	
1	2300133935	MUHAMMAD IDRUS	451	20/10/2010	Rp	42.880.637,00
2	3800036090	SAMUR HAMMA KACO	451	02/11/2015	Rp	42.880.636,00
3	1100451582	KARIMAN PADMO SUWARNO	422	22/12/2011	Rp	40.446.793,00
4	1100463200	LASIBAN SRIYANTO	113	12/01/2012	Rp	40.445.828,00
5	1000580810	ATIKAH	422	05/11/2012	Rp	40.067.403,00
6	1000522133	INAH	451	30/04/2012	Rp	40.067.403,00
7	1000522128	WASRIAH	451	30/04/2012	Rp	40.066.411,00
8	0900131935	MOH.FABEYAN	422	29/05/2012	Rp	40.056.825,00
9	0800098840	ROSIDI DULLAH SAYUTI	451	04/07/2012	Rp	40.054.848,00
10	0400084875	SAMSIDAR	451	06/01/2012	Rp	39.847.030,00
11	1000565993	MARYAM	451	03/10/2012	Rp	39.224.407,00
12	00216081617078074511	KHA. JAMIL	422	16/08/2016	Rp	36.549.020,00
13	0200128910	SUNARDI	451	01/02/2012	Rp	36.549.020,00
14	2300128888	BAHARIA	422	05/07/2010	Rp	26.736.921,00
15	2000050796	JEMAIN TUWOI GOMBENG	147	07/06/2011	Rp	26.736.919,00
16	2300162670	MULYATI	147	15/12/2011	Rp	26.736.919,00
17	2000053779	MASDIYAH AHMAD ABDULLAH	422	04/11/2011	Rp	26.736.919,00
18	1300549745	B KOESLANI	114	20/09/2011	Rp	26.736.919,00
19	1100494642	SUJARMI GIRAH SUPARMI	422	17/04/2012	Rp	26.736.919,00
20	1300634221	SRI WAHYUNI	114	14/05/2012	Rp	26.736.919,00
21	1300622384	BAIDOWI	422	27/03/2012	Rp	26.736.919,00
22	1900072495	RUSMINI PADLI MUHAMMAD	422	21/09/2011	Rp	26.736.919,00
23	2300156574	SYAMSIR	147	11/10/2011	Rp	26.736.919,00
24	1300598857	TORIMAN	451	11/01/2012	Rp	26.736.919,00
25	1300617466	M. HASAN, S.PDI	422	07/03/2012	Rp	26.736.919,00
26	1900112824	AHMAD SYARWANI ABD WAHID	427	04/04/2014	Rp	26.736.919,00
27	45116092151569135909	AHMAD SYAFII ARSYAD	451	21/09/2016	Rp	26.736.919,00
28	42216081522023162409	SIANI	422	15/08/2016	Rp	26.736.919,00
29	0400119286	KUSMAL ZEN	427	23/12/2014	Rp	26.736.919,00
30	2800221471	ENJUM	422	15/02/2016	Rp	26.736.919,00
31	2300239900	INDO WETTOENG	022	30/12/2014	Rp	26.736.919,00
32	02218062114370593409	SUYONO SUMOREJO MUJIONO	022	21/06/2018	Rp	26.736.919,00
33	14716110931618471214	MULYAN RASYID	147	09/11/2016	Rp	26.736.919,00
34	1300966900	SUSIATIN	422	10/08/2015	Rp	26.736.919,00
35	14717061326367305113	MUHAMAD MASFUR	147	13/06/2017	Rp	26.736.919,00
36	2800190435	ASNAN	451	15/09/2014	Rp	26.736.919,00
37	0400111123	PATIMAH	422	11/02/2014	Rp	26.736.919,00
38	0800128989	YUSNANI	427	10/01/2014	Rp	26.736.919,00
39	1100767216	TASMO	422	13/08/2015	Rp	26.736.919,00
40	45117012309355061011	JAENAP	451	23/01/2017	Rp	26.736.919,00
41	1301306141	FARIDA SULISTYARINI	147	13/09/2018	Rp	26.736.919,00
42	1001144398	IRPAN YERINATA	451	28/12/2018	Rp	26.736.919,00
43	1900127497	SITI SA'ADIAH SA'ALUDDIN	013	10/09/2015	Rp	26.736.919,00
44	45116071119641512409	ROJALI	451	11/07/2016	Rp	26.736.919,00
45	11117102400979243808	AVINA PUTRI INANDITA	111	24/10/2017	Rp	26.736.919,00
46	42217091964181095208	ANDI SITTI DJUHANNISE	422	19/09/2017	Rp	26.736.919,00
47	01317010600335355408	HAFIFA DULLAH PANANGE	013	06/01/2017	Rp	26.736.919,00
48	42216102545191422410	KAYAT	422	25/10/2016	Rp	26.736.919,00
49	45118071871860015909	HENDI IRAWAN	451	18/07/2018	Rp	26.736.919,00
50	45117120624274341609	JUMRAN	451	06/12/2017	Rp	26.736.919,00
51	2800189964	ROIYAT	422	05/09/2014	Rp	26.736.919,00
52	14716072810674080908	DJAMIAT SUMAGA	147	28/07/2016	Rp	26.736.919,00
53	0200188478	RUSDI	451	09/09/2015	Rp	26.736.919,00
54	01317042807690525208	NAHARIAH THAMRIN MADA	013	28/04/2017	Rp	26.736.919,00
55	14717022810773225009	MUCHSIN	147	28/02/2017	Rp	26.736.919,00
56	50617030701541051311	AFIFUDIN	506	07/03/2017	Rp	26.736.919,00
57	42218081475558031514	TARMANI	422	14/08/2018	Rp	26.736.919,00
58	45118071168245285310	KOMARIAH KUSWATI	451	11/07/2018	Rp	26.736.919,00
59	01318010800715255610	SERGAP	013	08/01/2018	Rp	26.736.919,00
60	1300839849	NUR KHOLIS	451	16/01/2014	Rp	26.736.919,00
61	01317010600337210109	ABDUL MUING TAMMANG	013	06/01/2017	Rp	26.736.919,00
62	45116111475577055608	GUNTURIADI	451	14/11/2016	Rp	26.736.919,00
63	0400128877	AMINAH	451	17/12/2015	Rp	26.736.919,00
64	1001125678	SITI AISYAH	111	01/11/2018	Rp	26.736.919,00
65	1300760724	ASRI WINARSIH KROMODARI	422	23/04/2013	Rp	26.736.919,00
66	1500113842	M. YAKUB	422	02/09/2014	Rp	26.736.919,00
67	01317020902920215108	YULICHATI	013	09/02/2017	Rp	26.736.919,00
68	00217032113489375412	AMRIANI	422	21/03/2017	Rp	26.736.919,00
69	1300769469	ADITYA PRIA PURNA WIJAYA	451	04/06/2013	Rp	26.736.919,00
70	1100804688	DEISYA MONIKA PUSPA	147	23/12/2015	Rp	26.736.919,00
71	11417072404625103010	MAMIK	114	24/07/2017	Rp	26.736.919,00
72	2300264874	LASSE	422	11/01/2016	Rp	26.736.919,00
73	1100752779	AHMAD JUWENI	422	11/05/2015	Rp	26.736.919,00
74	42216102545192382510	IMROATUL MARWIYAH	422	25/10/2016	Rp	26.736.919,00
75	1100807300	JOKO SAGASTONO	422	31/12/2015	Rp	26.736.919,00
76	1600019553	M QURAIS DG MAGA	422	13/09/2018	Rp	26.736.919,00
77	45118071168255485610	NUNUNG NURHAJATY	451	11/07/2018	Rp	26.736.919,00
78	11917111504144053414	SITI INTANG	119	15/11/2017	Rp	26.736.919,00
79	2800221469	SARIP	422	15/02/2016	Rp	26.736.919,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	NOMINAL	
80	1300893931	SITI MUSLIKAH	422	10/10/2014	Rp	26.736.919,00
81	51717020902493533512	WASITAH	517	09/02/2017	Rp	26.736.919,00
82	45116100356610303810	MURNI	451	03/10/2016	Rp	26.736.919,00
83	01317020902921065508	SOENARJO	013	09/02/2017	Rp	26.736.919,00
84	45116092151565225709	MERYWANTI HASAN NUR	451	21/09/2016	Rp	26.736.919,00
85	1500116614	KAYOK	147	29/10/2014	Rp	26.736.919,00
86	1000827035	RAHMAH	451	09/10/2015	Rp	26.736.919,00
87	0200188479	DAHLIANA	451	09/09/2015	Rp	26.736.919,00
88	1001102563	RUETI	451	07/09/2018	Rp	26.736.919,00
89	51717020702256125208	DJUMINAH	517	07/02/2017	Rp	26.736.919,00
90	2800174244	MURDIAH BT. UNJIH	200	19/11/2013	Rp	26.736.919,00
91	0800163893	SUMIYATI KROMO WIRYO	451	13/12/2016	Rp	26.736.919,00
92	1800035274	WIDIASTUTI	427	22/04/2014	Rp	26.736.919,00
93	0800163895	SUGITO PARTO SUKIRNO	451	13/12/2016	Rp	26.736.919,00
94	1100673705	RUMSIYAH	422	26/03/2014	Rp	26.736.919,00
95	1900104201	BASIMAH KAMUK LUH ACIL	422	20/08/2013	Rp	26.736.919,00
96	0200184855	JUMRIH	451	08/05/2015	Rp	26.736.919,00
97	1300893929	DUGEL SUGIARTO	422	10/10/2014	Rp	26.736.919,00
98	42216042902393530109	SAFIUDDIN	422	29/04/2016	Rp	26.736.919,00
99	45118011005597054711	DAENG TABUNGA	451	10/01/2018	Rp	26.736.919,00
100	1300991542	BANDI	200	30/10/2015	Rp	26.736.919,00
101	00217020606955284614	NUR IDHOM	422	06/02/2017	Rp	26.736.919,00
102	14718062838378485311	ASIAH	147	28/06/2018	Rp	26.736.919,00
103	1000756504	JENAB	451	23/10/2014	Rp	26.736.919,00
104	2300227920	MUHTAR	427	17/07/2014	Rp	26.736.919,00
105	1100533651	SITI YATMINAH	451	03/10/2012	Rp	26.736.919,00
106	02217082213203555109	BAKI	022	22/08/2017	Rp	26.736.919,00
107	45116101463263544812	JOHANI SALEHE WA'MALLA	451	14/10/2016	Rp	26.736.919,00
108	1100566504	SRI HASTUTI	422	11/12/2012	Rp	26.736.919,00
109	1300731444	AGUS SUNARKO	422	09/01/2013	Rp	26.736.919,00
110	1300782718	SITI NURHAYATI KAROR AHMAD	422	20/08/2013	Rp	26.736.919,00
111	51716102007284473810	MALA MARHAINI	517	20/10/2016	Rp	26.736.919,00
112	45116100356603393410	MASRIYAH	451	03/10/2016	Rp	26.736.919,00
113	1100642129	SAMAI	422	07/11/2013	Rp	26.736.919,00
114	00217020606958364714	MAMLUATU TIFLIYAH	422	06/02/2017	Rp	26.736.919,00
115	14716100623934525713	JANNAH ZAILANI HASAN	147	06/10/2016	Rp	26.736.919,00
116	2000060638	ASMAWATI SALEH MATDIR	451	21/06/2012	Rp	26.736.919,00
117	1300979146	MADARI	114	22/09/2015	Rp	26.736.919,00
118	2400042947	NI JULAEHA	422	31/12/2014	Rp	26.736.919,00
119	45118071871857335409	NOFIKASARI BAHARUDDIN	451	18/07/2018	Rp	26.736.919,00
120	0600130068	AGUS PRIYAMBADA RAMELAN	422	21/10/2013	Rp	26.736.919,00
121	1100807305	LISTIANI WIDIASTUTI	422	31/12/2015	Rp	26.736.919,00
122	00216093027793364111	GATOT KUSMIANTO	422	30/09/2016	Rp	26.736.919,00
123	2300326618	ARIFIN RAUFONG BORAHIMA	427	27/08/2018	Rp	26.736.919,00
124	1001112676	DENI INDRA PURNAMA KOTO	147	01/10/2018	Rp	26.736.919,00
125	1300640151	PASIRUN	451	12/06/2012	Rp	26.736.919,00
126	2800201906	SARINO WIHARJO	422	25/02/2015	Rp	26.736.919,00
127	1300829524	A. SHODIK	427	24/12/2013	Rp	26.736.919,00
128	2300265783	A. IDOLA TENRI AJENG	451	19/01/2016	Rp	26.736.919,00
129	1100642130	TURAH	422	07/11/2013	Rp	26.736.919,00
130	0300087351	ROSIDA	422	03/12/2012	Rp	26.736.919,00
131	1300837429	SALEKO	427	08/01/2014	Rp	26.736.919,00
132	1100651131	SOEDJANI SLAMET MOH THOTIB	427	06/12/2013	Rp	26.736.919,00
133	45116071119642082709	SUMIATI	451	11/07/2016	Rp	26.736.919,00
134	11117102400978373608	SINEM	111	24/10/2017	Rp	26.736.919,00
135	1300765371	WAGINEM	422	14/05/2013	Rp	26.736.919,00
136	1300950948	NURZAINI SUWITO SUMAR	451	05/05/2015	Rp	26.736.919,00
137	2800205934	MUHAMMAD TEGUH	451	28/05/2015	Rp	26.736.919,00
138	1300689936	MADROSO	451	12/11/2012	Rp	26.736.919,00
139	1301013726	SUNARTI	422	05/01/2016	Rp	26.736.919,00
140	00216090822457402314	NADIRAH	422	08/09/2016	Rp	26.736.919,00
141	01318072616030225109	AISYAH	013	26/07/2018	Rp	26.736.919,00
142	45117080769716501709	ENENG SITI NURJANAH	451	07/08/2017	Rp	26.736.919,00
143	51717020702257035308	PAIDI	517	07/02/2017	Rp	26.736.919,00
144	1300698577	REFA OKTRIANA KHANISYA	200	27/11/2012	Rp	26.736.919,00
145	3900009946	HAERULLAH	147	26/06/2014	Rp	26.736.919,00
146	0900191589	SHINTA ARIFIANTI SOETARDJO	451	25/03/2015	Rp	26.736.919,00
147	1301345240	MISTUR	506	04/12/2018	Rp	26.736.919,00
148	42218051443617050412	AHMAD TAJUDIN	422	14/05/2018	Rp	26.736.919,00
149	42218071259894142610	ASBINAH	422	12/07/2018	Rp	26.736.919,00
150	2300337653	HAEDAR HAKIM BEDDU	422	31/12/2018	Rp	26.736.919,00
151	1000647192	ABDUL RACHMAN	427	20/05/2013	Rp	26.736.919,00
152	2300194957	HAWA	147	04/01/2013	Rp	26.736.919,00
153	1100585066	AGUS SUHARTANTO SUPARDI	451	30/01/2013	Rp	26.736.919,00
154	00217060723034285012	BINTI NURIYAH	422	07/06/2017	Rp	26.736.919,00
155	0400128254	ANDRA ANAS	422	24/11/2015	Rp	26.736.919,00
156	2800205155	KHOTIB BIN RUSA	451	13/05/2015	Rp	26.736.919,00
157	01316100309820260413	JALIAH LAMAK ABDULLAH	013	03/10/2016	Rp	26.736.919,00
158	00217122158709100111	ISMANU	422	21/12/2017	Rp	26.736.919,00
159	2000077326	CHAIRUL HAFIZ PARDIANSYAH	422	03/04/2014	Rp	26.736.919,00
160	01317111526022305112	FIRMAN TASSAKKA BACOK	013	15/11/2017	Rp	26.736.919,00
161	2300207179	ROSMINI	451	20/08/2013	Rp	26.736.919,00
162	1100817868	SUTRISNO	422	16/02/2016	Rp	26.736.919,00
163	1001102560	SAUMAN	451	07/09/2018	Rp	26.736.919,00
164	00916082904204232511	RAHIMAH	427	29/08/2016	Rp	26.736.919,00
165	1000647193	HANDAYANINGSIH	427	20/05/2013	Rp	26.736.919,00
166	14717112066497240710	SITTI HANIFAH CHADIDJAH	147	20/11/2017	Rp	26.736.919,00
167	1300697632	WENING SRIPENI LEGOWO	422	26/11/2012	Rp	26.736.919,00
168	1100493833	NUR KAENI LASTRO LANANG	422	13/04/2012	Rp	26.736.262,00
169	1100477421	AMIMAH	451	15/02/2012	Rp	26.736.262,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	NOMINAL	
170	2000056996	SAINAH MOHDAR MAIL	422	31/01/2012	Rp	26.736.262,00
171	1301015153	SUHAINI	422	11/01/2016	Rp	26.736.262,00
172	00917110810224044711	DARAWISA	427	08/11/2017	Rp	26.736.262,00
173	1000753894	MARYATI	451	14/10/2014	Rp	26.736.262,00
174	0500069203	HERMANSYAH ABDULLAH HASYIM	422	24/12/2014	Rp	26.736.262,00
175	1301340051	M. MUSTAINUDDIN	506	21/11/2018	Rp	26.736.262,00
176	1101035205	MUJIATUN	451	01/08/2018	Rp	26.736.262,00
177	3700019826	SYAMSIA EMA TOKAN	451	27/08/2014	Rp	26.736.262,00
178	1100739451	FARDHON DAKRUN KASNADI	506	16/02/2015	Rp	26.736.262,00
179	42716062806475494912	SUPINAH	427	28/06/2016	Rp	26.736.262,00
180	45117060649995394413	OYOH SUROYAH	451	06/06/2017	Rp	26.736.262,00
181	0400124884	MASYHURI LUBIS	451	10/08/2015	Rp	26.736.262,00
182	0200158062	KARTINI	451	18/04/2013	Rp	26.736.262,00
183	1500177892	RENEP	013	10/09/2018	Rp	26.736.262,00
184	0800106120	DALINEM MUGIONO ADAM	427	18/10/2012	Rp	26.736.262,00
185	2800163106	FACHRIZAL	451	03/05/2013	Rp	26.736.262,00
186	42218050441133580910	KAHARUDDIN	422	04/05/2018	Rp	26.736.262,00
187	0500082625	HAFZIRWAN	422	19/10/2016	Rp	26.736.262,00
188	1100558563	MUCHIBIN	422	23/11/2012	Rp	26.736.262,00
189	11716090801823362312	ABADI HARAHAP	117	08/09/2016	Rp	26.736.262,00
190	01318050710443022310	JUWARIYAH	013	07/05/2018	Rp	26.736.262,00
191	0700030988	ALI GERAM ALI PITAR	422	22/09/2014	Rp	26.736.262,00
192	1101074141	SARTONO	422	12/11/2018	Rp	26.736.262,00
193	01316051201071305010	DEDEN	013	12/05/2016	Rp	26.736.262,00
194	1000785432	DJUARSA	451	11/02/2015	Rp	26.736.262,00
195	1100680713	SOHIBIN AL MASNGUDIN MASHURI	422	14/05/2014	Rp	26.736.262,00
196	1100660498	MASTUKAH KUSRIN KUSAIN	422	07/01/2014	Rp	26.736.262,00
197	42218041134877244309	SUYATMI AMAT KIYAT	422	11/04/2018	Rp	26.736.262,00
198	01317112226704135910	KARSEM	013	22/11/2017	Rp	26.736.262,00
199	51716120110705291314	MAHSUN	517	01/12/2016	Rp	26.736.262,00
200	1000848170	MAHHERU	451	31/12/2015	Rp	26.736.262,00
201	1000743189	RAKMAT	422	03/09/2014	Rp	26.736.262,00
202	2800171470	SUDARJAT	451	10/10/2013	Rp	26.736.262,00
203	0500075250	ASMAH	506	03/11/2015	Rp	26.736.262,00
204	1000763746	YANI FIRMAN	427	17/11/2014	Rp	26.736.262,00
205	45117082879852585311	RIKA FITRIANA AHMAD BASYIR	451	28/08/2017	Rp	26.736.262,00
206	50617120511974222412	SITI AROFAH	506	05/12/2017	Rp	26.736.262,00
207	1300870206	MARFU'AH	427	24/06/2014	Rp	26.736.262,00
208	01317042507469235712	USEH SURYATI	013	25/04/2017	Rp	26.736.262,00
209	1100783813	SUKATI	422	08/10/2015	Rp	26.736.262,00
210	3800037029	MASEULENG	422	18/01/2016	Rp	26.736.262,00
211	1000848173	SRI SUBEKTI	451	31/12/2015	Rp	26.736.262,00
212	1900112863	ANDI MASPERAK ANDI RENG RENG	451	07/04/2014	Rp	26.736.262,00
213	1100543681	RUSMINAH	422	23/10/2012	Rp	26.736.262,00
214	1001125643	TATI MULYATI	506	01/11/2018	Rp	26.736.262,00
215	45117032329739231810	MOHAMAD IRFAN	451	23/03/2017	Rp	26.736.262,00
216	42217090760593412614	IYUS YUSUP	422	07/09/2017	Rp	26.736.262,00
217	1001125622	CASBA	506	01/11/2018	Rp	26.736.262,00
218	0100162325	ADJUMAR	422	18/09/2018	Rp	26.736.262,00
219	0400168170	JAMALUDIN MUHAMMAD UJANG KUNING	451	26/11/2018	Rp	26.736.262,00
220	00217010500660343610	KARTINI ISKANDAR DARBIN	422	05/01/2017	Rp	26.736.262,00
221	1000648065	NANI SUMIRAT	422	22/05/2013	Rp	26.736.262,00
222	1000785433	DEDE RENY DARYATI	451	11/02/2015	Rp	26.736.262,00
223	00217103149579350610	ASIYAH HAMSAN NUSI	422	31/10/2017	Rp	26.736.262,00
224	42217100469964532011	MISMI	422	04/10/2017	Rp	26.736.262,00
225	00217100443831530013	SAHARUDING JUMA KALLAYONG	422	04/10/2017	Rp	26.736.262,00
226	0500082626	ZULMIDAR	422	19/10/2016	Rp	26.736.262,00
227	42217100570397532410	ISMAN	422	05/10/2017	Rp	26.736.262,00
228	1100888916	SASMI	427	29/12/2016	Rp	26.736.262,00
229	0200179044	TUKIMIN	451	04/12/2014	Rp	26.736.262,00
230	1001144451	LUTFIYATUN NISA	451	28/12/2018	Rp	26.736.262,00
231	2800222787	MOHAMAD HIKMAT	427	14/03/2016	Rp	26.736.262,00
232	42217100570400412610	ZUHARNIS	422	05/10/2017	Rp	26.736.262,00
233	42218062250662553310	SARIPUDIN	422	22/06/2018	Rp	26.736.262,00
234	1100564094	RAHAYU KUSPINAH	422	05/12/2012	Rp	26.736.262,00
235	0800153359	ISMINAH SUHARDI MAT ISAH	451	01/03/2016	Rp	26.736.262,00
236	00217100443852424813	SATUNI KACO BELA	422	04/10/2017	Rp	26.736.262,00
237	1900124327	SALAPUDDIN JAKPAR KADERI	422	29/04/2015	Rp	26.736.262,00
238	0800144584	HARTATI	422	20/08/2015	Rp	26.736.262,00
239	1001144364	ASENIH	451	28/12/2018	Rp	26.736.262,00
240	0800113700	SINEM INGGIT WINARNI	451	10/01/2013	Rp	26.736.262,00
241	42217101673869114809	I KETUT SAPTONO	422	16/10/2017	Rp	26.736.262,00
242	01318051410918075211	MUHAYAH	013	14/05/2018	Rp	26.736.262,00
243	2000063766	DAUMI DJASIM	451	05/11/2012	Rp	26.736.262,00
244	42218072465070272009	ARIN	422	24/07/2018	Rp	26.736.262,00
245	45117081172909123311	MAHMUD	451	11/08/2017	Rp	26.736.262,00
246	0200183243	RASIDAH TAKARINA LUBIS	117	13/03/2015	Rp	26.736.262,00
247	1101074140	SRI SURANI	422	12/11/2018	Rp	26.736.262,00
248	1300755107	MISYANI	427	01/04/2013	Rp	26.736.262,00
249	1300930046	NGATIMAH WIJI SAKIDO	427	22/01/2015	Rp	26.736.262,00
250	1100795949	BAWON LAILA	013	18/11/2015	Rp	26.736.262,00
251	1000923600	NURIPAN	451	05/12/2016	Rp	26.736.262,00
252	42216110147391055212	ROSIDI	422	01/11/2016	Rp	26.736.262,00
253	51716100706204231909	MUNIM	517	07/10/2016	Rp	26.736.262,00
254	1001144351	MURNI	451	28/12/2018	Rp	26.736.262,00
255	2000086162	ZAENAL AKROM	451	11/06/2015	Rp	26.736.262,00
256	0800127193	ANANG YUNUS RUSIYANTO	422	10/12/2013	Rp	26.736.262,00
257	2800175414	NURDIN	200	02/12/2013	Rp	26.736.262,00
258	42717021707830221314	RITA HERIYANTI	427	17/02/2017	Rp	26.736.262,00
259	42717041014548133608	HAMROH	427	10/04/2017	Rp	26.736.262,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	NOMINAL	
260	1900133059	SUPARNO SUROPAWIRO DONOREJO	422	01/02/2016	Rp	26.736.262,00
261	1000771729	NASTI	451	16/12/2014	Rp	26.736.262,00
262	1001132576	SUTOPO ADI RAHAYU	427	22/11/2018	Rp	26.736.262,00
263	1100819919	SUADI	451	26/02/2016	Rp	26.736.262,00
264	0400168167	ASNI ABAN OJAB	451	26/11/2018	Rp	26.736.262,00
265	01317092719845520213	SUTANI	013	27/09/2017	Rp	26.736.262,00
266	1101035211	SUKIRNO	451	01/08/2018	Rp	26.736.262,00
267	1100805151	CHADZIQ ASRURUN FAUZAN	422	28/12/2015	Rp	26.736.262,00
268	1000682311	EMAH	200	01/11/2013	Rp	26.736.262,00
269	0500075281	RAHMAD	506	03/11/2015	Rp	26.736.262,00
270	2800294751	AHMAD YONO	451	12/10/2018	Rp	26.736.262,00
271	0200173714	RAZALI	451	04/08/2014	Rp	26.736.262,00
272	45117082879850065311	AHMAD BASYIR MANSYUR	451	28/08/2017	Rp	26.736.262,00
273	45116090946359141309	WINDARINI	451	09/09/2016	Rp	26.736.262,00
274	42718071235875324210	OMID	427	12/07/2018	Rp	26.736.262,00
275	1301340047	SITI KHALIMAH	506	21/11/2018	Rp	26.736.262,00
276	1001110019	AMANAH	422	25/09/2018	Rp	26.736.262,00
277	2800192745	SUMINAH	422	17/10/2014	Rp	26.736.262,00
278	3800029590	PAIRIN	422	15/04/2014	Rp	26.736.262,00
279	0500075249	LAILA	506	03/11/2015	Rp	26.736.262,00
280	1000744496	RAMI	422	09/09/2014	Rp	26.736.262,00
281	45118080180031244614	ASUROH	451	01/08/2018	Rp	26.736.262,00
282	0200157345	HALIMAH MANURUNG	117	28/03/2013	Rp	26.736.262,00
283	1300864138	ARDA FITRIANA	451	16/05/2014	Rp	26.736.262,00
284	1301327642	MASIRUN KARJONO TENGUL	517	23/10/2018	Rp	26.736.262,00
285	0800115063	HASBULLOH MANAN MUHAMMAD	451	01/02/2013	Rp	26.736.262,00
286	1001132575	RATNA KOMALA	427	22/11/2018	Rp	26.736.262,00
287	1900133058	SITI RUSINAH M. DARMAWI	422	01/02/2016	Rp	26.736.262,00
288	0500075248	ARBAIN	506	03/11/2015	Rp	26.736.262,00
289	45117103010154511011	BADERI ABD. RASID	451	30/10/2017	Rp	26.736.262,00
290	00216062809158332111	ABD RAHMAN S.PD	422	28/06/2016	Rp	26.736.262,00
291	1000629092	PATIMAH	427	05/03/2013	Rp	26.736.262,00
292	42717080831098245309	EMPAT	427	08/08/2017	Rp	26.736.262,00
293	0500069204	SUTINAH SARIMIN HAMZAH	422	24/12/2014	Rp	26.736.262,00
294	0800134976	MASYTOH YAHYA ACHMAD ANUNG	427	23/09/2014	Rp	26.736.262,00
295	01318071014164375809	SUMIATI	013	10/07/2018	Rp	26.736.262,00
296	1000763747	AI NURMALA	427	17/11/2014	Rp	26.736.262,00
297	01317042507470470013	KOKO DARMAN DARSONO	013	25/04/2017	Rp	26.736.262,00
298	45117122232173254414	WINDI ROHMINDARI	451	22/12/2017	Rp	26.736.262,00
299	42216083026779570810	GIMAN	422	30/08/2016	Rp	26.736.262,00
300	1900106679	ABDUL HAMID UTUH ANAS	422	28/10/2013	Rp	26.736.262,00
301	3800029587	GUNAIYA	422	15/04/2014	Rp	26.736.262,00
302	00217010500658043510	MUHAMMAD SANIP LUBIS	422	05/01/2017	Rp	26.736.262,00
303	42717112254431442611	YANA HERMANA	427	22/11/2017	Rp	26.736.262,00
304	45116051607620340210	SAWIYAH AMBO UPE	451	16/05/2016	Rp	26.736.262,00
305	0200158060	TONGKU NAMORA	451	18/04/2013	Rp	26.736.262,00
306	0400124885	MAILISNUR	451	10/08/2015	Rp	26.736.262,00
307	3700021566	SUDARMI	451	09/04/2015	Rp	26.736.262,00
308	11617112205179491511	NURHAYATI	116	22/11/2017	Rp	26.735.604,00
309	1161711130493852210 8	ADUAH ARAHMAN NEHKRUENG	116	13/11/2017	Rp	26.735.604,00
310	0100119355	TARMIZI	116	17/09/2015	Rp	26.731.000,00
311	1700071768	MAHIBAH	451	02/01/2019	Rp	26.542.052,00
312	1001147546	ADE MARYANI	022	07/01/2019	Rp	26.538.462,00
313	1001150532	JEJE	427	15/01/2019	Rp	26.532.066,00
314	1001154470	EMAN ROHIMAN	013	24/01/2019	Rp	26.525.605,00
315	1001154468	ROPIAH	013	24/01/2019	Rp	26.525.605,00
316	1101098343	MOH KHAMIDIN	427	28/01/2019	Rp	26.522.733,00
317	2800305831	HUSIN WAHYUDIN	451	30/01/2019	Rp	26.521.297,00
318	2800305832	IDA ROSIDA	451	30/01/2019	Rp	26.521.297,00
319	1001158363	MUSLIHUDIN	451	07/02/2019	Rp	26.515.554,00
320	1301374243	YUDI ANTON WIJAKSONO	422	18/02/2019	Rp	26.508.309,00
321	1001163405	SALUD RIYADI	427	26/02/2019	Rp	26.502.566,00
322	1001163406	GENIK DIAN PRAMESTI	427	26/02/2019	Rp	26.502.566,00
323	1101107464	JURIYAH	517	05/03/2019	Rp	26.497.540,00
324	1101107463	SUTARNO	517	05/03/2019	Rp	26.497.540,00
325	2400065770	MUNARSIH	427	18/03/2019	Rp	26.488.207,00
326	1301382014	BARDI SADIRAN SAKIBAN	451	19/03/2019	Rp	26.486.837,00
327	0500108554	ERGUSTI	427	22/03/2019	Rp	26.484.684,00
328	0500108555	MARLIATI	427	22/03/2019	Rp	26.484.684,00
329	1001170041	IWAN SOFYAN	451	25/03/2019	Rp	26.483.181,00
330	1001170030	SUSI SURYATI	451	25/03/2019	Rp	26.483.181,00
331	1001170020	TITI	451	25/03/2019	Rp	26.482.530,00
332	1001172530	MIFTAH	147	04/04/2019	Rp	26.476.002,00
333	1001172533	P HERYANI	147	04/04/2019	Rp	26.476.002,00
334	0400172734	SUHARTINI LASIJO SISWO MARTONO	451	09/04/2019	Rp	26.471.761,00
335	1301392302	USWATUN HASANAH	147	29/04/2019	Rp	26.458.054,00
336	1101119769	MUHAMAD RIZAL FUTIROT	521	06/05/2019	Rp	26.453.028,00
337	2000118946	FAHRIYAH	506	10/05/2019	Rp	26.449.506,00
338	2800313194	NENENG MAESYAROH YUSUF	451	15/05/2019	Rp	26.445.916,00
339	2800313195	EFRI	451	15/05/2019	Rp	26.445.916,00
340	1700073994	BROTO SUTOPO	451	28/05/2019	Rp	26.437.234,00
341	1700073993	NINING SARININGSIH	451	28/05/2019	Rp	26.436.584,00
342	1001187116	NURAINI	427	18/06/2019	Rp	26.422.157,00
343	2400066853	ROSNIAWATI	427	19/06/2019	Rp	26.420.790,00
344	1301407167	MURLIMA	013	25/06/2019	Rp	26.417.132,00
345	1001193646	LUSI GUNAWAN	451	05/07/2019	Rp	26.409.303,00
346	1001194414	NUNUNG ENGKIN SUKINAH	427	08/07/2019	Rp	26.407.149,00
347	0600217809	YUSMAWATI TJIKWAN SOE EOD	120	29/07/2019	Rp	26.392.722,00
348	1301422754	SUFIYATUN	422	29/07/2019	Rp	26.392.073,00
349	1301422750	BAYU ANGGARA	422	29/07/2019	Rp	26.392.073,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	NOMINAL	
350	2300350328	FAHRIANTI FAHARUDDIN TAHIR	506	30/07/2019	Rp	26.392.004,00
351	2300350326	SYAMSUL SYARIPUDDIN ABDUL THALIB	506	30/07/2019	Rp	26.392.004,00
352	0800214723	ACUM AJUM MA'AT	427	13/08/2019	Rp	26.381.304,00
353	0800214722	YAYA SATRIA AMIJAYA	427	13/08/2019	Rp	26.381.304,00
354	2300351602	NURDAYA CAM DAENG NGERANG	506	14/08/2019	Rp	26.381.235,00
355	1301431917	IMAM HIDAYAT	451	15/08/2019	Rp	26.379.868,00
356	1301438655	DJUMA'ATI	147	28/08/2019	Rp	26.371.184,00
357	1301440507	MAHMOEDI	114	02/09/2019	Rp	26.366.946,00
358	1001220362	HENI ICHDIAWATI	427	03/09/2019	Rp	26.366.228,00
359	1001221904	SOHIB	451	06/09/2019	Rp	26.364.074,00
360	1001221905	ATUN HASANAH	451	06/09/2019	Rp	26.364.074,00
361	1001226333	RATNA SUMINAR	013	16/09/2019	Rp	26.356.895,00
362	1001226332	BANTAR WITARSA	013	16/09/2019	Rp	26.356.895,00
363	1200126405	SUMIYATI KARTODIKROMO KROMO WIRY	022	18/09/2019	Rp	26.356.108,00
364	1301454292	LILIK LINDA SUSMIATI	451	23/09/2019	Rp	26.352.518,00
365	1301457147	SITI ROCHMAH	422	27/09/2019	Rp	26.349.646,00
366	1500200453	NURHAEDAH	427	02/10/2019	Rp	26.346.057,00
367	1301459968	ALFIYAH	147	02/10/2019	Rp	26.346.057,00
368	1301459969	SITI ASMUNAH	147	02/10/2019	Rp	26.346.057,00
369	0400179574	ANDI BUDRIYAN	451	04/10/2019	Rp	26.344.621,00
370	0800219618	TITIEK AKBARI YAKUB	427	07/10/2019	Rp	26.341.819,00
371	0800219617	BADARUDDIN HOESIN	427	07/10/2019	Rp	26.341.819,00
372	1101183727	TRI HARTINI	427	16/10/2019	Rp	26.335.358,00
373	1101185101	SITI ROMLAH	422	18/10/2019	Rp	26.334.570,00
374	1500201832	HOTAMAH	517	21/10/2019	Rp	26.332.416,00
375	1301476922	DIYATUN	517	04/11/2019	Rp	26.322.365,00
376	3600032963	NOVIEYANTI SEHE KATTY	427	12/11/2019	Rp	26.315.974,00
377	2300361788	MUSTAPA KORI PATO	422	14/11/2019	Rp	26.315.186,00
378	1001250881	BUDI ARYANTO	451	14/11/2019	Rp	26.315.186,00
379	1001250883	KUSBANDINI	451	14/11/2019	Rp	26.315.186,00
380	1001250885	TASYA LAYUNG PERMATA	451	14/11/2019	Rp	26.315.186,00
381	1001253217	SUMAENAH	506	21/11/2019	Rp	26.310.160,00
382	1001253214	SUMINTO	506	21/11/2019	Rp	26.310.160,00
383	2300362520	LARAJUNG LADANTE LATANGARENG	022	22/11/2019	Rp	26.309.442,00
384	1301487027	GILANG EKA PRASETYA EFFENDI	013	26/11/2019	Rp	26.306.571,00
385	1301487033	ULFA NURFIA NUGRAHINI ILIYINA	013	26/11/2019	Rp	26.306.571,00
386	1001254677	TATA SUKMANA	013	26/11/2019	Rp	26.305.923,00
387	1001254678	ISAH SULASTRI	013	26/11/2019	Rp	26.305.923,00
388	0800223395	MUHAMAD ADENAN SOHIRI	422	28/11/2019	Rp	26.304.488,00
389	0800223394	NASOBAH MAT YASA	422	28/11/2019	Rp	26.304.488,00
390	1101202762	KHOMSIN	422	10/12/2019	Rp	26.296.520,00
391	1101202767	YUNIS YANTI	422	10/12/2019	Rp	26.296.520,00
392	0800224736	SUMARMI	451	19/12/2019	Rp	26.289.411,00
393	1500205901	ABDUL KADIR	517	20/12/2019	Rp	26.289.340,00
394	1500205900	SURIYANI	517	20/12/2019	Rp	26.289.340,00
395	1101208978	TALIMAN	422	26/12/2019	Rp	26.285.033,00
396	1101208199	MARNO	451	26/12/2019	Rp	26.285.033,00
397	1800058683	JODI SUGIANTORO	451	31/12/2019	Rp	26.280.797,00
398	42720010200280541811	FIRMAN SYAH	427	02/01/2020	Rp	26.279.129,00
399	45120010200013102708	UMU ZULFAH	451	02/01/2020	Rp	26.279.129,00
400	42720010200281101911	ENNY MULYANA	427	02/01/2020	Rp	26.279.129,00
401	51720010300121212309	BAIQ DEWI MARLINA	517	03/01/2020	Rp	26.278.826,00
402	51720010300123002609	BUSRAN EKAMAYADI	517	03/01/2020	Rp	26.278.826,00
403	45120010301342334613	MARWAN ABDUL KARIM	451	03/01/2020	Rp	26.278.179,00
404	45120010301344284813	SUWARNI	451	03/01/2020	Rp	26.278.179,00
405	42220011506466580914	MOH TAHIR	422	15/01/2020	Rp	26.267.430,00
406	50620011501861493011	SUEDAH	506	15/01/2020	Rp	26.266.784,00
407	42720012807388374613	SLAMET SUTJIPTO	427	28/01/2020	Rp	26.255.085,00
408	42720012807387324513	RAHAYU TRI HASTUTI	427	28/01/2020	Rp	26.255.085,00
409	42720020408681414810	NINA ERNAWATI	427	04/02/2020	Rp	26.247.792,00
410	52120022400123394112	SITI MAIMUNAH MUHAMMAD ANWAR	521	24/02/2020	Rp	26.229.444,00
411	45120030225119191813	IRMA NURYANI	451	02/03/2020	Rp	26.222.152,00
412	45120030325395560710	LALU NOFA SETIAWAN PUTRA	451	03/03/2020	Rp	26.221.202,00
413	45120030325399100910	ISNA HUSNIYYATI SUGENG SUBAGYO	451	03/03/2020	Rp	26.221.202,00
414	42720030915098403912	EDWARD F M ODDEK	427	09/03/2020	Rp	26.215.505,00
415	42720030915095203812	BUNGA SARI NIRWANA	427	09/03/2020	Rp	26.215.505,00
416	42220031023011281409	MASNAH BADUN UMAR	422	10/03/2020	Rp	26.214.555,00
417	45120032631330233111	YANI	451	26/03/2020	Rp	26.199.361,00
418	51720040305036162812	SUKARSIH	517	03/04/2020	Rp	26.192.408,00
419	51720040305037033512	YAHYA	517	03/04/2020	Rp	26.192.408,00
420	51720040805090441613	BAYU WIRAWAN	517	08/04/2020	Rp	26.187.016,00
421	42520041300698440509	IAH SARIAH	425	13/04/2020	Rp	26.182.912,00
422	45120060838791134411	SRI BUWATI	451	08/06/2020	Rp	26.129.732,00
423	42220061835097121911	SAFIATUL UMI	422	18/06/2020	Rp	26.120.236,00
424	42220061935270255409	YATMINI	422	19/06/2020	Rp	26.119.286,00
425	02220062212431514410	TUGIMIN	022	22/06/2020	Rp	26.116.437,00
426	51720070606362224112	SITI HAISATUL QOMARIYAH	517	06/07/2020	Rp	26.103.142,00
427	51720081108146260912	SAMAN	517	11/08/2020	Rp	26.068.314,00
428	51720081108144330612	ALAMAH	517	11/08/2020	Rp	26.068.314,00
429	50620082414636280312	HINDUN	506	24/08/2020	Rp	26.056.610,00
430	42220090350752535209	SUTONO	422	03/09/2020	Rp	26.047.113,00
431	42220090851831334213	PURYADI	422	08/09/2020	Rp	26.042.365,00
432	42220092354323013608	KUSUSIAH	422	23/09/2020	Rp	26.028.120,00
433	42720100136591215810	PARLAN ABU THOYIB	427	01/10/2020	Rp	26.020.523,00
434	51720101211798412009	SUKANDAR	517	12/10/2020	Rp	26.009.437,00
435	51720101211799042109	SHOBIATUN	517	12/10/2020	Rp	26.009.437,00
436	51720101311971270812	NINING SARI NURDIAH	517	13/10/2020	Rp	26.009.127,00
437	51720101311972000912	GUNAWAN TANTO	517	13/10/2020	Rp	26.009.127,00
438	51720101412081004309	MOHAMMAD MA'RUF. HS	517	14/10/2020	Rp	26.007.538,00
439	51720101412080574109	WAHYUNINGSIH	517	14/10/2020	Rp	26.007.538,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	NOMINAL	
440	15320101507231331610	MARIANAH	153	15/10/2020	Rp	26.007.228,00
441	15320101507230371310	SAMUN	153	15/10/2020	Rp	26.007.228,00
442	01320110313991052309	SUDARMI	013	03/11/2020	Rp	25.989.185,00
443	50620110419208354209	MASAMAH	506	04/11/2020	Rp	25.987.596,00
444	51720111714510384607	RUMAENI	517	17/11/2020	Rp	25.975.890,00
445	51720111714509124307	KISNO	517	17/11/2020	Rp	25.975.890,00
446	42720111742689583910	SYAHRAN NAPIAH	427	17/11/2020	Rp	25.975.251,00
447	51720111914790445708	ZUHROTIN NASIHA	517	19/11/2020	Rp	25.973.991,00
448	51720112515246395711	DAENG NURHASANAH	517	25/11/2020	Rp	25.968.293,00
449	51720112515244555511	SUHARMANTO	517	25/11/2020	Rp	25.968.293,00
450	51720112515188565908	SUPRIJANTO	517	25/11/2020	Rp	25.967.654,00
451	51720112715490490311	JOKO SUGIHARTO	517	27/11/2020	Rp	25.965.755,00
452	51720120215882163407	SULEMI	517	02/12/2020	Rp	25.961.007,00
453	51720120215881353307	ROHMAWATI	517	02/12/2020	Rp	25.961.007,00
454	42720120445199210613	DIDAH HAMIDAH	427	04/12/2020	Rp	25.959.746,00
455	42220121168258044208	MUNADIFAH	422	11/12/2020	Rp	25.953.099,00
456	45120122286459254908	ERNALIA BURHAN BADARUDIN	451	22/12/2020	Rp	25.942.652,00
457	45120122988272492509	JENRY ARIAJI	451	29/12/2020	Rp	25.936.005,00
458	45120122988265152409	ALI AMIROH	451	29/12/2020	Rp	25.936.005,00
459	51720113301028272509	DESIANA DWI RAHAYU	517	13/01/2021	Rp	25.923.007,00
460	42220110302381513411	MIMIN	422	13/01/2021	Rp	25.922.369,00
461	11920120003012500010	MUSENAH	119	20/01/2021	Rp	25.917.091,00
462	11920120003001200010	KUSNI	119	20/01/2021	Rp	25.917.091,00
463	01321020201401552111	KOIDIN	013	02/02/2021	Rp	25.905.468,00
464	01321020201399211911	CHADISAH	013	02/02/2021	Rp	25.905.468,00
465	42221020406103463310	SOFYAN YUSUF ABDUL MANAN	422	04/02/2021	Rp	25.903.778,00
466	42221020406102293310	MAIMUNAH MUHIDDIN SUBI	422	04/02/2021	Rp	25.903.778,00
467	45121021109700105108	SUKINI	451	11/02/2021	Rp	25.898.500,00
468	42221030309414450110	SAODAH	422	03/03/2021	Rp	25.880.961,00
469	42221030309413220110	ISHAKA	422	03/03/2021	Rp	25.880.961,00
470	11421030800797070109	IMAN KACHAR	114	08/03/2021	Rp	25.877.372,00
471	51721031805302272408	MUSLIH	517	18/03/2021	Rp	25.868.922,00
472	51721031805310463208	HAKIMATUL AZIZAH AINUN UMI	517	18/03/2021	Rp	25.868.285,00
473	51721031805308392808	SURYA HADI SISWAYA	517	18/03/2021	Rp	25.868.285,00
474	15321032903241091811	TINAH	153	29/03/2021	Rp	25.859.626,00
475	42221042114817395410	SYOFIAH	422	21/04/2021	Rp	25.840.189,00
476	42221042114815535310	MISBAHUDDIN	422	21/04/2021	Rp	25.840.189,00
477	14721043012658470209	NUR MUBAYANAH	147	30/04/2021	Rp	25.832.583,00
478	01321050303969255808	ALFISAH MASYKUR ABDULLAH	013	03/05/2021	Rp	25.830.048,00
479	51721062810233015309	ELFIRA HERAWATI	517	28/06/2021	Rp	25.782.723,00
480	51721062910312484211	M. JUNAIDI	517	29/06/2021	Rp	25.781.878,00
481	51721062910309313711	SITI JAWARIYAH	517	29/06/2021	Rp	25.781.878,00
482	51721062910310234011	DEWI SARTIKA	517	29/06/2021	Rp	25.781.878,00
483	50621062906943010511	ARNAWATI	506	29/06/2021	Rp	25.781.878,00
484	51721062910311214111	M. YAHYA HUSNI	517	29/06/2021	Rp	25.781.878,00
485	02221082411242371611	RENY SUTARNI	022	24/08/2021	Rp	25.691.441,00
486	51721090711831300810	SUHAJID	517	07/09/2021	Rp	25.667.802,00
487	45121090850375141109	JAYADI	451	08/09/2021	Rp	25.666.158,00
488	45121091051752271714	SETIAWAN	451	10/09/2021	Rp	25.662.871,00
489	12421091300527162613	JAMIAH ILAM SUTUT	124	13/09/2021	Rp	25.657.310,00
490	51721091412092293713	ALFIATURROKHMAH	517	14/09/2021	Rp	25.656.298,00
491	51721091412093494013	RAPIN	517	14/09/2021	Rp	25.656.298,00
492	51721093012669022609	MAHSUN	517	30/09/2021	Rp	25.630.633,00
493	50621100709733561212	AGUSTIN SIDIKI	506	07/10/2021	Rp	25.619.129,00
494	14721101326162105812	ELLY EKO NUR JAYADI	147	13/10/2021	Rp	25.609.269,00
495	45121102766047041209	ERNA SARI	451	27/10/2021	Rp	25.585.631,00
496	12021110902897245108	ZUBAIDAH HASANUDIN SOMAD	120	09/11/2021	Rp	25.564.895,00
497	45122010501612245509	MUHAMMAD ICHSAN MUBARAQ	451	05/01/2022	Rp	25.469.119,00
498	11722011100063174111	IDA MAHYUNI BATU BARA	117	11/01/2022	Rp	25.457.050,00
499	11722011100062233411	SUPRATMIN	117	11/01/2022	Rp	25.457.050,00
500	45122011305286314911	WASI'AH	451	13/01/2022	Rp	25.453.027,00
501	45122011305316520412	PAROQ	451	13/01/2022	Rp	25.453.027,00
502	51722021101095033809	SAHLAN NGADENAN KARSIMAN	517	11/02/2022	Rp	25.394.692,00
503	50622021401372322810	ASEP SUPRIATNA	506	14/02/2022	Rp	25.389.282,00
504	45122030419432472109	ROSNANI	451	04/03/2022	Rp	25.352.449,00
505	45122031021274420110	MUHDI	451	10/03/2022	Rp	25.341.004,00
506	45122032926785352511	KENNY SAPUTRA	451	29/03/2022	Rp	25.302.784,00
507	45122042533364430711	BAGUS ELMINA	451	25/04/2022	Rp	25.248.471,00
508	45122042533369150911	DEFA RUFITA SARI	451	25/04/2022	Rp	25.248.471,00
509	50622060804503280112	HANIFAH NURDINI	506	08/06/2022	Rp	25.159.961,00
510	51722070603961392207	MOHAMAD ZAMRONI	517	06/07/2022	Rp	25.109.967,00
511	51722070603962552407	SITI SUNDARI BAJARIYAH	517	06/07/2022	Rp	25.109.967,00
512	45122092808685122208	LILIS SURYANI	451	28/09/2022	Rp	25.058.401,00
513	45122100511179441006	AHMAD NAKIB	451	05/10/2022	Rp	25.054.052,00
514	50622101110549433911	NUR SAHIRA	506	11/10/2022	Rp	25.050.324,00
515	50622101110544001411	MOH KASMAN	506	11/10/2022	Rp	25.050.324,00
516	50622101210582362808	MOH SYAHRUL	506	12/10/2022	Rp	25.049.703,00
517	51722111107495342808	MUHNIYATI	517	11/11/2022	Rp	25.031.064,00
518	51722111107496413208	BUDI SANTOSO	517	11/11/2022	Rp	25.031.064,00
519	01322120611958251312	BURHAN	013	06/12/2022	Rp	25.015.532,00
520	50622121212818124909	MOH LILIK WIJANARKO	506	12/12/2022	Rp	25.011.804,00
521	45122121538121543909	ELSY MEISELA	451	15/12/2022	Rp	25.009.941,00
522	11422122202941090911	INSAN MAULANA PUTRA	114	22/12/2022	Rp	25.005.592,00
523	02222122317164315313	NENENG FENNY	022	23/12/2022	Rp	25.004.970,00
524	11422122803023162313	PAONDRA SURYA ADIJAYA	114	28/12/2022	Rp	25.001.864,00
525	45122122845524062613	SULAILAH	451	28/12/2022	Rp	25.001.864,00
526	11422122803024533313	MOH ALFIN AHQSANY	114	28/12/2022	Rp	25.001.864,00
527	15322122815994305008	SLAMET ARIF	153	28/12/2022	Rp	25.001.864,00
528	45122122845297033811	IMRAN ROSADI	451	28/12/2022	Rp	25.001.864,00
529	3500008659	RUAIDA ANTU	422	28/01/2010	Rp	21.389.013,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	NOMINAL	
530	SPM dalam Proses NMVA				Rp	39.152.362.247,00
531	SPM dalam Proses				Rp	1.181.878.844,00
Jumlah					**Rp**	**54.489.390.188,00**

BPKH
Badan Pengelola Keuangan Haji

LAMPIRAN 10

RINCIAN UTANG PEMBATALAN JEMAAH HAJI KHUSUS
Per 31 Desember 2022

NO	NO PORSI	NAMA	BANK	TGL DAFTAR	NOMINAL (USD)
1	3000789510	ATI MARTINA KANTAPRAWIRA	BANK PERMATA SYARIAH	15/12/2015	8.534
2	3000776618	ISWANTO SOEDOMO CITROWALUYO	BANK PERMATA SYARIAH	26/02/2015	8.532
2	3000788914	JURIAH DJOERI DJOENET	CIMB NIAGA	02/12/2015	8.531
3	3000779236	PAINI KARTO DIKROMO	BMI	22/04/2015	8.531
3	3000769540	WIWIK SUGIHARTI WAKIT	BMI	17/11/2014	8.529
4	3000789330	EVAN COLOSIANO NAHUWAY	BMI	10/12/2015	8.442
4	3000773346	SRI PUJOWATIE SOEMADI	BMI	09/01/2015	8.439
5	3000770261	ABD MUIN TALLONG DARMIN	BMI	25/11/2014	8.439
5	3000779969	SRI MULYANI NGALI SELAMAT	BMI	06/05/2015	8.248
6	3000770377	BUSRORI SEBARU BABUL	BMI	25/11/2014	8.227
6	3000770189	ELMAN KAISAR SUHARNI	BMI	24/11/2014	8.227
7	3000131298	SANTY DEWI HARIYANTO	BMI	16/12/2011	8.000
7	3000130165	CUT MUTHIA ZULFA	BMI	12/12/2011	8.000
8	3000130861	DARSA ANWAR SURYANA	BMI	14/12/2011	8.000
8	3000130868	YULIAH AGING WIBOWATI	BMI	14/12/2011	8.000
9	3000135510	TITIK SUDARYANI SARMO	BMI	11/01/2012	8.000
9	3000132457	NORTIANI AMLAN TASIN	BMI	22/12/2011	8.000
10	3000132616	SYARIF HIDAYATULLAH BIN YAHYA ARIF	BMI	23/12/2011	8.000
10	3000133495	GIJANTO AHMAD DALDIRI	BMI	29/12/2011	8.000
11	3000135509	HARI SANTOSO PARTONO	BMI	11/01/2012	8.000
11	3000136049	UNEP HIDAYAT KANTA	BMI	13/01/2012	8.000
12	3000132468	DIDIK AGUNG WIDJANARKO	BMI	22/12/2011	8.000
12	3000132651	TOMO CIPTO NUGROHO	BMI	23/12/2011	8.000
13	3000133500	RUKMINING APRILIA SUPARTO	BMI	29/12/2011	8.000
13	3000784442	MAHYIDDIN JAKOB HANAFIAH	BMI	02/09/2015	8.000
14	3000204718	RASMI TARIKA PAGGALUNG	BANK SYARIAH INDONESIA	22/11/2013	4.315
14	3000204716	KAHAR CACO CANGATTA	BANK SYARIAH INDONESIA	22/11/2013	4.315
15	3000774857	DADAN SETIAWAN DANUWIKARA	BANK SYARIAH INDONESIA	30/01/2015	4.315
15	3000805026	DARNAWATI ANANG UJANG	BANK SYARIAH INDONESIA	18/10/2016	4.315
16	3000810019	PUTRI AMELIA ROHIMATU HUSNA	BANK SYARIAH INDONESIA	13/01/2017	4.315
16	3000778013	IRAWATI ADONG LATTI	BANK SYARIAH INDONESIA	26/03/2015	4.315
17	3000780005	ABDUL HALIP MUNASAN	BANK SYARIAH INDONESIA	06/05/2015	4.315
17	3000802193	HERU PRATISTA SOEWONYO	BANK SYARIAH INDONESIA	06/09/2016	4.315
18	3000802694	LYDIAWATI MOCHDAR HASAN	BANK SYARIAH INDONESIA	14/09/2016	4.315
18	3000780006	SUTIYEH MUTAMAR BAKRI	BANK SYARIAH INDONESIA	06/05/2015	4.315
19	3000771408	JOHANES BAINUN ZAINUN	BMI	08/12/2014	4.315
19	3000779997	SRI SUDIARTI SOEPARMAN	BMI	06/05/2015	4.315
20	3000792084	FAIRUZ ZABADI PAHMIE	BANK SYARIAH INDONESIA	04/02/2016	4.315
20	3000778328	JUMIATI MASKUR SIDIK	BMI	02/04/2015	4.315
21	3000802192	ANITA RANI JAZULI	BMI	06/09/2016	4.315
21	3000778333	IMAM SUPII SAMAD		02/04/2015	4.315
22	3000816264	DASMI MUSLIM ADAM		17/05/2017	4.315
22	3000816270	DELMI YETRI DARMAWI		17/05/2017	4.315
23	3000836015	LILIS ISMAYATUTI ZAINUDIN		30/08/2018	4.315
23	3000822630	AGHIS MUSYADDAD ABU CHALIM		13/10/2017	4.315
24	3000833519	SUWARTO SADIN ABDULLAH		26/06/2018	4.315
24	3000796103	TATANG WAHYU TOSIN		14/04/2016	4.315
25	3000776108	HIRONIMUS DANI PETRUS		18/02/2015	4.315
25	3000776110	HERLIZA HASAN MATNUSAI		18/02/2015	4.315
26	3000796105	TATAT ROCHADIATI SUPARMAN		14/04/2016	4.315
26	3000798952	PARAMITA DEWI WIJAYA		24/06/2016	4.315
27	3000771734	MASLARA ARFAN ABDULLAH		11/12/2014	4.315
27	3000789928	SUPRIATI MUHAMMAD YAKUB		23/12/2015	4.315
28	3000780033	SUKATMI SOPAWIRO MEJO		07/05/2015	4.315
28	3000827226	SUSILAWATI ROSIDI BISRI		15/01/2018	4.315
29	3000829701	DANA DIANA M SAID		01/03/2018	4.315
29	3000833737	ESTY RAHMAWATY SURATMAN		04/07/2018	4.315
30	3000817081	RURY ASTHAVANDI FADILLAH		09/06/2017	4.314
30	3000769413	PUSRAWATI LAS SAANI		14/11/2014	4.311
31	3000785570	MUHAMMAD SOIR SAJAK		02/10/2015	4.311
31	3000785568	NINIK SRI MURNI		02/10/2015	4.311
32	3000210082	ROHANA HAMID HAYEN		03/02/2014	4.282
32	3000804906	SUPARTI PARTOSENDONO SINGOREDJO		17/10/2016	4.278
33	3000797447	FAUZIAH ASY'ARI SEMAN		12/05/2016	4.274
33	3000804593	MARDIN TARPIN LAGANDA		12/10/2016	4.265
34	3000848201	TIAS EDY JOHAN		20/06/2019	4.264
34	3000849255	TRI HARIONO SUPARDI		16/07/2019	4.261
35	3000849261	JUNIATI HAMKA PAWELAI		16/07/2019	4.261
35	3000849722	SUYATI SOSMO SIMIH		23/07/2019	4.256
36	3000853618	KUMUT MURAJI		23/09/2019	4.253
36	3000790331	DIDIK KUSDARYONO SOEWARTO		06/01/2016	4.248
37	3000856276	SUWARNI PONIMAN RATMO		08/11/2019	4.248

NO	NO PORSI	NAMA	BANK	TGL DAFTAR	NOMINAL (USD)
37	3000856274	NGAWITIONO TOMPO MUSMAN		08/11/2019	4.248
38	3000860526	SIROTOL MUSTAKIM MUALIM		03/02/2020	4.233
38	3000871892	HENIDA SYAMSUL ARIFIN		05/10/2021	4.096
39	3000871410	RIDWAN LAIYA		13/09/2021	4.047
39	3000872278	JUPRIADI, SH		19/10/2021	4.032
40	3000879291	FATIMAH LAJUH JAINAL		06/07/2022	4.015
40	3000873952	ARIFIMA APRINA		22/12/2021	4.006
41	3000162189	SAMUDJI KAMIRAN PAWIRO DIRJO		03/10/2012	4.000
41	3000185783	MURNI BINTI NAPIAH ASAD		14/03/2013	4.000
42	3000185761	BUNAYAH GRESIK ABDULLAH		13/03/2013	4.000
42	3000162196	NANI SUPRIANI ARDJAMAN UKI		03/10/2012	4.000
43	3000185785	PARDIANSYAH LAMANANG LATERU		14/03/2013	4.000
43	SPM Masih Proses				221.971
JUMLAH RINCIAN UTANG PEMBATALAN JEMAAH HAJI KHUSUS (A+B+C)					**USD 677.539**
EKUIVALEN RUPIAH					**Rp 10.658.365.030,00**

BPKH
Badan Pengelola Keuangan Haji

LAMPIRAN 11

RINCIAN JEMAAH HAJI REGULER YANG BELUM KONFIRMASI KE KANKEMENAG KABUPATEN KOTA

Per 31 Desember 2022

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1	1400020821	ROFIAH	BANK SYARIAH IND.	17/04/2018	25.000.000,00	-	25.000.000,00
2	45122112229207184208	HAYATUN NUFUS	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
3	45122123046915384309	SURYA GUNAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4	45122102519160515309	DASWATI	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
5	14722051112032472912	EKA RATNA NINGSI	BMI	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
6	11622102702547542211	MUHARNI	BANK BPD ACEH	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
7	45122111727869444310	AHD SAZALI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
8	45122123047409412414	FAIQ FAHLEWVY RAFA WICAKSA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
9	45122122643275035211	MOHAMAD ARDAN PUTRA SUYUTI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
10	45122122643288525511	SIGIT ARIEF RAHMAN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
11	11922122803503135610	PRAPTI	BANK RIAU	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
12	45122122342251165310	DWI PURYANTI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
13	45122122241208223808	NURUL FAJAR	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
14	45122120835356253914	SUIROH	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
15	45122120533536564211	ABDUL RODI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
16	45122120132738311812	NURUL LAILI SOFA	BANK SYARIAH IND.	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
17	45122120634072573711	AYU ANJANI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
18	45122122744050231910	HURUN' IN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
19	45122112531040090914	CITRA ANINDITA	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
20	45122122642759593909	HARI ISMAIL	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
21	0900214704	NOER CHUSNA MUTIARA	BANK SYARIAH IND.	12/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
22	45122052543750244008	SULASTRI MARDIA	BANK SYARIAH IND.	25/05/2022	25.000.000,00	151.616,00	25.151.616,00
23	45122111426547074414	KIRANIA DIVYANISA	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
24	45122121336830521508	SRI NURNGIZATI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
25	15322123016290473413	SITI HADIDJAH	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
26	14722122640450003511	SULIS STIYOWATI	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
27	02222111615231311711	KUTSIYATUL HORRIYAH	CIMB NIAGA	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
28	45122091904639224909	RISDA	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
29	45122122140526514306	NOVITA KUINGU	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
30	3900013762	YULIA DAENG	BANK SYARIAH IND.	09/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
31	02222123017741291213	AHMAD MUZAKKI ADITYA	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
32	0900235598	AHMAD FARHAN	BANK SYARIAH IND.	12/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
33	14722070519485102311	NURUL TRI WULANDARI	BMI	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
34	01122123003129375313	NI LUH PUTU SRI JULIASTUTI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
35	45122121538287320612	NUR HASANAH	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
36	02222122917595430411	SUPINAH	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
37	45122092607643270310	DIAH NURHALIZAH KADULLAH	BANK SYARIAH IND.	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
38	45122101114173340614	ADE ASPAN YANI	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
39	14722092230835520511	MAMAT SLAMET ANTU	BMI	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
40	50622122713736595214	ZYREN ZAHRA	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
41	14722121439234081210	ANI SAFAR	BMI	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
42	2800245600	JUHRO MUHALI	CIMB NIAGA	15/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
43	45122030419590375610	YENNI YUNIAWATI	BANK SYARIAH IND.	04/03/2022	25.000.000,00	234.280,00	25.234.280,00
44	45122123047343233313	LALU JUMAWALDI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
45	45122060950902331208	MARIYAMAH	BANK SYARIAH IND.	09/06/2022	25.000.000,00	136.495,00	25.136.495,00
46	45122121236581482913	USMAN	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
47	45122122040311380511	AHMAD SIROJUDDIN	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
48	50622123013995533414	SUPRIADI	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
49	45122092708075354507	NUR FATHIYAH CH SAID	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
50	45122121538291301112	VIVI ROSDIANA DEWI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
51	50622122913897292612	FAUZIAH	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
52	45122061655140160311	SHARIM KEYAAN ADIYATMA	BANK SYARIAH IND.	16/06/2022	25.000.000,00	129.438,00	25.129.438,00
53	15322122916202063614	MAI SYARAH	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
54	2800312246	YOKI RAKARYAN SUKARJAPUTRA	BANK SYARIAH IND.	29/04/2019	25.000.000,00	1.458.705,00	26.458.705,00
55	45122092708104310408	DILAN ARYUDANA YUMANSYAH	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
56	1301419463	TAUFIQUR RAHMAN	BANK SYARIAH IND.	22/07/2019	25.000.000,00	1.398.397,00	26.398.397,00
57	11622102102485592209	MUKHLISUDDIN	BANK BPD ACEH	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
58	45122111425995035106	BESSE HASNAWATI	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
59	45122121236227534510	LILI HAMBALI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
60	02222121516612123708	AHMAD ZAKI	CIMB NIAGA	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
61	14722121939624124008	LALU KHAERUL ANWAR AMA PD SD	BMI	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
62	45122090197173491508	MOCHAMAD FADHOLY	BANK SYARIAH IND.	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
63	1001174774	GRACE MEDIANA PURNAMI	BANK SYARIAH IND.	15/04/2019	25.000.000,00	1.468.756,00	26.468.756,00
64	50622123013968110411	PARIYEM	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
65	14722122140029435512	UMAR SYARIF	BMI	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
66	45122032224577084709	IMAN BAGAS SOERYOHADI	BANK SYARIAH IND.	22/03/2022	25.000.000,00	216.135,00	25.216.135,00
67	45122091603769223806	DINDA PAKAYA	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
68	45122112330104152313	MOCHAMMAD ERWINSYAH	BANK SYARIAH IND.	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
69	50622122313516573513	DEWI HIROWATI ARIF GOBEL	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
70	45122120935734303213	VIA AZKUL UYUN	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
71	50622122713672510811	BELU	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
72	11622061701209322713	ALFA TARAS BULBA	BANK BPD ACEH	17/06/2022	25.000.000,00	128.430,00	25.128.430,00
73	45122112531031175613	PRASETYO JATI NUGROHO	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
74	50622101210618184713	FAZA MUKTI MUHAMMAD	MEGA SYARIAH	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
75	51722122908776255808	MIDAH	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
76	45121031014739055207	DHENI SHOFYA HAKIM	BANK SYARIAH IND.	10/03/2021	25.000.000,00	876.319,00	25.876.319,00
77	45122100511703503712	WIWIN DWI AGUSTINA	BANK SYARIAH IND.	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
78	45122111828304360610	PONIRAH	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
79	50622120612605543709	MALIMSAH	MEGA SYARIAH	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
80	12622123001503030810	NUR SALSABILA ARHAM	BANK SULSELBAR SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
81	14722121939681182410	CHATIFAH ADINDA MUHAMMAD ALI	BMI	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
82	14722120638588342611	ZIKRIANA ADIWARSA MAHMUD	BMI	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
83	51722122908780011909	MOH ARHAB DAUD	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
84	45122090799527025306	SUHAEMI	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
85	45122121638518523508	IKHSAN NUR RAJAMUDDIN	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
86	45122062760711524611	FITRIA WATI AHDIAT	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
87	3600033043	WASMAN UMASUGI	BANK SYARIAH IND.	21/11/2019	25.000.000,00	1.310.807,00	26.310.807,00
88	45122091904266165706	ADITIA HENRI NARENDRA	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
89	45122122845445425412	MARIA NICKY SARI MANIK	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
90	14722122340246071810	TRIANANDA HASNA NADHIRA	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
91	42522123007378235113	RAHMAT SUDRAJAT	BJBSYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
92	14722110335889595808	RUSLAN	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
93	02222122817470181111	ACHMAD RODJIDIN	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
94	2000094510	LENI MARLINA	BANK SYARIAH IND.	08/08/2016	25.000.000,00	1.737.577,00	26.737.577,00
95	2600038391	ABDUL RAHMAN	BANK SYARIAH IND.	21/11/2019	25.000.000,00	1.310.807,00	26.310.807,00
96	45122012710276120513	KHALASHA AZARIA WIDIANTO	BANK SYARIAH IND.	27/01/2022	25.000.000,00	270.572,00	25.270.572,00
97	45122012509193484111	RITA FARIDA DACHLAN	BANK SYARIAH IND.	25/01/2022	25.000.000,00	272.588,00	25.272.588,00
98	45122051136797471911	MASLAKHAH	BANK SYARIAH IND.	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
99	1001164171	WISNU TRIHANANTO	BANK SYARIAH IND.	28/02/2019	25.000.000,00	1.501.782,00	26.501.782,00
100	45122111025458152111	NAMIRAH S KEP NS	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
101	45122060246962230809	ATA ARYAYODHA LUTFI	BANK SYARIAH IND.	02/06/2022	25.000.000,00	143.551,00	25.143.551,00
102	11622121603006041509	SALEHA Z	BANK BPD ACEH	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
103	14722091629992400307	SURYATI	BMI	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
104	14722110436069152608	MUHAMMAD SIRI	BMI	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
105	1700056543	UDI YULIARTO	BANK SYARIAH IND.	08/11/2016	25.000.000,00	1.737.577,00	26.737.577,00
106	14722101233307215110	SUTOMO	BMI	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
107	45122111828351352910	LILIS SURYANI	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
108	01122122102949370511	FAKHRIL AHNAF ASY'ARI	BANK DANAMON	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
109	50620012803459461713	M ASWAR NUR	MEGA SYARIAH	28/01/2020	25.000.000,00	1.255.731,00	26.255.731,00
110	45122122744464382812	RIRI FEBRIANI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
111	45122123047341133213	YULIA PEBRIANA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
112	14722120738693482112	BASMAN	BMI	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
113	45122122945927275209	RIA OKTAVIANI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
114	45122122845383582712	RIFDAH FAKHRIYAH ADIWIJAYA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
115	14722122941145435214	SUSILAWATI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
116	02220112425258300011	MARLINA	CIMB NIAGA	24/11/2020	25.000.000,00	969.881,00	25.969.881,00
117	01622122902286071411	BESSE SYAFRIANTI	BANK MAYBANK	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
118	45122092909474474511	MUHAMMAD AQEEL RAFIE	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
119	51722081805236543909	LAMATUN HASANAH	BANK PANIN SYARIAH	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
120	2600038390	MARYANI	BANK SYARIAH IND.	21/11/2019	25.000.000,00	1.310.807,00	26.310.807,00
121	45122121638772115811	MUSLIM	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
122	02221083111601165114	ALEX NOURMAN	CIMB NIAGA	31/08/2021	25.000.000,00	680.569,00	25.680.569,00
123	45122122946285424011	AGUS MUSLIMIN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
124	45122123047103504010	INDAH INDRIANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
125	45122122643106010911	MUHAMMAD HAFIZ SAIFULLAH PANJAITAN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
126	45122122040086311909	DWI EKA RAHMAWATI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
127	45122122743903003209	AYU FITRI NURAINI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
128	50622091409547290407	CAROLINA DJAILANI	MEGA SYARIAH	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
129	11722122102215444710	YUSNIAR HARAHAP	BANK BPD SUMUT	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
130	14722092230760424108	THOMI MURSAL	BMI	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
131	14722111436996101808	FATMAWATI	BMI	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
132	02222092212660321012	FANISSA YASMINE INANAPUTRI MUKTI	CIMB NIAGA	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
133	45122122643533513913	WASAN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
134	15322122615860242514	NURHAMIDAH	BANK SINARMAS	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
135	14722101833871575608	FAUZAN MALIK	BMI	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
136	45122111229591173212	NAURA LAZUARD GHIFARY	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
137	45122120533540425211	M HABIB ZAKARIYA MUCHLISIN	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
138	45121081844504141009	DARUS	BANK SYARIAH IND.	18/08/2021	25.000.000,00	701.934,00	25.701.934,00
139	45122090901003105808	AHMAD MUNGIN	BANK SYARIAH IND.	09/09/2022	25.000.000,00	70.826,00	25.070.826,00
140	45122122845491481213	HERMANTO	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
141	45122122040028500209	INDAH PUTI RAHMAYANI S	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
142	45122110423418185913	HAZMIR ALWI	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
143	45122123047357474613	MANSYUR RONOSUMITRO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
144	50622112912340412708	RUSNI THALIB	MEGA SYARIAH	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
145	14722122640437242311	MOHAMAD BAYU	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
146	1301394501	DWI MARDIANA SUSILAWATI	BANK SYARIAH IND.	07/05/2019	25.000.000,00	1.452.961,00	26.452.961,00
147	45122111828506364813	ALI MAULAILMI MUHAMMAD	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
148	45122122744549282713	AQILA RAMIZA SYAHRI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
149	45122102017929230114	RIMA SUMIAR ACHRIMA	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
150	1000882472	RAMA SUGIHARTO	BANK SYARIAH IND.	12/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
151	45122123047214241811	RIMA AYU ANDARI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
152	12822123000781411313	PUTRI AULIA VERDIYANTI	BANK NTB SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
153	45122122141025553612	ANDINA DESTIANTY	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
154	50622122813803260712	SALSABILA INAYAH HABIE	MEGA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
155	51722120608086203109	NASRULLAH JUNUS	BANK PANIN SYARIAH	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
156	0900268236	RIZKA ANNEIZA	BANK SYARIAH IND.	24/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
157	01122122703043172213	RIDWAN	BANK DANAMON	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
158	45122122845597221214	MASIRAH S S	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
159	45122111828187550109	WAWAN RUHIYAT	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
160	45122122744366305511	PROBORINI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
161	0700041638	SUTIKNO	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
162	45122123046814031409	SUWARDAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
163	14722092331025201811	SUGIONO	BMI	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
164	45122102418595151510	ZAINAL MURSALIN	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
165	2500017552	HANIFA LITILOLY	BANK SYARIAH IND.	23/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
166	0300136419	YENDRIWATI	BANK SYARIAH IND.	28/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
167	0900269530	DIAH AMBAR WULAN	BANK SYARIAH IND.	04/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
168	11922122203425183612	ANDIK WIBOWO	BANK RIAU	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
169	50622110111291400310	RAHIMA BANTENG	MEGA SYARIAH	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
170	45122122946494570913	JUMADI TANGKO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
171	45122122642878031010	ISRONGIATUN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
172	42720051219332174910	TRINI HARTINI	BANK SYARIAH IND.	12/05/2020	25.000.000,00	1.156.016,00	26.156.016,00
173	45122122845396263612	MAMUN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
174	01122123003133503614	ARINI ALFI IZZATI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
175	0200269070	FATMA WATI BORU PURBA	BANK SYARIAH IND.	05/12/2019	25.000.000,00	1.300.756,00	26.300.756,00
176	14722122940996584009	LISHA RIZKI AMALIA	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
177	50622123013980142912	KAMALUDDIN	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
178	51722110407351594514	EVA SELINA MOHAMAD	BANK PANIN SYARIAH	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
179	1500148215	ALI ZULKARNAIN	BANK PANIN SYARIAH	14/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
180	51722093006471262507	MARNI HAMID AGI	BANK PANIN SYARIAH	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
181	14722122340307534913	HANIFAH NURUL IZZAH	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
182	45122123047410312514	YASIR MAULANA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
183	51722110707387090514	ANDI NOVEMAL VINANDA	BANK PANIN SYARIAH	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
184	14722112237192174608	RASMA SYANI RASYID	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
185	45122122946504171713	RISMAN MUBAROK	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
186	45122012007810224910	TERUNA EKA FARMA	BANK SYARIAH IND.	20/01/2022	25.000.000,00	277.629,00	25.277.629,00
187	45122101816899115412	HALIJAH	BANK SYARIAH IND.	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
188	45122092005574244011	RABI AH AL ADAWIYAH	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
189	45122122643077000411	ALVINA EKA FEBRIYANTI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
190	11622123003247401810	NASRUN	BANK BPD ACEH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
191	45122122643089170511	HANNA AN NAFI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
192	14722091529950082313	SALMA ALHADAR	BMI	15/09/2022	25.000.000,00	67.099,00	25.067.099,00
193	45122122845540073413	YULIASTUTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
194	0900302410	SITI ZAHRO	MEGA SYARIAH	07/11/2019	25.000.000,00	1.320.859,00	26.320.859,00
195	1301056565	SISWATI	BANK SYARIAH IND.	28/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
196	45121120879341222308	PINGKY SAMPURNA	BANK SYARIAH IND.	08/12/2021	25.000.000,00	517.863,00	25.517.863,00
197	45122112430596004013	DUL MANAN	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
198	3900018168	SALIM FIMBAY	BANK SYARIAH IND.	18/12/2019	25.000.000,00	1.291.423,00	26.291.423,00
199	45122122140688280710	SYAHMI NAUFAL SAPUTRA	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
200	45122021014520233013	ABDUL AZIZ	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
201	51722123008811375010	MUHAMMAD ALBAR SUAIDI	BANK PANIN SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
202	3600026348	ABDULLAH ADAM	BANK SYARIAH IND.	23/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
203	45122110723941552012	WAHYUNI	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
204	45122121336635285405	USMA IRFANSYAH WARDANA	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
205	45122122946234152811	RINTO PRIAMBUDI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
206	45122122040095382109	SIDARWATI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
207	14722122740605203309	SHOFIATUL MUNAWAROH	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
208	14722062117398334011	FAHRI MUHAMMAD NUR ZAINURI	BMI	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
209	1301335240	MOH TAHA	BTN	08/11/2018	25.000.000,00	1.737.577,00	26.737.577,00
210	51722111007453321606	SAMSUL MUSLIMIN	BANK PANIN SYARIAH	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
211	20022120601926420210	MIA IKHTIVANI	BTN	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
212	2600038392	MUHAMMAD AFDAL	BANK SYARIAH IND.	21/11/2019	25.000.000,00	1.310.807,00	26.310.807,00
213	45122123047328252413	YAHYA ADI HENDARTO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
214	14722122640536075013	NOVY ISMALASARI	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
215	45122122744552133313	ZULHAM	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
216	14722121539404343210	HADIST GINANJAR HIDAYAT	BMI	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
217	11622100302328441409	MUHAMMAD AFDHAL	BANK BPD ACEH	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
218	14722122740659200211	SAMAUN	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
219	45122123047366315113	USWADI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
220	45122111426074404107	MUHAMMAD HANIF	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
221	45122101013523525113	RISNA ALYA SYAHRANI	BANK SYARIAH IND.	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
222	45122042232799451808	NIA INDRIANI A TOGUBU	BANK SYARIAH IND.	22/04/2022	25.000.000,00	184.883,00	25.184.883,00
223	45122110723952422912	WILAN MARJUN	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
224	45122123047075453410	MUHAMMAD LAILI QADRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
225	45122121538295191412	THEO BAHARUDIN POLAK	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
226	45122122342490352614	ROFIAH	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
227	50622122913896572512	SUHERMANTO	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
228	51722122708750521114	ASEP SUNANDAR SAPUTRA	BANK PANIN SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
229	45122020813569043812	NANANG SUMARNA	BANK SYARIAH IND.	08/02/2022	25.000.000,00	258.475,00	25.258.475,00
230	1001260048	LIA YULIANA ELSIS YUNDA	BANK SYARIAH IND.	13/12/2019	25.000.000,00	1.295.012,00	26.295.012,00
231	45122122040043190809	UMI KALSUM	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
232	45122122039704554706	MUFLIH ABBAS	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
233	45122122845119024410	MUHAMMAD ANWARUDIN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
234	15322122015384445007	RIANAWATI	BANK SINARMAS	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
235	14722110736305145010	HARIANTO	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
236	45122122945814031409	ECON KABIRAN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
237	45122101314896381009	SAINUL	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
238	45122122946562364913	EMBAR SUKOYO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
239	14722091329549144508	HERYANTO	BMI	13/09/2022	25.000.000,00	68.341,00	25.068.341,00
240	14722112237189554408	MUHAMAD ADI SETIAWAN	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
241	14722122840796314809	FITRI NURANI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
242	3600033247	HATIM MALIK BE	BANK SYARIAH IND.	16/12/2019	25.000.000,00	1.292.859,00	26.292.859,00
243	45122061052073243512	MEYLISA BADRIYANI	BANK SYARIAH IND.	10/06/2022	25.000.000,00	135.486,00	25.135.486,00
244	0700041639	ADRAN KHALIK	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
245	14722090128025090110	RETNO WULAN	BMI	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
246	14722101833851193808	ABDUL SAID KARIM	BMI	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
247	45122061453108174108	ADNAN ADRIAN	BANK SYARIAH IND.	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
248	51722122908778301309	MOH SYARIF DAUD	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
249	2300317698	BAHARUDDIN NURDIN	BANK SYARIAH IND.	13/03/2018	25.000.000,00	1.737.577,00	26.737.577,00
250	45122122040418382212	FIRLY DIANANDA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
251	2500020241	RUSLAN MALIK	BANK SYARIAH IND.	19/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
252	11922122203424162712	DWI RATNA NINGSIH	BANK RIAU	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
253	45122011305108382510	MUNJIHA ABDULLAH	BANK SYARIAH IND.	13/01/2022	25.000.000,00	284.686,00	25.284.686,00
254	45122061453846295313	MOHAMAD YUDIN	BANK SYARIAH IND.	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
255	45122122040085311909	AGUNG PRASETYO	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
256	45122090799618373707	SURIANI	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
257	45122113032185165708	IRWAN SUGIANTO	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
258	45122122643548294413	TAUFIK AKBAR ISKANDAR ALAM	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
259	45122012408869042014	NADHIA SORAYA ANDINI	BANK SYARIAH IND.	24/01/2022	25.000.000,00	273.596,00	25.273.596,00
260	45122121939404574109	SOEGIHARTO	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
261	11922121403305483512	AZHAIRUM	BANK RIAU	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
262	45122122946298254311	JASMINE ALIYA NAFISAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
263	45122100712512384509	INNAYAH SYSMITHA ABD WAHAB	BANK SYARIAH IND.	07/10/2022	25.000.000,00	53.430,00	25.053.430,00
264	45122120533165270508	MUHAMAD ULFI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
265	50622122313520264613	RAHMAT DJAAFAR	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
266	45122031623088032411	MOHAMMAD HASAN	BANK SYARIAH IND.	16/03/2022	25.000.000,00	222.183,00	25.222.183,00
267	45122121537945051008	RADHIAH	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
268	1101202092	HIMAWAN SAPTOWORO	BANK SYARIAH IND.	06/12/2019	25.000.000,00	1.300.038,00	26.300.038,00
269	1500148771	MASNIN	BMI	28/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
270	14722122840868423311	FARHAN SUNARTI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
271	0100163255	MUHIBUDDIN M YUNUS	BMI	04/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
272	1301258330	DODIK YUGIAWAN	BANK SYARIAH IND.	17/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
273	1301266939	FATHOR RAHMAN	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
274	01122123003119543810	MULYADI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
275	45122053045149390609	ANTON HARTONO	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
276	1001094770	ATENG MUSTOPA	BANK PERMATA SYARIAH	20/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
277	2600038431	NURDIN GALA	BANK SYARIAH IND.	25/11/2019	25.000.000,00	1.307.936,00	26.307.936,00
278	14722110235776034210	SITTI ROHANA LAKADJO	BMI	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
279	45122122743969565709	ABDUL HAMID	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
280	45122123047394541414	NAUFAL HANIF RABBANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
281	45121111171317155711	NAILA NASTITI ARDIANTO	BANK SYARIAH IND.	11/11/2021	25.000.000,00	562.237,00	25.562.237,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
282	14722110135620291411	MUKHAMAD RIFKI HIDAYAT	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
283	45122122844821001709	CHINTYA DEWI GOTAMA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
284	14722120838824454112	NASHA ATHIFAH	BMI	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
285	45122122342176422310	YULI HENDRA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
286	0900258069	TRI SETIONO	MEGA SYARIAH	09/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
287	15322123016289523113	TARENEK	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
288	45122122743993040510	MUHAMMAD LUTFI FATTAH KARDIMAN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
289	45122122744677125814	SRI HANDAYANI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
290	45121030514149531412	AAN JOHAR	BANK SYARIAH IND.	05/03/2021	25.000.000,00	880.544,00	25.880.544,00
291	45121062236036433512	MITRAWATI	BANK SYARIAH IND.	22/06/2021	25.000.000,00	788.428,00	25.788.428,00
292	45122122040253562110	VITA SAFIRA SALSABILAH	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
293	14722123041265201714	SASONGKO JATMIKO	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
294	45122120834930323209	SARIFUDIN	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
295	14722122640476430812	RAMA ZULVIKAR	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
296	2000112133	KHANSA ZHAFIRA BAHRANI	BANK SYARIAH IND.	03/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
297	45122122946000181110	NONA SURYA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
298	45122123047157430211	YOHANIDA NURUZZAHRA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
299	0400179758	SINARTI IDRUS IDRUS	BANK SYARIAH IND.	09/10/2019	25.000.000,00	1.341.679,00	26.341.679,00
300	45122122241469271510	FAJAR APRILIANTO	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
301	14722121238941025908	M. IRHAM AZIZUL GHAFFAR	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
302	45122052442898170808	ATIKA RAHIMA DZAKA IMANY	BANK SYARIAH IND.	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
303	45122121537996553608	LIPRIHATINI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
304	45122122743858251809	REVASHIDQII BAROTO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
305	45122121938904273606	FITRI FATIMAH	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
306	15322123016212310409	ZULFATMI UNSA	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
307	45122093009873291212	RAMLAH PRATIKA E P MANTUNE	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
308	51722122608694015211	SARIDATUL LAELI	BANK PANIN SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
309	45122122945809441209	SUSITRA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
310	14722122941004195509	SAPRIN	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
311	14722122940997034109	SRI ASTUTI ALIMIN SAPATI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
312	50622122313478244809	ADE FAZLIANA MANTIKA	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
313	01122123003113192410	PURWADI SUGIHARTO	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
314	45122112330115582613	ADYA CINTYA DANISWARA	BANK SYARIAH IND.	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
315	14722122941038515410	HASIFA FAZILA AURELIA	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
316	45122062861509402010	MEILANI PUTRI RIZQI	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
317	14722102835330110712	HAMDANI	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
318	45122062962101015808	ANDRI AGUS FABIANTO	BANK SYARIAH IND.	29/06/2022	25.000.000,00	116.332,00	25.116.332,00
319	1301266976	SUPARNO	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
320	14722112437591305807	SARTIKA M NUR	BMI	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
321	14722122340209371507	INDRAYANI	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
322	14722122240073063108	ANI NURSITA	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
323	45122122845392243512	SITI JUBAIDAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
324	11622122803186385209	NURMA	BANK BPD ACEH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
325	45122122643416423912	ILHAM FEBRIAN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
326	11622122703165064810	HALIMATUSSAKDIAH	BANK BPD ACEH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
327	11822112201812363812	DESNITA FATMA AZIZ	BANK NAGARI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
328	45122123047000591610	SUKIRMAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
329	45122123047415293114	ROHMATUL MUYASAROH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
330	45122122241796243213	IRMA SILPIANA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
331	11622121402956360709	CUT RAUDHAH	BANK BPD ACEH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
332	11922122303441293413	NURMAH HASANAH	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
333	1301344443	MUTMAINAH	BANK SYARIAH IND.	03/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
334	11622111602716083510	ABD RAHMAN	BANK BPD ACEH	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
335	11722101801837385113	SUARTI	BANK BPD SUMUT	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
336	11922122903526152012	DEWI HARTATI	BANK RIAU	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
337	3600027732	OKI ALBAAR	BANK SYARIAH IND.	16/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
338	45122123046843092509	SETIYANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
339	45122123046909314209	THREE MULIA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
340	42221011402643015310	ALI ASAD	BANK SYARIAH IND.	14/01/2021	25.000.000,00	922.800,00	25.922.800,00
341	45122122140805435310	SITI ASNAETIN	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
342	45122120533422513610	ANDI BATARI ALIYAH DINAH PASILONG	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
343	45122122342295311411	HERLINA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
344	0700041636	UCI LUSIANA	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
345	01122123003116553410	SINGGIH PRABOWO	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
346	45122090297843344608	MUHAMMAD FAZLURRAHMAN ARIEF	BANK SYARIAH IND.	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
347	15322102512615190814	ABDUL AZIS	BANK SINARMAS	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
348	45122123046886153609	MULIANA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
349	45122122140640373307	SUTRISNO	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
350	1001169405	ROSID	CIMB NIAGA	21/03/2019	25.000.000,00	1.486.705,00	26.486.705,00
351	14722110436078330009	HARTATI	BMI	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
352	45122123047125554710	DESMAYANTI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
353	45122120634132221712	ROHANI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
354	11221061700206272609	MULYO ATMOJO NY RUBINEM	BANK DIY	17/06/2021	25.000.000,00	792.653,00	25.792.653,00
355	45122110724066373414	GUSTIAH	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
356	45122052744594024308	M ABIYY FAISHAL WARDHANA	BANK SYARIAH IND.	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
357	45122062359050211410	ESTU WIJAYANTI	BANK SYARIAH IND.	23/06/2022	25.000.000,00	122.381,00	25.122.381,00
358	11622123003250044210	SUPIRMAN	BANK BPD ACEH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
359	0200219362	SHUBHAN AFIF BATUBARA	BANK BPD SUMUT	04/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
360	14722122840911533312	FIRMAN AGUNG RUDITO	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
361	14722112337504053010	KARTINI	BMI	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
362	2300275583	ABD MUHAIMIN	BANK SYARIAH IND.	13/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
363	2800251306	KHAMDI	BANK SYARIAH IND.	04/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
364	1301439909	MUHAMMAD KHALIL	BANK SYARIAH IND.	30/08/2019	25.000.000,00	1.370.397,00	26.370.397,00
365	45122112430248283808	NOVI SANTIA RANGGA	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
366	14722051712521555006	HARTINI	BMI	17/05/2022	25.000.000,00	159.681,00	25.159.681,00
367	45122062759878164806	VIRGAN RAKHMAT YUSUF	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
368	3900018195	ABU URIEPA	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
369	02222122817460540310	AZI FAUZI	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
370	42720061722379035512	MUHRIDDIN	BANK SYARIAH IND.	17/06/2020	25.000.000,00	1.121.828,00	26.121.828,00
371	45122123046847192609	NOOR KHOLISAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
372	45122111727731143309	SUJIWANTI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
373	51722102507057530711	NOVA DEYSE SASMITA MIOLO,SE	BANK PANIN SYARIAH	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
374	45122021414875250509	ISMAIL SYUKUR	BANK SYARIAH IND.	14/02/2022	25.000.000,00	252.426,00	25.252.426,00
375	45122121939396313809	SRI USWATUN HASANAH	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
376	14722091930225451108	VERANINSIH ABD HAMID	BMI	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
377	45122122643610142414	ZULFA GARBIANSYAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
378	51722123008809072609	NURHAINI	BANK PANIN SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
379	14722123041256551213	HARIZ AKHTAR ADIFA	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
380	1301225066	AGUS WICAKSONO	BANK JATIM	04/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
381	45122122643247574311	YARMIS	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
382	2600031537	JIHAN ALYA SAFIRA RASYID	BANK SYARIAH IND.	19/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
383	45122123047116584310	MUHAMMAD ZIDANE RIADY	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
384	45122122946595090414	SUPIATUN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
385	45122122039911031608	RAHMADI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
386	1001003312	ROFANIA	BTN	10/10/2017	25.000.000,00	1.737.577,00	26.737.577,00
387	2800243185	VITRIANI	CIMB NIAGA	02/02/2017	25.000.000,00	1.737.577,00	26.737.577,00
388	45122062056891120213	ULFI KHABIBAH	BANK SYARIAH IND.	20/06/2022	25.000.000,00	125.405,00	25.125.405,00
389	14722112537754301009	HILMA FITRIA	BMI	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
390	14722123041263021014	NUR AWLIA SARI MUMBAY	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
391	45122121638713330011	MUHAMMAD HAQY AUNOORA	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
392	0900306991	ADITYA HAPSARI	BANK SYARIAH IND.	31/12/2019	25.000.000,00	1.282.089,00	26.282.089,00
393	45122123046960310210	ABDURRAHMAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
394	1301364851	RISQIYAH	BTN	18/01/2019	25.000.000,00	1.531.217,00	26.531.217,00
395	51722122708712051809	ASTIN DEHI	BANK PANIN SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
396	1500148082	H. MUHIDDIN	BANK PANIN SYARIAH	08/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
397	42522092704921204911	KUSMANA HARTADJI. DRS. MM	BJBSYARIAH	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
398	2600028721	HERY PURWANTO	BANK SYARIAH IND.	30/06/2016	25.000.000,00	1.737.577,00	26.737.577,00
399	45122122643555384713	MOHAMMAD YOSHA PRATAMA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
400	45121082646380553210	CAHYANTI NUGRAHENI	BANK SYARIAH IND.	26/08/2021	25.000.000,00	688.786,00	25.688.786,00
401	2600038411	ADRIYANI	BANK SYARIAH IND.	22/11/2019	25.000.000,00	1.310.089,00	26.310.089,00
402	15322121315003203211	SANTI DWI YANTI	BANK SINARMAS	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
403	45122122141108484013	WATI ABD SALAM	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
404	45122121939316021109	SJAEPUL HIDAYAT	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
405	45122121236572422113	MULIATI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
406	45122110121738310310	EVA HERLINA	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
407	11822122802099595911	DIANA FEBRICA	BANK NAGARI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
408	2300365295	AYATULLAH SHIDQI RAMADHAN	BANK SYARIAH IND.	30/12/2019	25.000.000,00	1.282.807,00	26.282.807,00
409	45120121183629071409	HASMA	BANK SYARIAH IND.	11/12/2020	25.000.000,00	953.737,00	25.953.737,00
410	45122112931589300706	HELMY AGUSTA S DES	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
411	1001198849	MUHAMMAD BADAR AKBAR MUHTAR AL MIRAJ	CIMB NIAGA	18/07/2019	25.000.000,00	1.401.269,00	26.401.269,00
412	45122122643545154413	SITI KHOIRIYAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
413	14722112337468042609	HASBAR	BMI	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
414	15322122615802244810	IMPRON	BANK SINARMAS	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
415	45122041931932392511	SRI DAMAYANTI	BANK SYARIAH IND.	19/04/2022	25.000.000,00	187.908,00	25.187.908,00
416	45122053045037214008	MOCHAMAD REZA PRIBADI SE MM	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
417	45122031021286021010	IRMANITA HARSARI	BANK SYARIAH IND.	10/03/2022	25.000.000,00	228.232,00	25.228.232,00
418	45122051940843435310	NURHAYANI	BANK SYARIAH IND.	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
419	45122110122010285513	KIKI NIKEN SAPUTRI	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
420	45122122040310480411	RAIHAN YUSRAN SYAM	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
421	14722121639524595610	AKBAR RIDLOY	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
422	1001260355	VIRGINIA HELZAINKA	BANK SYARIAH IND.	13/12/2019	25.000.000,00	1.295.012,00	26.295.012,00
423	11622122303087092006	FIKA WULANDARI	BANK BPD ACEH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
424	45121122284799063211	MIFTAHUDIN	BANK SYARIAH IND.	22/12/2021	25.000.000,00	494.854,00	25.494.854,00
425	45122122642588424308	FITRIANI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
426	14722121239083043713	SUMARSIH	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
427	45122120935511423909	MUH NUR ASRI	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
428	45122110322946222512	RENI JULIANI	BANK SYARIAH IND.	08/10/2022	25.000.000,00	36.656,00	25.036.656,00
429	45122110824150002907	JUMADI	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
430	45122122642938572610	ANDI HARNITA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
431	45122120634287284014	HANA HANIFA RAMADHANI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
432	11322122303116251314	NURUL MUTAMIMAH	BANK JATENG S.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
433	51722123008810412609	RAHMA PURWITA CIPTANINGSARI	BANK PANIN SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
434	45122120935410394708	NIRWANI	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
435	45122040629101203510	UMAR FAKHRUDIN	BANK SYARIAH IND.	06/04/2022	25.000.000,00	201.013,00	25.201.013,00
436	45122090800314585707	RIZKY ANDHIKA S SI MM	BANK SYARIAH IND.	08/09/2022	25.000.000,00	71.448,00	25.071.448,00
437	45122101113732442409	TAZKIA UVIAL KAYLA	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
438	45122102519342083711	PARTINI WARSITO	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
439	45122101315180324811	BELLA WAHYU WULANDARI	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
440	15322123016238350710	ACHMAD MUSAFIR	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
441	45122111219021571312	SUDURI	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
442	12022123004029462810	SYAMSUMIN	BANK SUMSEL	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
443	45121021109862141911	ABDUL MAMUN	BANK SYARIAH IND.	11/02/2021	25.000.000,00	899.137,00	25.899.137,00
444	45122122643190063311	MOCHAMAD ANDRI FAUZI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
445	51722112507836485413	IMAM WAHYUDI	BANK PANIN SYARIAH	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
446	1001260035	ANTIONO HAJJI ISHAK	BANK SYARIAH IND.	13/12/2019	25.000.000,00	1.295.012,00	26.295.012,00
447	45122122342126465909	SAMSUDDIN S	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
448	14722122840766503208	BAIQ HISNANINGSIH	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
449	14722121239084014213	SUDARTO	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
450	14722102835334325012	AHMAD EKO PRASETIYO	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
451	45122121437643221513	HAFSAH	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
452	45122101114033315711	MAULYA INDAH NURUL FAIZAH	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
453	45122111526981145212	MAULANA MALIK IBRAHIM	BANK SYARIAH IND.	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
454	45122121638530304108	MOHAMAD SIDIK TENTEYALI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
455	1001174777	IWIEN WINTORO	BANK SYARIAH IND.	15/04/2019	25.000.000,00	1.468.756,00	26.468.756,00
456	15322121915368582112	ROHIMA SAFITRI	BANK SINARMAS	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
457	45122051940739104208	UMI SELAMAH	BANK SYARIAH IND.	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
458	14722110335883174408	RIZKI ISMAIL	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
459	14722121339114573107	LAKKI LATIF	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
460	45122123047095123910	LIANA WULAN SARI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
461	02221102614752450309	YOGI SUGIONO	CIMB NIAGA	26/10/2021	25.000.000,00	588.533,00	25.588.533,00
462	45121022211829531914	MUAWWIDZ SALIM ABDULLAH	BANK SYARIAH IND.	22/02/2021	25.000.000,00	889.840,00	25.889.840,00
463	45122051237803084010	NENI SOFIANI	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
464	45122011907570401414	ZULFIANAWATI	BANK SYARIAH IND.	19/01/2022	25.000.000,00	278.637,00	25.278.637,00
465	45122092206212210607	WA SAMI	BANK SYARIAH IND.	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
466	11122040800101262608	AUFA RAHMA OKTAVIA	BANK DKI	08/04/2022	25.000.000,00	198.997,00	25.198.997,00
467	1100944012	JUMIATIN	BMI	29/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
468	45122123047318031413	NITA SITI ROHMAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
469	45122112129101423013	DIAH AYU SETYORINI	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
470	11922122303438351311	SURATMI	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
471	45122122946546224213	DARWADI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
472	14722121639453324107	MUSMULIADI	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
473	45122122946175090911	SURTIKA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
474	51722121908417140207	RYAN TRI INDRAWAN MARYONO	BANK PANIN SYARIAH	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
475	50622121413011294213	YUKE TRIDAYANTI	MEGA SYARIAH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
476	15322112914243365707	JAIMU	BANK SINARMAS	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
477	45122051840454293212	ELI SUMIRAH	BANK SYARIAH IND.	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
478	45121020808765333509	SAKKARIANI	BANK SYARIAH IND.	08/02/2021	25.000.000,00	901.672,00	25.901.672,00
479	45122111125656552207	RUKA'IYA	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
480	42522122006938594310	M TAUFIQ ZULTAQWA	BJBSYARIAH	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
481	50622092910142460310	SALMA NAKII	MEGA SYARIAH	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
482	51722090705792104807	DIAN CAHYONO	BANK PANIN SYARIAH	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
483	14722122940973361808	JUMRIAH	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
484	11622122803210430412	SUARNI	BANK BPD ACEH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
485	14722121339129360408	M KASIM	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
486	50622123013967174910	RATNA ELIZA	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
487	1301040931	MADIN	BTN	09/05/2016	25.000.000,00	1.737.577,00	26.737.577,00
488	50622090709352353811	RUDINI S. MASUARA, ST	MEGA SYARIAH	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
489	14722092030464461008	BIMO WIDHIATMOKO	BMI	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
490	45122120834951335009	ANDRI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
491	45122123046734424008	SARKIAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
492	45122112831399202411	HERIUDDIN	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
493	14722122840892260512	TEGUH HIDAYAT ISKANDAR ALAM	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
494	51722090205686351712	MEITY KARTINI HAFIZAH KOHONGIA	BANK PANIN SYARIAH	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
495	2300276450	AKHMAD KAYSYAR S.PI	BANK SYARIAH IND.	25/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
496	45122111125850550310	INDIRA RAHAYU PUTRI	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
497	42720061722380445512	INALIS VERANICA RITONGA	BANK SYARIAH IND.	17/06/2020	25.000.000,00	1.121.828,00	26.121.828,00
498	45122112129013500812	SITI JUMAROH	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
499	45122120633942185809	LITA ROSALINDA	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
500	45122120634197271613	MUHAMMAD HILMY FAWWAZ	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
501	2800255931	OLLA ZAKIA	BANK SYARIAH IND.	21/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
502	0900212772	NOVIE MUNIARSARI	BANK SYARIAH IND.	17/05/2016	25.000.000,00	1.737.577,00	26.737.577,00
503	45122122241492232310	SUTRA DEWI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
504	1000979253	WASKITO HADI	BANK SYARIAH IND.	02/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
505	15322123016316124814	NURAINI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
506	45122122945673180608	SALMAWATY DOMILI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
507	45122122040147143709	ANDRE HIZRIAN NASUTION	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
508	45122122040204195909	TUDES ARIANTO	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
509	45122111025522002512	RATINI	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
510	45121111171319115911	MUHAMMAD DIPO ARDIANTO	BANK SYARIAH IND.	11/11/2021	25.000.000,00	562.237,00	25.562.237,00
511	45122123047327042413	MENIK PUTRI INDRIANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
512	45122122845587410114	YUYUN WIJAYANTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
513	50622122313519054013	HASNA ZEES	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
514	45122101114191152414	DR ABDUL AZIZ	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
515	50622121513040320908	ADHI SUHENDRA	MEGA SYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
516	51722112507845111314	NYAI HAMIDAH	BANK PANIN SYARIAH	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
517	11422122602966212410	IFRIA WAKIK	BANK JATIM	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
518	45122123047232042411	MUHAMMAD AZHAR	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
519	45122110824523120611	MUHAMMAD HANIF RAMADHAN	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
520	45122092105798150908	SRI ENDANG YULIANTI MOKOGINTA	BANK SYARIAH IND.	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
521	42522060201668014912	DESIANA NURPRATIWI	BJBSYARIAH	02/06/2022	25.000.000,00	143.551,00	25.143.551,00
522	45122122845465480313	HANIIFAH ALIFATURRAUDHAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
523	2600038315	HERNAWATI	BMI	13/11/2019	25.000.000,00	1.316.551,00	26.316.551,00
524	14722122340211241807	SANIYAH	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
525	15322121415062562410	RIFAID	BANK SINARMAS	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
526	1700071425	SITI FITRIAH	BANK SYARIAH IND.	14/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
527	15322123016294085213	FEPI ANDRIYANI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
528	2800314628	AHMAD TONY SUSANTO	BANK SYARIAH IND.	13/06/2019	25.000.000,00	1.426.397,00	26.426.397,00
529	45122122946210401711	IVAN AFFANDI SE	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
530	45121091753955062009	ABDULLAH	BANK SYARIAH IND.	17/09/2021	25.000.000,00	652.629,00	25.652.629,00
531	45122123047179270811	ROSANA SAMBAS	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
532	14722121339110162007	ROSMIATI	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
533	45122122039706254906	NURHAYATI YUNUS	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
534	45122122241503252610	VANYA MARTIZA CINTA RIFDY	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
535	45121073041726585608	RIZAL SUGIH FIRMANSYAH	BANK SYARIAH IND.	30/07/2021	25.000.000,00	733.161,00	25.733.161,00
536	45122112931928194208	DESI WULANDARI	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
537	45122123047301025812	DZAKY FAQIH TAMIM	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
538	14722121539337553407	HADEMAN	BMI	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
539	45121102866583513009	SULAIMAN ARDHIANTO	BANK SYARIAH IND.	28/10/2021	25.000.000,00	585.246,00	25.585.246,00
540	45122122342019541807	PUTI INDAH	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
541	14722122039797481708	WA ODE SAH MATIYN HAQ	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
542	51722121508351453906	AHMAD EFENDI	BANK PANIN SYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
543	45122120935526524609	WARDATI	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
544	45122121638743343011	MIFTAHUL JANNAH	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
545	15322110112912535512	GEMILANG NURRAHMAN	BANK SINARMAS	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
546	11122040800102112708	AULIA ANNISA RAHMASEPTIA	BANK DKI	08/04/2022	25.000.000,00	198.997,00	25.198.997,00
547	1500148093	HELMI SUKMAYANTI	BANK SYARIAH IND.	08/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
548	45122121337007160310	WALDI ARSYAH	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
549	50622123013989470514	FANISA VIOLENA	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
550	11622072001548181308	ABDURRASEK	BANK BPD ACEH	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
551	45122123046946125609	FAUZY RAHMAN KOSASIH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
552	45122111727874054610	EKA NURFANI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
553	1000982656	DELVI GUSFIANTI	BANK SYARIAH IND.	11/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
554	45122122946510012113	SOLIHUN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
555	50622123014002575214	ASEP HALIM	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
556	11922022100512093611	HAMDAN JARKASIH	BANK RIAU	21/02/2022	25.000.000,00	245.370,00	25.245.370,00
557	3900018187	MOHAMAD JEN KURITA	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
558	45122123047073313410	FAQIH AMRULLOH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
559	45122123047308310513	AHMAD SOBARI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
560	45122111728120462914	TRI GUSTIANI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
561	1301166221	MUFIDA DZURIYATIN SYARIFAH	BANK SYARIAH IND.	10/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
562	11722122802294484408	IKHWAN FAYZUL HAQ	BANK BPD SUMUT	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
563	14722060715761173512	MUHAMMAD HUSEN HAMBALI	BMI	07/06/2022	25.000.000,00	138.511,00	25.138.511,00
564	0900293472	RUBIYANTI	BANK SYARIAH IND.	14/08/2019	25.000.000,00	1.381.884,00	26.381.884,00
565	45122123046857342709	LA MAMMA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
566	45122121236517374612	FARASHINTA DELLAROSA NANDA PRATAMA	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
567	0600212841	PARYANTI	BANK SYARIAH IND.	11/04/2019	25.000.000,00	1.471.628,00	26.471.628,00
568	45122120533291504009	AGUS SURYA DARMA SIMANJUNTAK	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
569	45121031515603191412	MUHAMMAD RASYID RIDLA	BANK SYARIAH IND.	15/03/2021	25.000.000,00	872.093,00	25.872.093,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
570	45122122140790514610	REDI YANSEN	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
571	50622112312194192514	MAGHFIRAH NAZELIN BUTOLO	MEGA SYARIAH	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
572	45122032926758061311	RESMA CHAERUNISA	BANK SYARIAH IND.	29/03/2022	25.000.000,00	209.078,00	25.209.078,00
573	45122051338349532408	PAMELA ENDAH TRI KHARISMAWATI	BANK SYARIAH IND.	13/05/2022	25.000.000,00	163.713,00	25.163.713,00
574	14722122340286055211	FITRIYANI PUTRI	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
575	14722122840962023214	TARIANSYAH	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
576	11622123003248051910	TUAH RASYA AL FARUQ	BANK BPD ACEH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
577	0900219272	HJ SALBIJAH	BANK SYARIAH IND.	22/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
578	2000112659	HENDRY SUHARTONO	BANK SYARIAH IND.	17/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
579	15322123016288132913	TETI RUNINGSIH	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
580	50622123013959064410	WAHYUDI	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
581	50622122813818362313	ARDIYAN KARO KARO	MEGA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
582	42721032509198012711	ASNAN	BANK SYARIAH IND.	25/03/2021	25.000.000,00	863.642,00	25.863.642,00
583	11822122902112353810	ALI PADRI ZARA	BANK NAGARI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
584	1000916759	TETY KURNIAWATI	BMI	09/11/2016	25.000.000,00	1.737.577,00	26.737.577,00
585	45122090197429242510	SUHARIANTO	BANK SYARIAH IND.	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
586	45122122844971145909	NIZMA RIZKY DATAU	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
587	50622123013963534710	KHULATUL LUTFIYAH	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
588	50622122613636193914	IRMAWATY NAIU	MEGA SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
589	14722122640569364214	ZAINAL ARIFIN	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
590	45122090799643455307	WAHDANIAR	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
591	45122112129100233013	AMINUDIN ABDUL SAMAD	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
592	45122101415619340911	TRIZKI DIVA MAHARANI	BANK SYARIAH IND.	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
593	11422112802724145707	ARIFAH MUNAWAROH	BANK JATIM	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
594	45121120979760075107	ABU MAHMUD SAMMAN	BANK SYARIAH IND.	09/12/2021	25.000.000,00	516.219,00	25.516.219,00
595	14722121639527391211	HENI ASTUTI	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
596	51722120208009555009	SIRIH	BANK PANIN SYARIAH	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
597	45122122642668041309	M. ALFAZI HAWWARI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
598	45122122342382033912	MULIYAWAN	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
599	45122121537848561507	MUHAMMAD NAZAR	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
600	45122120633805281708	RUSTAN	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
601	45122012007827190711	VESTAL GANIS MAYASARI PUTRI	BANK SYARIAH IND.	20/01/2022	25.000.000,00	277.629,00	25.277.629,00
602	14722120938864112209	MOH FAUZAN AZIM KARIM	BMI	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
603	45122122844699402008	ROUDOTUL JANNAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
604	45120111677570094310	RESPATI ANJARSARI	BANK SYARIAH IND.	16/11/2020	25.000.000,00	977.479,00	25.977.479,00
605	14722092230850235711	KIKI KAMALIA	BMI	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
606	45122092005410034209	AFRIZAL WAHYUDIN	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
607	50622101210617424513	MUHAMMAD MUKTI FADILAH	MEGA SYARIAH	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
608	45122123047190431111	INDRA ADITYA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
609	45122020913896441211	LILIS SAADAH	BANK SYARIAH IND.	09/02/2022	25.000.000,00	257.467,00	25.257.467,00
610	45122122643529513513	GILANG AL FATIH ARAFAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
611	45122123047054332910	MUHAMMAD ABU NAWAR	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
612	45122120132782061613	PARNO	BANK SYARIAH IND.	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
613	45122122845151505510	ASIAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
614	45122122844755475108	SAFAR SIRAJUDDIN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
615	42522121506828393309	KHAIRUL HAFIS	BJBSYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
616	45122041330734102711	LUBNA TAUFIQ ABDUL AZIZ	BANK SYARIAH IND.	13/04/2022	25.000.000,00	193.956,00	25.193.956,00
617	45122112430641363914	MUNSIA	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
618	02222122817497445811	AGUS JUANDA PUTRA SIREGAR	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
619	14722100331958171306	KHIROTUL MAGFIROH	BMI	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
620	45120070645756375809	SRI ENDARWATI	BANK SYARIAH IND.	06/07/2020	25.000.000,00	1.103.784,00	26.103.784,00
621	45122111125919431012	ZULMAHETI	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
622	45122112128679192609	A IRFAI SODIQ	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
623	45122122341961180007	HANIF AMRULLAH	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
624	1101199027	YASMAN	CIMB NIAGA	27/11/2019	25.000.000,00	1.306.500,00	26.306.500,00
625	42522122707156003509	ACHMAD SAFIIH	BJBSYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
626	45122122945870363209	DEA ALZENA MAUDYNA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
627	1001151341	SUPRIYANI	BANK SYARIAH IND.	16/01/2019	25.000.000,00	1.532.653,00	26.532.653,00
628	45122122241610101011	ZAKIYYAN SYAKIB AL ZHAFRAN	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
629	45122123046823371909	LUTHFIYANI NURUL FITRIYAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
630	45122122040040470609	EDI SAPUTRA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
631	14722120238304045708	SAERONI	BMI	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
632	45122061051873470309	ASEP ADI WIJAYA	BANK SYARIAH IND.	10/06/2022	25.000.000,00	135.486,00	25.135.486,00
633	45122111125940183912	MAWADDAH SANIYAH DAMA	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
634	45122122141052550013	SURYA AGUNG FEBRIANO	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
635	45122121336984554809	NY NETI SUGIATI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
636	45122122341898012506	ALYSSA HANIFA DHIYANI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
637	45122123047299185612	YAYAH MARIAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
638	45122092708130161708	MOHAMMAD ZLATAN AL HASIMOVICH	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
639	45122101917445212814	SAYEB ABDURAB	BANK SYARIAH IND.	19/10/2022	25.000.000,00	45.975,00	25.045.975,00
640	45122110423090413708	INDAWATIWAHYUNI Y. ISMAIL	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
641	45122122946086134210	MARSIAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
642	45122121638766314811	AMINUDDIN	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
643	1301195946	PATMANINGRUM	BANK SYARIAH IND.	23/10/2017	25.000.000,00	1.737.577,00	26.737.577,00
644	45122012609528515009	DEWI ANGGRAENI	BANK SYARIAH IND.	26/01/2022	25.000.000,00	271.580,00	25.271.580,00
645	45122122241837330614	ENDANG SULASMI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
646	14722121539339104007	ZIKRI	BMI	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
647	15322122215579570909	HERIAN HAFIS	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
648	45122102017928230114	SYAIFULLAH FILARD LATIFAN	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
649	45122102017769353511	RUSLI	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
650	45122120533755332914	USWATUN HASANAH	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
651	45122121537946141008	SYIFA URRAHMAH	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
652	45122123046769565908	RISNA SETIYA YUDHAYANA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
653	14722071320695050410	SUPARLAN	BMI	13/07/2022	25.000.000,00	106.861,00	25.106.861,00
654	51722121408340212113	SUBAIDI	BANK PANIN SYARIAH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
655	14722092731303035806	RAMLY ABUDI, S.Psi., M.Kes	BMI	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
656	15322122115526431812	SIDROH ISTIQOMAH	BANK SINARMAS	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
657	1500156353	BAIQ HARIATI	BANK SYARIAH IND.	14/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
658	45122112530962064412	AKHMAD DAFA NUR SAUDI	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
659	50622121513045213108	MUHAMMAD RIYAN KACHFI BOER BOER	MEGA SYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
660	45122092005622362512	ENDAH SETYOWATI	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
661	2600037711	SUMIYANTORO	BANK SYARIAH IND.	18/09/2019	25.000.000,00	1.356.756,00	26.356.756,00
662	15322122816039110911	NENGSIH SUSILAWATI	BANK SINARMAS	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
663	50622122813814241913	RATNA SARI SAFIRA	MEGA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
664	42522123007374304313	TISWANDI	BJBSYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
665	45122110121821295710	IDA WAHYUNI	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
666	45122122241705312312	SUHARDIMAN	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
667	45122122643406223412	ZAHROTUS SAADAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
668	15322122015441412011	AZKA MAZAYA	BANK SINARMAS	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
669	1301267128	NAJMAH FAIRUZ	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
670	12322121200304363309	REZKI BUDIAWAN	BANK BPD KALBAR	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
671	45122123047434124414	ANTONI SETIAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
672	01122010600026492509	BINTANG ALFAN ANWAR	BANK DANAMON	06/01/2022	25.000.000,00	468.361,00	25.468.361,00
673	12322110400276143213	BANON MASKANAH	BANK BPD KALBAR	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
674	45122122040189415109	AISYAH	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
675	45122011305116013010	BASIR PENDA	BANK SYARIAH IND.	13/01/2022	25.000.000,00	284.686,00	25.284.686,00
676	14722111136832212506	TASIRAN	BMI	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
677	01122123003115512910	RIFKI RAMADHAN	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
678	45122123047003341710	ENDAH SEPTIA NINGRUM	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
679	45122102418919125212	MAHFUT EFENDI	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
680	2300276768	SITTI AISAH	BANK SYARIAH IND.	28/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
681	45122101716011501510	JIHAN ULFAH TALITA	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
682	50622122713687564311	MIFTAKHUL KHASANAH	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
683	45122122040072041609	KHAIRUL AZMI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
684	01122111802681085807	MUTIAH CAHYA REZKINA SALEH	BANK DANAMON	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
685	14722122840967133714	ALDITA KUSUMA RAHMI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
686	51722112307760573110	RISNO NANI	BANK PANIN SYARIAH	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
687	45122123046733254008	HASNA KARIM	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
688	1301259329	SETIA PUJI LESTARI	BANK SYARIAH IND.	20/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
689	45122092005566293311	MARGIYANI	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
690	51722122708722045310	AMBARI	BANK PANIN SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
691	1301196382	ISMAIL ABDUL HAMID	BTN	23/10/2017	25.000.000,00	1.737.577,00	26.737.577,00
692	50620122922461110711	FARIDA	MEGA SYARIAH	29/12/2020	25.000.000,00	936.643,00	25.936.643,00
693	02222112415663385011	MOH NAFIL RIZQULLAH	CIMB NIAGA	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
694	45122061655011541010	JOKO WIDODO	BANK SYARIAH IND.	16/06/2022	25.000.000,00	129.438,00	25.129.438,00
695	45122122140667054107	JUHARNIK	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
696	45122123047445595414	HERMAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
697	1301266904	ABDUL GHAFUR SYAFIUDDIN	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
698	45122122140718411710	AKMAL FAWWAZ NANDASATI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
699	45122110723484481408	FIROSYAN FITTANASUQI SULAIMAN	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
700	1301111092	NUR HIDAYAT	BMI	05/01/2017	25.000.000,00	1.737.577,00	26.737.577,00
701	51722121408317472410	ASHRAF NUR RAMADAN	BANK PANIN SYARIAH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
702	45122122946336445411	ADE SABARUDIN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
703	14722110736231122809	FARIED DAIYAN IRBY PULUNGAN	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
704	14722122740614314909	IRWAN	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
705	0200214743	RAHMAT	BANK BPD SUMUT	06/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
706	3900018172	JAILANI RIROMA	BANK SYARIAH IND.	18/12/2019	25.000.000,00	1.291.423,00	26.291.423,00
707	45122053146590261512	LIRA SISMAWATI HS	BANK SYARIAH IND.	31/05/2022	25.000.000,00	145.567,00	25.145.567,00
708	45122112229403522610	ANDI PALLAWAGAU S T	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
709	45122102619798413911	ADHA SABILA KIFAH	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
710	42720070324546260508	ROBY ROMADANY	BANK SYARIAH IND.	03/07/2020	25.000.000,00	1.106.633,00	26.106.633,00
711	14722103135421153210	ASMINA	BMI	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
712	50622122913882410612	BELUK	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
713	45120061140050235511	JUMARI	BANK SYARIAH IND.	11/06/2020	25.000.000,00	1.127.526,00	26.127.526,00
714	02222120716206534609	DENNIS EKA CAHYA EFENDI	CIMB NIAGA	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
715	0900306995	ADINEGORO	BANK SYARIAH IND.	31/12/2019	25.000.000,00	1.282.089,00	26.282.089,00
716	45122120533358021710	AZZURA QANITA PUTRIA GHASSANA	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
717	45122122744472253512	DIDIT ADITYA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
718	45122121336813540008	ALIT DEWAN PRASTOWO	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
719	11822122702065290209	YUL MIARTI RAMA YULIS	BANK NAGARI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
720	45122123046819051709	ABDULOHSANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
721	45122120533541575211	SUHERMI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
722	42220032726378534213	MUIT	BANK SYARIAH IND.	27/03/2020	25.000.000,00	1.199.700,00	26.199.700,00
723	45122120835346113114	ADHE OKTHALIA	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
724	45122121236139471010	MARYANI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
725	45122090598761522911	A ERIK FADHIL	BANK SYARIAH IND.	05/09/2022	25.000.000,00	73.312,00	25.073.312,00
726	45122120535586351612	RAHMANIA	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
727	45122121337124530212	EYAS SUSILO	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
728	45122122845051082610	FATMAWATI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
729	45122121638532064208	RAHMAN SATRIA	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
730	45122122744451242012	SOHIBUL BAYAN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
731	45122122945798440909	GESI SURYAH ESANOVA HARDJAKUSUMAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
732	45122111627173101709	IRLIA OCTAVIYANI KUSUMAH	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
733	45122120834871321508	NAWANG WIRAYANTI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
734	0700041635	RINI AGUSTINI	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
735	15322122215592124609	ASTARI DWI RAHMANISA	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
736	02222122917650504713	HARUN AL RASYID	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
737	45122090297854245208	ABDUL KADIR	BANK SYARIAH IND.	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
738	14722110235862300414	ANISAH	BMI	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
739	0200202786	ACHMAD HIDAYAT PANE IR	BANK SYARIAH IND.	26/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
740	15322123016312434314	IRSAN FADLI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
741	14722092030470031808	SAD MEI NURAINI	BMI	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
742	45122100511667411012	ALDI SATRIO HERLAMBANG	BANK SYARIAH IND.	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
743	45121111772948252513	KHARISMA ARYOTEJO	BANK SYARIAH IND.	17/11/2021	25.000.000,00	552.376,00	25.552.376,00
744	45122123046976400910	LELY NURYANTI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
745	45122122945715424008	IRAWATI MUHDIN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
746	11322123003184171013	ROCHIYAH	BANK JATENG S.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
747	45122122342291541111	SITI MAUNIF	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
748	45122070867904273108	ALGO GOPINDA PUTRA	BANK SYARIAH IND.	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
749	45122122040143003609	RINISKAYANTI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
750	45121120177201005307	FITRIANA ILMA FARIDA	BANK SYARIAH IND.	01/12/2021	25.000.000,00	529.367,00	25.529.367,00
751	45122122744522150813	SUSANTI PAKAYA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
752	50622123013999444114	VIRA ANDINI KUMALA NASUTION	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
753	45122123046958340110	MISNANIA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
754	14722033008487181314	DWI TEGAS SETYABUDI IR	BMI	30/03/2022	25.000.000,00	208.070,00	25.208.070,00
755	45122122945740065308	KARTINI HAMID ABDULLAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
756	45122032124411542613	ALEXANDRA KIREYNA ALMIRA RIADY	BANK SYARIAH IND.	21/03/2022	25.000.000,00	217.143,00	25.217.143,00
757	45122122945828531909	DANANG TRIWIBOWO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
758	45120052937047034210	ROSMIATI	BANK SYARIAH IND.	29/05/2020	25.000.000,00	1.139.871,00	26.139.871,00
759	14722121239052510212	ZULIA WIRDANINGSIH	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
760	45122122945738525108	ALTA WIGUNA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
761	02222123017744181813	DEDI ISKANDAR	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
762	45122122643337031212	FARIDA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
763	506221229139323637 14	IZZATI ALFINNISA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
764	3500680982	BERLY MANYATINA LASULIKA	BMI	15/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
765	2600038717	GAPPAR	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
766	42522123007375084413	FEBI SUSANTO	BJBSYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
767	506221230139610647 10	MOCH FATKHAN SEPNANDA D	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
768	11622111002664242907	FIRDAUS	BANK BPD ACEH	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
769	15322122315671115209	TENDI FEBIAN	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
770	15322122916170351613	ENDANG	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
771	45122101214644420312	EVA PETTY	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
772	45122052442748081807	SABARINA BR TARIGAN	BANK SYARIAH IND.	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
773	45122120734611400211	SURAYAH	BANK SYARIAH IND.	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
774	45122122744471163412	RUSLI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
775	42522032100841544811	ANNISA FAUZIAH	BJBSYARIAH	21/03/2022	25.000.000,00	217.143,00	25.217.143,00
776	1001159535	BILAL MOHAMAD RAMDAN	BANK PERMATA SYARIAH	11/02/2019	25.000.000,00	1.513.987,00	26.513.987,00
777	1301142284	SUPATMO	BANK SYARIAH IND.	08/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
778	45122122845148095510	FITHRI FADHILAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
779	45122052744450475507	ESTI RIANI	BANK SYARIAH IND.	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
780	45122052744804450610	JONIK RIYADI	BANK SYARIAH IND.	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
781	45122122642988043810	SITI FATIMAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
782	45122053146544064711	MUHAMMAD AGUS SAIFUDIN	BANK SYARIAH IND.	31/05/2022	25.000.000,00	145.567,00	25.145.567,00
783	45122120533162400208	SUHANDI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
784	11622111002677035009	RAMLAH	BANK BPD ACEH	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
785	15322122916172581913	MUHAMAD AZWAN MAULAN	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
786	45122092206181233406	AMIR	BANK SYARIAH IND.	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
787	45122113032183585408	DAHLIA	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
788	1700068920	VANDA ASTUTI	BANK SYARIAH IND.	31/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
789	50622122213437335013	SUBURIYAH	MEGA SYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
790	45122021014544520214	NORA	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
791	45122121538303441912	SYUKRULLAH	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
792	14722120938912025512	DWI MULYANI	BMI	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
793	1301465697	AKHDIYAT FERDIYANTO	BANK SYARIAH IND.	14/10/2019	25.000.000,00	1.338.089,00	26.338.089,00
794	51722122908790572310	ABDUL SAMAD HAYOTO	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
795	45122102519405193312	ZALFA SALSABILA	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
796	0900276856	ASWIN IQBAL RAMADHAN	BANK DKI	31/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
797	14722100532491142212	NELLY	BMI	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
798	11122122100553012311	MARWIYAH	BANK DKI	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
799	2600037659	ANDI AMIRUDDIN	BANK SYARIAH IND.	13/09/2019	25.000.000,00	1.360.346,00	26.360.346,00
800	45122123047068153310	DZAIKRA ZALFA ADELIA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
801	11422020700308544514	TAUFIEQ SUHARDJONO SE	BANK JATIM	07/02/2022	25.000.000,00	259.483,00	25.259.483,00
802	01122123003099083309	ARSID	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
803	45122042533260515109	TRISTAN SANG HIDUP AMANULLAH	BANK SYARIAH IND.	25/04/2022	25.000.000,00	181.859,00	25.181.859,00
804	15322121415061392110	IKA TRI SUSANTI	BANK SINARMAS	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
805	0900234137	SURYANIANRA	BMI	05/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
806	45122111828492473913	A NELLY ARSYAD	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
807	15322123016310134214	ERLIN FAJAR	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
808	0900306990	AKHDIYANTI	BANK SYARIAH IND.	31/12/2019	25.000.000,00	1.282.089,00	26.282.089,00
809	45122091904735102610	HASRIANTI	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
810	45122120835172255111	AGUNG AL AFGANI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
811	45122122342351283611	RAHMAT MUBAROK SIREGAR	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
812	45122122946237442811	JOKO MAHRUS UBAIDILLAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
813	14722121539403032810	ROHMANIYAH	BMI	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
814	45122111229544374911	MUHAMMAD YUSUF ADAM YULIANTO	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
815	50622122313521304813	YULIA PRIHATMI ADAM	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
816	02222122817491555411	DENIAWAN SUBAGYA	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
817	42221031811224401610	MUHAMAD ILYAS	BANK SYARIAH IND.	18/03/2021	25.000.000,00	869.558,00	25.869.558,00
818	45122110824230231308	ABDUL AZIS	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
819	45121021109848100311	ROHMAN	BANK SYARIAH IND.	11/02/2021	25.000.000,00	899.137,00	25.899.137,00
820	2300271305	NAPISAH DARISA, SPD.	BANK SYARIAH IND.	25/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
821	45122120835156463911	PURWANI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
822	45122122743938544209	MUHAMMAD YUSUF	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
823	14722120838823343812	IMAM AL FURQAN	BMI	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
824	11922121403306084712	ALPERA ATIS	BANK RIAU	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
825	02220041609853110313	RATIH DEWI PURNAMA	CIMB NIAGA	16/04/2020	25.000.000,00	1.180.707,00	26.180.707,00
826	45122122945871203309	MUHAMAD ARYA DAMARA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
827	45122102118090505709	LILIK FARIDA	BANK SYARIAH IND.	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
828	14722101233311515410	DEN AYU KANEM KHALTSUM	BMI	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
829	45122122341916583606	PRAMA PRADITA YOGA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
830	45122092206358582008	DIAN RIKAWATI HARAHAP	BANK SYARIAH IND.	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
831	45122122946024572110	MUHAMAD RACHMAN FADHILAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
832	45122112831218444107	MUHAMMAD AKHYAR SUWANDI	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
833	45122120835217222212	SRI SUPRAPTI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
834	45120050835072441914	RACHMAWATI	BANK SYARIAH IND.	08/05/2020	25.000.000,00	1.159.814,00	26.159.814,00
835	45122010703077031814	ALMAS AZZAHRA	BANK SYARIAH IND.	07/01/2022	25.000.000,00	290.734,00	25.290.734,00
836	45122122643543443313	AFIFATUN NISA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
837	45122121437595082312	NOVRI INDRIYANA	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
838	14721031608610192809	DEDEN ROCHIMAT	BMI	16/03/2021	25.000.000,00	871.248,00	25.871.248,00
839	45122122946009541410	PARGIYANTO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
840	0900266516	NURAINI	BANK SYARIAH IND.	05/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
841	14720021412803340411	SITINUR HAMISI	BMI	14/02/2020	25.000.000,00	1.239.586,00	26.239.586,00
842	45122092909273594508	LULU MARGIARTI	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
843	45122112931578590306	NOVIANIRTA	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
844	45122122140672224307	DESI INDRASWATI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
845	45122091603894494207	NAPSIYAH	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
846	45122110724065273214	MASITA HAIR KAMAH	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
847	0900268233	HADISTIAN MUHAMMAD K	BANK SYARIAH IND.	24/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
848	45122121939122301008	KARIYANTO	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
849	45122120935730383013	MUKHAMMAD BAKHRUL ULUM	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
850	45120112379385510310	FAIZAH RACHMAYANI	BANK SYARIAH IND.	23/11/2020	25.000.000,00	970.831,00	25.970.831,00
851	14722121238997324010	KASMA	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
852	15322122315670303509	NIDAUL MILLAH	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
853	0900300112	WAHYU YULIANTO	BANK SYARIAH IND.	15/10/2019	25.000.000,00	1.337.371,00	26.337.371,00
854	2600037473	RASNAH	BANK SYARIAH IND.	26/08/2019	25.000.000,00	1.373.269,00	26.373.269,00
855	02222122817500485911	MIA RISMA DEWI	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
856	45122110322776573910	MUHAMMAD ARI FIRDAUS	BANK SYARIAH IND.	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
857	45122090698918043306	TAJUIN	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
858	45122120633893552509	DADANG	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
859	45122121235887084208	NAHRUM	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
860	51722122308658280614	SITI KHOIRUNISA	BANK PANIN SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
861	51722120708123161110	SINDY EKA WULANDARI	BANK PANIN SYARIAH	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
862	45122121939675433312	ANI KRISTINAWATI	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
863	50622101110558570313	DEVI NURMALISA	MEGA SYARIAH	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
864	50622122313530564914	SITI ARFIANTI MULIA	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
865	45121120378078380509	BAYU PUSDIKA	BANK SYARIAH IND.	03/12/2021	25.000.000,00	526.080,00	25.526.080,00
866	14722121238972271610	HERU ARIEF KURNIAWAN	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
867	14722122139937192007	NURUL AZMI	BMI	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
868	15322121415079275911	HENDRA AZWAR	BANK SINARMAS	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
869	1001032529	FARIDA	BANK SYARIAH IND.	03/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
870	2600036133	HERAWATI	BANK SYARIAH IND.	25/02/2019	25.000.000,00	1.503.935,00	26.503.935,00
871	45122032826464091214	MUZAINI LATIF	BANK SYARIAH IND.	28/03/2022	25.000.000,00	210.086,00	25.210.086,00
872	45122120634052552911	TAHRIL	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
873	45122120533681222713	ISNAWATI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
874	51722122708749441014	MEI DWI JAYANTI	BANK PANIN SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
875	42220021216078354311	TJU ZAYRUL	BANK SYARIAH IND.	12/02/2020	25.000.000,00	1.241.486,00	26.241.486,00
876	45122051840432061812	BAGUS WALUYONO	BANK SYARIAH IND.	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
877	45122110222428550712	CAHYO WIDIANTO	BANK SYARIAH IND.	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
878	45122122946527223313	CHARISA EVA MUFTYA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
879	45122101315205310212	NANDA WAHYU NUR HIDAYAT	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
880	2100049066	MOHAMMAD SANDRI MASLOMAN	BANK SYARIAH IND.	02/08/2019	25.000.000,00	1.390.500,00	26.390.500,00
881	45121082445834443610	FANI WICAKSONO	BANK SYARIAH IND.	24/08/2021	25.000.000,00	692.073,00	25.692.073,00
882	14722122039768334507	HASRIANI	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
883	45122112932021065309	MISBAH	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
884	45122122845552094013	ROHIMATUL FAIZAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
885	1001115480	SITI AISAH	BANK SYARIAH IND.	05/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
886	45122102418586181210	RANTINI	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
887	45122120834952525009	ABDULLAH AQIB AFUWWURYO	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
888	45122092005203485807	NUR KASANAH	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
889	11421111502584401014	YOGA ADI NUGRAHA	BANK JATIM	15/11/2021	25.000.000,00	555.663,00	25.555.663,00
890	2100045461	MOHAMAD ABDUL RAFIQ PANGAU	BANK SYARIAH IND.	29/11/2016	25.000.000,00	1.737.577,00	26.737.577,00
891	15322120814757310410	IRA PERMATASARI	BANK SINARMAS	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
892	1001033432	UBED UBAIDILLAH	BANK SYARIAH IND.	04/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
893	02222122217051543810	SITI MUNAWAROH	CIMB NIAGA	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
894	45122111025393424809	NABILAH ALYA FAKHIRA	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
895	50622123013982464612	AFIQAH NUR QAMARINA	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
896	45122122140714501510	FAISHAL RIZKI NANDASATI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
897	50622122913929493114	ANRI YANSYAH	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
898	0300118074	TATAD NOVINA	BANK SYARIAH IND.	13/06/2016	25.000.000,00	1.737.577,00	26.737.577,00
899	45122101214579432911	VINOLA DIVA INZANI	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
900	45122121638438465607	MOHAMAD APANDI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
901	45122122140687460610	SHABRINA NAYLA PUTRI SAKIRA	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
902	45122121938948195906	A MUH TAUFIQUR ROSLAN	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
903	02220102722791042309	JAMILAH RAHMAN	CIMB NIAGA	27/10/2020	25.000.000,00	996.472,00	25.996.472,00
904	14722122740583013208	AMALIA AGUSTINA ALHASNI	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
905	14722110736313375610	YULIANTI	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
906	02220112325170293713	ALFIAH	CIMB NIAGA	23/11/2020	25.000.000,00	970.831,00	25.970.831,00
907	45122122743926503809	PUTRI AMALIAH BADERUNG	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
908	45122062157370114909	RADEN AJENG KARTINI	BANK SYARIAH IND.	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
909	45122120834873202008	SYAHRIN PARDOMUAN	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
910	45122122643334041112	ASRI ALFIAH FAJRI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
911	45122060648632064309	ALI IMRAN JASMIN	BANK SYARIAH IND.	06/06/2022	25.000.000,00	139.519,00	25.139.519,00
912	42721072214830251110	LAILY MAGHFIROH	BANK SYARIAH IND.	22/07/2021	25.000.000,00	746.309,00	25.746.309,00
913	45122111125733041008	RATNAH SKM	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
914	45122122643528433513	NAILAH NUR ASANIYYAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
915	45122120533274172609	NUR RAHMAT	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
916	01622122902291272713	APRIANI	BANK MAYBANK	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
917	45122122241569464810	MILA AGUSTINA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
918	45122110423362201713	MELIA RENUAT	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
919	45122123047389141214	PUJI RESTU PRATIWI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
920	45122112329944475710	HANAFIAH	BANK SYARIAH IND.	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
921	3500683848	NOVITA JASSIN	BANK SYARIAH IND.	11/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
922	12622112801346334611	SAMSIA KORO	BANK SULSELBAR SYARIAH	28/11/2022	25.000.000,00	-	25.000.000,00
923	45122070163762513109	NIDA NURDIANA	BANK SYARIAH IND.	01/07/2022	25.000.000,00	114.316,00	25.114.316,00
924	02222110314665364210	AHMAD SAEPUDIN	CIMB NIAGA	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
925	45122101113676220109	LIES UDHIARTI	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
926	42220040626711491909	DISMAN	BANK SYARIAH IND.	06/04/2020	25.000.000,00	1.190.204,00	26.190.204,00
927	0300159217	FATIMAH	BANK SYARIAH IND.	04/09/2019	25.000.000,00	1.366.807,00	26.366.807,00
928	02220113025847574313	DARWIS	CIMB NIAGA	30/11/2020	25.000.000,00	964.183,00	25.964.183,00
929	45122100712747352213	NABIL YUSUF AZKIA	BANK SYARIAH IND.	07/10/2022	25.000.000,00	53.430,00	25.053.430,00
930	45120072750759342411	YASMIN GANIE	BANK SYARIAH IND.	27/07/2020	25.000.000,00	1.083.841,00	26.083.841,00
931	45122120634058363211	ANDI MUHAMMAD BANGSAWAN PASILONG	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
932	45122122241606070911	ADAM SYAFIQ MUMTAZA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
933	45122122241316122609	HARITSAH MAFTAZANI YOGA HANTORO	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
934	45122053045121390109	INDRAWATI	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
935	1301305805	IRWIN MILASANI SUBAGYO	BMI	13/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
936	45120080653415080312	HARDI RAHMAT WICAKSONO	BANK SYARIAH IND.	06/08/2020	25.000.000,00	1.074.344,00	26.074.344,00
937	14722123041280145014	DEVI NASUTION	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
938	1900162007	ANNIE SARTIKA,SE	BANK SYARIAH IND.	18/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
939	45121030514150351712	MOKHAMAD AMIN	BANK SYARIAH IND.	05/03/2021	25.000.000,00	880.544,00	25.880.544,00
940	14722031406774533912	NAFRA DINSI	BMI	14/03/2022	25.000.000,00	224.199,00	25.224.199,00
941	45121100760197275809	SURIYANI	BANK SYARIAH IND.	07/10/2021	25.000.000,00	619.759,00	25.619.759,00
942	1301180217	SUWONO	CIMB NIAGA	18/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
943	45122093009843523011	KHOIRON EFFENDI	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
944	1301070320	JAILANI	BTN	13/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
945	45122122945841052509	DEFIAN IRZI AUZAN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
946	14722110436081210609	MUKHTAR	BMI	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
947	14722122039777505807	NURSAMSI	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
948	42522123007392094014	NIA KURNIA	BJBSYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
949	11522122901271232613	M ALI	BANK JAMBI SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
950	1001169549	FERDONEN	BMI	22/03/2019	25.000.000,00	1.485.987,00	26.485.987,00
951	14722123041180253909	IRMANTO DUSNI	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
952	14722110135547121308	NILAWATY PAKAYA	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
953	3800044427	HASNA HUSEN QQ NABILA	BMI	10/01/2018	25.000.000,00	1.737.577,00	26.737.577,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
954	01622122902290330313	NASRULLAH	BANK MAYBANK	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
955	45122121437553255511	ABDULLAH ADIL AWWALI	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
956	12322123000347560209	NURBANI	BANK BPD KALBAR	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
957	45122122241428100210	SUTARKO	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
958	14722110135549573008	IWAN IGIRISA	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
959	45122090799486460506	NILMAWATI	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
960	45122122140958105411	OMPO AMD KEP	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
961	50622112312193552114	MARDHATILLAH REVALINA BUTOLO	MEGA SYARIAH	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
962	14722113038119375408	LILIS PUSPITASARI	BMI	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
963	0200232574	AHMAD SYUKRAN ZEBUA	BANK SYARIAH IND.	22/03/2018	25.000.000,00	1.737.577,00	26.737.577,00
964	11320092103275201110	SATRIA YUDHA PERDANA	BANK JATENG S.	21/09/2020	25.000.000,00	1.030.660,00	26.030.660,00
965	45122122845231551811	SUKMA BUDI PRASETYA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
966	45122120835288533413	UMAIYAH	BANK SYARIAH IND.	08/12/2022	25.000.000,00	-	25.000.000,00
967	45122091603856402107	DANIL BADUK	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
968	1301212953	ABDUL HAMID	BTN	05/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
969	50622101410662370109	YENI OLII	MEGA SYARIAH	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
970	01122123003104315409	LUVITA NURAENI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
971	45122122946296034311	QOID ABRAR ZUHDI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
972	1301101159	RAFIEH	BTN	08/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
973	45122121638731271511	HERMAWAN NAWAWI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
974	45122112430360510510	SITI SHOLIHAH ROHMAH	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
975	42220112766071102809	AMELIA ALMAHDALI	BANK SYARIAH IND.	27/11/2020	25.000.000,00	967.032,00	25.967.032,00
976	45122071371051291508	SRI SUGIARTI	BANK SYARIAH IND.	13/07/2022	25.000.000,00	106.861,00	25.106.861,00
977	45122120132576241409	YOGA AKHFA FIKRIANSYAH	BANK SYARIAH IND.	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
978	1301267001	LIS NUR LAILIYAH	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
979	45122122945989360910	CHALIEL	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
980	2800244674	ENDAY BIN ININ	BANK PANIN SYARIAH	02/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
981	0900225035	HANIFAH RIZQIYA ILMI	BANK SYARIAH IND.	22/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
982	2800254238	ROMSANAH	CIMB NIAGA	03/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
983	2800268754	AHMAD RIZKI LAZUARDY	BANK SYARIAH IND.	29/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
984	51721101513149530012	MOH DAFFAA ALFIAN REZA	BANK PANIN SYARIAH	15/10/2021	25.000.000,00	606.611,00	25.606.611,00
985	12322122900345190713	ABDUL RIZAL	BANK BPD KALBAR	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
986	14722112237178583808	SEPTI PURWANTI	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
987	45122122241502062610	KEMAL HAMKA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
988	45122102017759362911	MULYANA	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
989	45122111025131023406	FAIZAL APRIYANTO NATSIR	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
990	1001173655	MUHAMMAD FAIZAL CHANIAGO	BMI	10/04/2019	25.000.000,00	1.472.346,00	26.472.346,00
991	14722010600599102211	ANDI RIZMANIAR	BMI	06/01/2022	25.000.000,00	291.742,00	25.291.742,00
992	45122123047169590611	IRHAMMAULA ARIO MULYAPUTRA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
993	45122121336748032707	SITTI RAHMA	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
994	3800057357	MUH ARAFAH NURDIN	BANK SULSELBAR SYARIAH	21/11/2022	25.000.000,00	-	25.000.000,00
995	42220031123634375412	SITI SALEHA	BANK SYARIAH IND.	11/03/2020	25.000.000,00	1.214.895,00	26.214.895,00
996	45120092164693504508	NIRWANA RAMLI	BANK SYARIAH IND.	21/09/2020	25.000.000,00	1.030.660,00	26.030.660,00
997	45122090197169251408	SAENAL	BANK SYARIAH IND.	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
998	45122122845013451110	SAPARICA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
999	42520080601154335509	M ARRIZA PASHA	BJBSYARIAH	06/08/2020	25.000.000,00	1.074.344,00	26.074.344,00
1000	45122111828519000214	SITTI NUR MAULYA SALSABILA	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
1001	45122101715953334109	ANNISHA YULIASARI	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
1002	45122120734638581711	ANIDAR SETIAWATI	BANK SYARIAH IND.	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
1003	45122121638700412210	RINALDI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1004	45122092607382040708	ILHAM RUSDIANA	BANK SYARIAH IND.	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
1005	1301086166	ABD GHOFUR	BANK SYARIAH IND.	25/10/2016	25.000.000,00	1.737.577,00	26.737.577,00
1006	45122122945872483309	ANIS YUNIARTA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1007	11822122802101200512	NOVI ARSYAH FITRA	BANK NAGARI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1008	45120011607475045908	NUR IRIANTI OMBAIER	BANK SYARIAH IND.	16/01/2020	25.000.000,00	1.267.127,00	26.267.127,00
1009	45122112530864422610	SASTRAWATI	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
1010	45122102519346123911	ARUM TRIDANARTI	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1011	12322092300237030912	SUKARNI	BANK BPD KALBAR	23/09/2022	25.000.000,00	-	25.000.000,00
1012	11422052400921153306	QUEENA AISYAH AZZAHRA	BANK JATIM	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
1013	3900018190	AHAT SEFIADA	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
1014	14722092731306480007	SUSANTI IMAN. M.Pd	BMI	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
1015	14722120638569592910	AGUNG KASDAR KANDA	BMI	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
1016	01122122903091102913	MUTIARA SYAHPITRI	BANK DANAMON	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1017	45122121337035082610	AULIYA RAZAK	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
1018	45122013111352223814	PATAR MARULI TUA	BANK SYARIAH IND.	31/01/2022	25.000.000,00	266.540,00	25.266.540,00
1019	45122061554594412113	KEYZADILA SOFIYAH	BANK SYARIAH IND.	15/06/2022	25.000.000,00	130.446,00	25.130.446,00
1020	45122062760704264411	AMRAN LESMANA	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
1021	51722092206250183108	ABDUL RIVAI	BANK PANIN SYARIAH	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
1022	45122011405589301909	M ANDI FIRDAUS BUDIARTO	BANK SYARIAH IND.	14/01/2022	25.000.000,00	283.677,00	25.283.677,00
1023	45122090799878343309	WAFFA BIKA MUHAMMAD	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
1024	45122012408871342114	FIRMAN MAULANA YUSUF	BANK SYARIAH IND.	24/01/2022	25.000.000,00	273.596,00	25.273.596,00
1025	45122042232996165210	M SESARIO RAHMANSYAH	BANK SYARIAH IND.	22/04/2022	25.000.000,00	184.883,00	25.184.883,00
1026	11622061601187105508	AISYAH	BANK BPD ACEH	16/06/2022	25.000.000,00	129.438,00	25.129.438,00
1027	14722071120233254109	TRESYANDHIA TRIANTAMA ILYAS	BMI	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
1028	45122092809001074712	MAHPUDIN	BANK SYARIAH IND.	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
1029	14722012802951014708	ERWIN ADAM	BMI	28/01/2022	25.000.000,00	269.564,00	25.269.564,00
1030	45122093009603061507	LINDA SULTON	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
1031	45122092005127143007	ASMAWATI	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
1032	14722051212161440210	NAJWA SORAYA AL ALIYAH	BMI	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
1033	15322072907956103207	MADA FATIMAH	BANK SINARMAS	29/07/2022	25.000.000,00	96.920,00	25.096.920,00
1034	45122090799591512207	NUR AINI PUTRI HARTI HADNA	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
1035	45122052342649550713	NURHIDAYAT MARUF	BANK SYARIAH IND.	23/05/2022	25.000.000,00	153.632,00	25.153.632,00
1036	45122091302543073911	MUH AKBAR ADITYA MAYULU ALAMRI	BANK SYARIAH IND.	13/09/2022	25.000.000,00	68.341,00	25.068.341,00
1037	50622062405394393912	KEMAS ADRIAN	MEGA SYARIAH	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
1038	11922021800493153810	ALFAJRI KURNIAWAN	BANK RIAU	18/02/2022	25.000.000,00	248.394,00	25.248.394,00
1039	45122051137062095512	RUDI HARDIANSYAH	BANK SYARIAH IND.	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
1040	45122020813632502414	ZASTI NARZUMAH SUYADI	BANK SYARIAH IND.	08/02/2022	25.000.000,00	258.475,00	25.258.475,00
1041	45122092909256353508	DIAN ERVITA OCTAVIANY	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1042	45122062861623552911	LIA PUJI ASTUTI	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
1043	45122020813642545114	SAFRUL MARYADI	BANK SYARIAH IND.	08/02/2022	25.000.000,00	258.475,00	25.258.475,00
1044	45122051940962263611	JUFRIADI	BANK SYARIAH IND.	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
1045	45122051237338345207	HIDAYAT SYAH	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
1046	11622092302263245709	IDA FITRIA	BANK BPD ACEH	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
1047	45122080180729543906	M SUMAR	BANK SYARIAH IND.	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
1048	45122053045031343808	CHRISTINE PUTRI AMIN	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
1049	14722052013253013706	RATU TASNIIM AS SHODIQ	BMI	20/05/2022	25.000.000,00	156.657,00	25.156.657,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1050	14722091930372332712	R B DIWYA PANDAJA MARGA	BMI	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
1051	11622092602268201908	MUKHTARIDIN MUSLIM	BANK BPD ACEH	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
1052	14722082527049175407	CAHYO PRIHATMOKO	BMI	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
1053	11722030200307521114	AHMAD BATARA LUBIS	BANK BPD SUMUT	02/03/2022	25.000.000,00	236.297,00	25.236.297,00
1054	11622081601869211709	ISMAIL PUTRAGA	BANK BPD ACEH	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1055	45122013111159000912	PAMELIA WIDYASMARA	BANK SYARIAH IND.	31/01/2022	25.000.000,00	266.540,00	25.266.540,00
1056	45122042132482590809	MUHAMMAD KHAIRI	BANK SYARIAH IND.	21/04/2022	25.000.000,00	185.892,00	25.185.892,00
1057	45122062760676552711	HIKMAWAN WAHYU SULISTOMO	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
1058	14722092331029202511	SITI FATONAH	BMI	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
1059	14722091429720575608	ARIANTI	BMI	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
1060	45122102118204390311	LELEN ERVIANI	BANK SYARIAH IND.	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
1061	45120052937060010211	RYAN RANITYA	BANK SYARIAH IND.	29/05/2020	25.000.000,00	1.139.871,00	26.139.871,00
1062	45122091402628400806	HUSNI	BANK SYARIAH IND.	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
1063	14722112837841030106	MASHUD REBO	BMI	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
1064	15322123016304373114	MUHAMMAD BAGUS MAULANA	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1065	3900014801	KARMILA	BMI	21/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
1066	02220113025848124413	HAMALIA	CIMB NIAGA	30/11/2020	25.000.000,00	964.183,00	25.964.183,00
1067	1301111041	AKHMAD PUJO PRIYONO	CIMB NIAGA	05/01/2017	25.000.000,00	1.737.577,00	26.737.577,00
1068	01622123002294120910	BASO RAHMAN	BANK MAYBANK	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1069	45122122642926522410	SUCININGSIH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1070	51722121308259504606	MUSTOFA	BANK PANIN SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
1071	02222122817513520813	SEPTIAN AJI PUTRA	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1072	45122091201477130708	SYAMSURI	BANK SYARIAH IND.	12/09/2022	25.000.000,00	68.963,00	25.068.963,00
1073	45122121437425295010	MAIMUNAH	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1074	45122120533324215909	JAJA HENDRATNA	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
1075	45122122140586321407	ASNADARI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1076	45122122744517360413	FARIDA MAUDI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1077	0900245850	RIYADH SE	BANK SYARIAH IND.	21/11/2017	25.000.000,00	1.737.577,00	26.737.577,00
1078	2800289662	BONAVANTORO PRASTYO MUHAMMAD	BANK SYARIAH IND.	05/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
1079	01122011300081103508	TARMI	BANK DANAMON	13/01/2022	25.000.000,00	284.686,00	25.284.686,00
1080	01122122803062535910	MUHAMAD YAHYA	BANK DANAMON	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1081	45122122342355323911	DINDA BARIANTI SINAGA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1082	11722122802293234008	UKHTI ALYA AZZAHRA	BANK BPD SUMUT	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1083	1001255849	YANTO	CIMB NIAGA	29/11/2019	25.000.000,00	1.305.064,00	26.305.064,00
1084	45122122643216433811	WAHYUNI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1085	45122011103885273909	ALFIAH RAHIM	BANK SYARIAH IND.	11/01/2022	25.000.000,00	286.702,00	25.286.702,00
1086	45122093009721483408	AYU NOFRIYANI	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
1087	1301221794	ANANDA SHOFIYATUL SALWA	BANK SYARIAH IND.	28/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
1088	02222022301910195211	NUR AINI	CIMB NIAGA	23/02/2022	25.000.000,00	243.353,00	25.243.353,00
1089	50622122913863330411	RACHMAT SANTOSA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1090	14722122941049010311	ARI ADINUGRAHA	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1091	45122121537839140507	ANGGITA KUMALA WIJAYANTI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
1092	01122122703037030612	AZZA ASFI FAUZI	BANK DANAMON	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1093	14722113038125134509	AHMAD ROHIM	BMI	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
1094	14722121239089574913	SUMINI	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1095	45122120835304045113	MUSIRAN	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
1096	2600038000	RABIAH	BANK SYARIAH IND.	17/10/2019	25.000.000,00	1.335.936,00	26.335.936,00
1097	45122122744084352810	SAIFUL MUTTAKIN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1098	45122122241480441810	AFKAR RAISAL BIHAR	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1099	45121052729683323314	ISTINAH	BANK SYARIAH IND.	27/05/2021	25.000.000,00	810.401,00	25.810.401,00
1100	45122100411106571413	DRIA CHANDRA ADITIANTI	BANK SYARIAH IND.	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
1101	45122121337046383810	ELVANI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
1102	45122101214652400912	MOCHAMMAD HABIBI	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
1103	45122122845113054310	YUNITA IKA FITRIYANTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1104	45122122241804393613	UJANG HAERUDIN	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1105	45122122040313380611	LUKMAN SYAM	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1106	0900258779	PRATIWI	BANK DKI	22/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
1107	14722123041172202409	SITI AISYAH	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1108	02220112325172393913	RUSLI	CIMB NIAGA	23/11/2020	25.000.000,00	970.831,00	25.970.831,00
1109	45122122342172082210	ELROS FITRI YANTI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1110	3800057594	NUR BIAH	BANK SULSELBAR SYARIAH	29/12/2022	25.000.000,00	-	25.000.000,00
1111	45122102118191255310	YUDI NURAHMAT	BANK SYARIAH IND.	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
1112	45122122040421012412	HARDIAN	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1113	45122120533741431114	HASBUDI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
1114	45122122845058352710	ZAINUDDIN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1115	02222123017746551913	SHEFIRA RINEMY NOER ISTIFADA	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1116	1700072742	NASIFAH	BANK SYARIAH IND.	14/02/2019	25.000.000,00	1.511.833,00	26.511.833,00
1117	0900241429	HIKMAH	CIMB NIAGA	27/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
1118	15322123016299211114	NIA KURNIAWAN	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1119	1001186649	SRINI	MEGA SYARIAH	17/06/2019	25.000.000,00	1.423.525,00	26.423.525,00
1120	11622092802294113606	RAHMAYANI	BANK BPD ACEH	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
1121	2600037569	NUR IGRAHI KHUSY ARAHBIA	BANK SYARIAH IND.	06/09/2019	25.000.000,00	1.365.371,00	26.365.371,00
1122	50622090209133175907	ALKIB VAN KIFLIYANZAH EKSAN	MEGA SYARIAH	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
1123	45122122141111184213	TITIN SUPARYANI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1124	45122123046765155808	RAFKI AFTIA PRATAMA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1125	45122051035988533711	NOVA ANDRIANI	BANK SYARIAH IND.	10/05/2022	25.000.000,00	166.738,00	25.166.738,00
1126	14722112837842070406	HASANA NURDIN	BMI	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
1127	15322063006243113512	DESI ANDRIANI	BANK SINARMAS	30/06/2022	25.000.000,00	1.004,00	25.001.004,00
1128	14721122934539524911	AMRULLAH TIKA,S.IPem	BMI	29/12/2021	25.000.000,00	483.349,00	25.483.349,00
1129	42522040801041201214	SITI SARAH	BJBSYARIAH	08/04/2022	25.000.000,00	198.997,00	25.198.997,00
1130	0600165718	RAHMATANG	BANK PERMATA SYARIAH	25/10/2016	25.000.000,00	1.737.577,00	26.737.577,00
1131	45122102619836311312	SITI ASRIYAH	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
1132	45122123047392101414	IDAYANTI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1133	45122101013571292014	MUHAMMAD ARIF BUDI WASKITO	BANK SYARIAH IND.	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
1134	45122113032194440209	SAMSUL HIDAYAT	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
1135	45122123047427573914	ENI KOESNANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1136	14722120138285593814	DEDIE HIDAYAT	BMI	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
1137	45122123047331032713	MARIA ULFAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1138	50622102010922250114	IYAM DARIANA OLII	MEGA SYARIAH	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
1139	14722121639456364907	REMBULAN INDIRA	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1140	14722122840971554814	MUHAMMAD IQBAL	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1141	11922122203419490711	MUHAMMAD IRWAN	BANK RIAU	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1142	45122020312307450513	AZ ZURA FAISHA RIFIANSYAH	BANK SYARIAH IND.	03/02/2022	25.000.000,00	263.515,00	25.263.515,00
1143	45122112430338254709	MUHAMMAD DHIAULHAQ MUJIBBURRAHMAN ADITAM	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
1144	1301152779	MOHAMMAD RIFAI	BANK SYARIAH IND.	05/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
1145	45122062961871282607	KAMALIAH	BANK SYARIAH IND.	29/06/2022	25.000.000,00	116.332,00	25.116.332,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1146	45122123047207501611	GERRY FEBRIANTO ST	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1147	45122122744166315110	DAHRI KURNIA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1148	14722122941107025512	AMINAH	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1149	45122061655012551010	RAHMA LIANA SARI	BANK SYARIAH IND.	16/06/2022	25.000.000,00	129.438,00	25.129.438,00
1150	45122051238024021012	SALMAWATI	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
1151	45122122241839440714	BINTANG RACHMAD HIDAYAT	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1152	45122020813458122011	PRIJADI	BANK SYARIAH IND.	08/02/2022	25.000.000,00	258.475,00	25.258.475,00
1153	1500148145	TAHRIP	BANK SYARIAH IND.	09/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
1154	11622101802464102214	NURAIDAH	BANK BPD ACEH	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
1155	45122121939129571108	TITA RETNO DEWINTA	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1156	2300275729	H. ABD. AZIS	BANK SYARIAH IND.	15/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
1157	45120042233827051810	MUHAMMAD FAISAL LATHIEF	BANK SYARIAH IND.	22/04/2020	25.000.000,00	1.175.009,00	26.175.009,00
1158	45122123047184321011	URAY DEVIANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1159	45122080382496473107	ANDIRA AYUANI PUTRI	BANK SYARIAH IND.	03/08/2022	25.000.000,00	93.814,00	25.093.814,00
1160	45122123046925524809	NURLAELA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1161	01322120511908112714	UKA SITI RAHAYU	BANK PERMATA SYARIAH	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
1162	45122042533267065509	RATNA WULANSARI	BANK SYARIAH IND.	25/04/2022	25.000.000,00	181.859,00	25.181.859,00
1163	45122121638453110408	MARLI MEWAR	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1164	45120032330660010509	ANIKAH	BANK SYARIAH IND.	23/03/2020	25.000.000,00	1.203.499,00	26.203.499,00
1165	45121081944880594309	MUHAMAD ZIAURRAHMAN	BANK SYARIAH IND.	19/08/2021	25.000.000,00	700.291,00	25.700.291,00
1166	45122121538231535910	ABDUL GANI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
1167	45122122342277060911	SEPTI MAHARANI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1168	50622123013962104710	JAINUDIN	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1169	45122062459335220707	MUHAMMAD YASSER	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
1170	45122102519088215308	MARIATI	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1171	45122112229397142410	SUKMAWATI NINGSIH	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
1172	02220121026580564510	LA. MASSE	CIMB NIAGA	10/12/2020	25.000.000,00	954.687,00	25.954.687,00
1173	2300341417	MANSYUR SH	BANK SYARIAH IND.	26/02/2019	25.000.000,00	1.503.217,00	26.503.217,00
1174	14722122039767594407	JUMRIANI	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1175	15322122015389200108	ARISAHPUTRA	BANK SINARMAS	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1176	2100045994	ISKANDAR KAMARU	BANK SYARIAH IND.	13/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
1177	45122122642683441809	MUHAMMAD ROISUL UMAM	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1178	11822122702077063711	FUTRAKHY AFDHIL KHAIRI ADRIZAL BA	BANK NAGARI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1179	45122061352421223608	CUT DINNA MEUTIA	BANK SYARIAH IND.	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
1180	45122041431062311211	SUGENG RAHARDJO	BANK SYARIAH IND.	14/04/2022	25.000.000,00	192.948,00	25.192.948,00
1181	45122091603764463306	NASRI BIINI	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
1182	45122121938869090206	AWALUDDIN	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1183	01122123003120122411	YENI KARTINI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1184	45122092306759444106	FAUZAN KARIM	BANK SYARIAH IND.	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
1185	45122102017538481509	MELI	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
1186	45122110723832582411	SUMIATI	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
1187	45122123046967130710	MUHAMMAD DIKY ADIN SAPUTRA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1188	42221022408559560610	ABU	BANK SYARIAH IND.	24/02/2021	25.000.000,00	888.150,00	25.888.150,00
1189	45121101462610000813	ANITA	BANK SYARIAH IND.	14/10/2021	25.000.000,00	608.255,00	25.608.255,00
1190	14720120747485100911	NANI ROSIPAH	BMI	07/12/2020	25.000.000,00	957.536,00	25.957.536,00
1191	1000896797	CASNADI	BANK SYARIAH IND.	05/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
1192	14722092330927424107	MOHAMAD YASIN	BMI	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
1193	45121020909194211910	AMINAH	BANK SYARIAH IND.	09/02/2021	25.000.000,00	900.827,00	25.900.827,00
1194	45122122946432432512	YUDHO WICAKSONO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1195	02222122917632363312	RAHMAD ICHWANUL MUSLIMIN	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1196	762892729900		CIMB NIAGA	28/11/2022	25.000.000,00	-	25.000.000,00
1197	900252399		BANK SYARIAH IND.	14/11/2022	25.000.000,00	-	25.000.000,00
1198	3900015936	DWI CAHYONO	BANK SYARIAH IND.	02/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
1199	45122102519296211311	LANI DWIYANTI	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1200	45122101816985004114	ABDUL MUFID DAMA	BANK SYARIAH IND.	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
1201	14722110335903493209	MISSUHRIYANA	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
1202	14722113038186393512	NEWIN IPON	BMI	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
1203	45122112831418353111	PRI HARTINI	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
1204	45122113032345365610	TASILIN	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
1205	50622110911655472108	BETA YANTI	MEGA SYARIAH	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
1206	45122112931917273408	BENNY HIDAYAT SIREGAR	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
1207	45122111125564372406	ASRI RAHMIATI	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
1208	45122101917334525211	MUSTAFA	BANK SYARIAH IND.	19/10/2022	25.000.000,00	45.975,00	25.045.975,00
1209	45122121236127480610	METY DWI PUTRI ESZY	BANK SYARIAH IND.	30/11/2022	25.000.000,00	12.426,00	25.012.426,00
1210	45122112831353545910	SITI MAISAROH	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
1211	45122102418997230214	YAYUSTINA	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
1212	14722112237351045510	MUSTIKA	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
1213	02222111415130165809	DODI KURNIAWAN	CIMB NIAGA	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
1214	14722111436980544107	KOMARI	BMI	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
1215	45122111828522150314	RISYAD MAULAFIKRI MUHAMMAD	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
1216	14722111136846394506	YUYUN DIAN AMALIAH MUSTAKI	BMI	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
1217	45122102519508313914	FIRHAN ALFATHAN AKBAR	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1218	45122101816445261008	UMI RAHMAH	BANK SYARIAH IND.	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
1219	2100049067	ANNEKE WEHANTOUW	BANK SYARIAH IND.	02/08/2019	25.000.000,00	1.390.500,00	26.390.500,00
1220	3600031063	ARDIANSYAH ST	BANK SYARIAH IND.	10/05/2019	25.000.000,00	1.450.807,00	26.450.807,00
1221	02221031004424593213	AMILIA LALITA IVANA	CIMB NIAGA	10/03/2021	25.000.000,00	876.319,00	25.876.319,00
1222	42522090904458474206	MOHAMMAD FAJAR TRI ARDIANSYAH	BJBSYARIAH	09/09/2022	25.000.000,00	70.826,00	25.070.826,00
1223	11822122902110141310	ALI ARBUNAS MAK SALI	BANK NAGARI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1224	51722123008808021909	ACHMAD SABAR	BANK PANIN SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1225	45122121437692344713	IBNU SA'DAN	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1226	45122123047170000711	RAKHMAH ZAKIYAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1227	45122052543777105108	TRIA AKSENADIA	BANK SYARIAH IND.	25/05/2022	25.000.000,00	151.616,00	25.151.616,00
1228	45122112931823504307	NILA ULFAH	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
1229	45122123047432534214	ALIYYA NAMURI FURAIDA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1230	45122122040367165111	DINA PRAVITASARI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1231	45122052041630370212	YULI ASTI TELLANIAWATI	BANK SYARIAH IND.	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
1232	45122122946274503811	ANDI RATNA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1233	45122111828339002410	SITI MUTHOHAROH	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
1234	45122040528731342510	ANGELA ARINDYAH AMANDA	BANK SYARIAH IND.	05/04/2022	25.000.000,00	202.021,00	25.202.021,00
1235	14722122340301083813	MUHAMMAD AZIZ NUR FAUZAN	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1236	45122101715979505109	SARDI	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
1237	01322122812784364310	STEPHANIE FITRAH	BANK PERMATA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1238	11922122103406074913	FADHIL HADI ARRASYID	BANK RIAU	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1239	11622102702543451911	MULIA SELIAN	BANK BPD ACEH	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
1240	15322122916175272613	ROSITA BT DULOH	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1241	45122120132698172811	EKA NOVYANTI	BANK SYARIAH IND.	01/12/2022	25.000.000,00	19.260,00	25.019.260,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1242	42220072943274212913	KASNI	BANK SYARIAH IND.	29/07/2020	25.000.000,00	1.081.942,00	26.081.942,00
1243	02222120616161291312	FATIMAH PUASA	CIMB NIAGA	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
1244	14722122941105584212	FADILATUL JANNAH SAMSURI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1245	45122121939341422009	MUHAMMAD ADHYKA ALRAZZAQ	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1246	45122123047380480314	SUCI NURAINI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1247	42522121306718163407	MUHAMMAD AZZAM ARYASATYA	BJBSYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
1248	14722122840871193611	SYAMSUDIN	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1249	14722122940986562809	SRI SUNARTI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1250	45122121236149551410	HUDAYA	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1251	45122123047166590511	ZAHRA AULIA PUTRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1252	14722112137062434414	IKA SETIYAWATI	BMI	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
1253	50622122713733295014	BRELY	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1254	51722122608693214911	FERIE FAURIZAL	BANK PANIN SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1255	51722120208005034509	SUMANTA	BANK PANIN SYARIAH	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
1256	12222122301130321406	DIDIK SUPRIYADI	BANK BPD KALSEL SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1257	45121072841277374309	LUKMAN AGUNG BACHTIAR	BANK SYARIAH IND.	28/07/2021	25.000.000,00	736.448,00	25.736.448,00
1258	45121041421418203009	PIPIT SYAFRIDA	BANK SYARIAH IND.	14/04/2021	25.000.000,00	846.740,00	25.846.740,00
1259	42720091634521531109	TRI HARJONO SULISTYO	BANK SYARIAH IND.	16/09/2020	25.000.000,00	1.035.408,00	26.035.408,00
1260	45122010501856194111	KUSTINAH	BANK SYARIAH IND.	05/01/2022	25.000.000,00	292.750,00	25.292.750,00
1261	45122111125637021107	FARID ALFARIZI	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
1262	45122090598777373711	RAFIKA USNAH AULIA	BANK SYARIAH IND.	05/09/2022	25.000.000,00	73.312,00	25.073.312,00
1263	14722100732726432309	PRILIA AFISRAH	BMI	07/10/2022	25.000.000,00	53.430,00	25.053.430,00
1264	45122092005370122609	NURLAELA	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
1265	45122122845545133613	KHAIRUL FAHMI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1266	15322110112914325812	LUCKY DWI FITRIANY	BANK SINARMAS	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
1267	02220102322573285610	ABD. RASID	CIMB NIAGA	23/10/2020	25.000.000,00	1.000.271,00	26.000.271,00
1268	45122122945726424908	NURHANA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1269	45122102519485075413	ISMAIL LAHINTA	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1270	15322123016265464411	ANI WIJAYANTI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1271	45122123047230032411	AZIEL DE IVIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1272	14722122640478360912	JIHAN SALSABILA	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1273	14722092230772140009	FATHONI THOHIR	BMI	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
1274	20022100601556275311	EFRIMELDI FERDIAN	BTN	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
1275	45120020314739330010	RAHAYU	BANK SYARIAH IND.	03/02/2020	25.000.000,00	1.250.033,00	26.250.033,00
1276	45122042232803062108	MUNIRA ABDULLAH	BANK SYARIAH IND.	22/04/2022	25.000.000,00	184.883,00	25.184.883,00
1277	14722121539368482808	HERIZAL	BMI	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
1278	15322123016324535714	AYI RAHMAT	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1279	45122033127712311513	NABILAH FAHDAH WIJANARKO	BANK SYARIAH IND.	31/03/2022	25.000.000,00	207.062,00	25.207.062,00
1280	14722113038140052910	ABDUL RAJAB	BMI	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
1281	50622120112446265811	DEWI MARYETNI	MEGA SYARIAH	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
1282	02222121916732581209	ALEX FATONI	CIMB NIAGA	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1283	45122122140598011707	NURAINI AMAT	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1284	51722113007935143913	HADJIRAH HILUMALO, S.PD	BANK PANIN SYARIAH	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
1285	0400155084		BANK SYARIAH IND.	17/11/2022	25.000.000,00	-	25.000.000,00
1286	45122122342262355910	SUHARTOYO	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1287	02222120516102482614	ELVIN NABILA	CIMB NIAGA	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
1288	11421111502583110614	RISA NURFILASANTI	BANK JATIM	15/11/2021	25.000.000,00	555.663,00	25.555.663,00
1289	01321112608958145113	MISNAWI	BANK PERMATA SYARIAH	26/11/2021	25.000.000,00	537.585,00	25.537.585,00
1290	50622122713680081711	SUJAMAN	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1291	45122111025119171906	NURFITRIANI	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
1292	51722122208604351810	MUHAMMAD ALVIANSYAH	BANK PANIN SYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1293	45122123047401111914	DEWI ARIMBI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1294	42220020614142114809	DRS HAMID SIRFEFA M SI	BANK SYARIAH IND.	06/02/2020	25.000.000,00	1.247.184,00	26.247.184,00
1295	45122021515475155310	HANDY SHOLIHIN HASAN	BANK SYARIAH IND.	15/02/2022	25.000.000,00	251.418,00	25.251.418,00
1296	51722122808771493713	ABDUL MADJID SOLISSA	BANK PANIN SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1297	42522060301682315308	MUHAMMAD TAFFARREL ADELIO FIRMANSYAH	BJBSYARIAH	03/06/2022	25.000.000,00	142.543,00	25.142.543,00
1298	45122122342380153612	SALSABILA JABAL	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1299	45122110723711552510	JUPRIANTO	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
1300	45122122744444171912	SARI SARASWATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1301	01122111802693490614	HASANUDIN	BANK DANAMON	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
1302	45122122643431155112	ABDUL GAFFAR	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1303	51722122708719234810	SULIP SETYOWATI	BANK PANIN SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1304	11622090902128501006	AMIRUDDIN SIDDIQ	BANK BPD ACEH	09/09/2022	25.000.000,00	70.826,00	25.070.826,00
1305	45122122946250563111	ANNUR TRIO FRASETYONO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1306	8920012892	MINAISAH	BMI	17/10/2022	25.000.000,00	-	25.000.000,00
1307	14722123041162311009	ALEX ISKANDAR	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1308	01321123110160241814	SUSANTI NUGROHO	BANK PERMATA SYARIAH	31/12/2021	25.000.000,00	480.062,00	25.480.062,00
1309	14722092731299303606	CHANDRA TRIANNA DEWI	BMI	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
1310	45122122946043352810	ZAHRINA HASYATI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1311	45121091753946371609	FATHYAH HANOOM	BANK SYARIAH IND.	17/09/2021	25.000.000,00	652.629,00	25.652.629,00
1312	12422122000725422709	HERMIAH	BANK KALTIMTARA	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1313	14722121639525095810	HARDIANA	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1314	45122122744474053612	WAHIDA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1315	7211649498	LORA ALAYQAH	BANK SYARIAH IND.	17/10/2022	25.000.000,00	-	25.000.000,00
1316	7211647568	MIDEH	BANK SYARIAH IND.	17/10/2022	25.000.000,00	-	25.000.000,00
1317	1001266789	SITI MULYASAROH	BTN	30/12/2019	25.000.000,00	1.282.807,00	26.282.807,00
1318	45122111627172091709	FAKHRI NUR IHSAN	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
1319	45122102519457113513	HANA YURI OKTRIA	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1320	45122122642937572610	LA MBONE	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1321	15322112213908461010	MHD KASFARAB AULAWI	BANK SINARMAS	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
1322	45121122083979262511	FARIDATUL BAHIYAH	BANK SYARIAH IND.	20/12/2021	25.000.000,00	498.141,00	25.498.141,00
1323	01121120302600595509	TIFANI AMARI JIHANDINI	BANK DANAMON	03/12/2021	25.000.000,00	526.080,00	25.526.080,00
1324	15322122916192162214	SRI LESTARI NINGSIH	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1325	45122122643068445910	SUSI SAFITRI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1326	45122091904645175309	SARIS	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
1327	02222033103049340911	SITI AMINAH	CIMB NIAGA	31/03/2022	25.000.000,00	207.062,00	25.207.062,00
1328	11622110402610412914	SYARIFUDDIN SYAH	BANK BPD ACEH	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
1329	45122122946531443413	AZRILYA AZMI ALVINA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1330	15322122816043422511	F BAYU WASKITO	BANK SINARMAS	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1331	15322121415116110814	YUSNIA MEGA SARIWATI	BANK SINARMAS	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1332	01122123003105005709	DENNY FIRMANSYAH	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1333	11622102502519102111	ARMIDA	BANK BPD ACEH	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1334	14722110335893421909	NASIR	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
1335	14722121439238151410	IMRAN AMIN	BMI	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1336	11622123003244485909	ZULFADLI	BANK BPD ACEH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1337	45122110122038222914	AINA	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1338	45122123047032342610	FATIMATUZ ZAHRO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1339	11122122100554305411	HERU PURWANTO	BANK DKI	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1340	14722122840940382413	ARFAH	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1341	12422122200734195210	DWI PERMATA LESTARI	BANK KALTIMTARA	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1342	51721015131482275811	MUHAMMAD ALIEFIAN AZHAR G	BANK PANIN SYARIAH	15/10/2021	25.000.000,00	606.611,00	25.606.611,00
1343	45122111828201000809	SUCIATI	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
1344	02222122717372381611	RUSTINI	CIMB NIAGA	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1345	45122122342116475609	HADROMI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1346	45122112229384161810	MUHAMMAD FAIRUZ LUTHFA	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
1347	42522112406344304908	SYARIPUDIN NUR	BJBSYARIAH	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
1348	45122122744643202914	SULHAN GHIFFARI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1349	11622110202580142511	FITRIA	BANK BPD ACEH	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
1350	11722121902190002109	ALFIQRI MAISYAH	BANK BPD SUMUT	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1351	01122100602288003910	SURYO ANDI PRABOWO	BANK DANAMON	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
1352	45121082045108305608	SYFAUL KHUSNA	BANK SYARIAH IND.	20/08/2021	25.000.000,00	698.647,00	25.698.647,00
1353	02222123017747242013	SUYONO	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1354	45122123047339532913	AMINAH RUYANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1355	14722102735106335809	TARSAD	BMI	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
1356	45122123047196211311	WIWIN KUSNIADI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1357	15322103112806460210	MUNIRAN	BANK SINARMAS	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
1358	45122112530908490011	ARIEF RAHMAN HADI	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
1359	45122122743974355809	FANIJAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1360	0200250484	NURMILA KADARSIH POHAN	BANK SYARIAH IND.	23/01/2019	25.000.000,00	1.527.628,00	26.527.628,00
1361	42522122107003372014	MYRZANADA BUDHI KARINA	BJBSYARIAH	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1362	45122031522640455410	ERLANG	BANK SYARIAH IND.	15/03/2022	25.000.000,00	223.191,00	25.223.191,00
1363	11622121202941085312	DAHRAWATI	BANK BPD ACEH	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1364	14722111136962145611	DYAH ARYANI	BMI	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
1365	50622123013936173808	NI PUTU SULISTIA ANJELINA	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1366	45122122946116475410	DARNI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1367	42220051830069484011	SITI FATWA DEWI	BANK SYARIAH IND.	18/05/2020	25.000.000,00	1.150.318,00	26.150.318,00
1368	42720021410948285808	LA INI	BANK SYARIAH IND.	14/02/2020	25.000.000,00	1.239.586,00	26.239.586,00
1369	01120123002728033114	DHIAN SURYANDARU`ST	BANK DANAMON	30/12/2020	25.000.000,00	935.693,00	25.935.693,00
1370	45121122184250150508	AITA POERDININGSIH	BANK SYARIAH IND.	21/12/2021	25.000.000,00	496.497,00	25.496.497,00
1371	45120082858808363409	MUHAMMAD ZAINAL MUSTAIN	BANK SYARIAH IND.	28/08/2020	25.000.000,00	1.053.452,00	26.053.452,00
1372	02221070810451232811	MUHAMMAD NASIR	CIMB NIAGA	08/07/2021	25.000.000,00	769.317,00	25.769.317,00
1373	45122122845422174412	RUSMALA DEWI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1374	11122123000572030410	ERMANSYAH	BANK DKI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1375	02222111615205211310	SITI HUJAEMAH	CIMB NIAGA	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
1376	45122111426370585209	MOCH ZAINUDIN	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
1377	45121112274465494811	DEWI APRILIA P	BANK SYARIAH IND.	22/11/2021	25.000.000,00	544.159,00	25.544.159,00
1378	11922122603450281210	NUR HASANAH	BANK RIAU	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1379	15322122315702083311	ASRUL INDRA	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1380	15322123016315464714	MASRUROH	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1381	11622101402430235211	NURAINI	BANK BPD ACEH	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
1382	01322123012922072409	ADE OKTAFIAN ISKANDAR	BANK PERMATA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1383	11622122303097023409	SYALI INDRA S SOS I	BANK BPD ACEH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1384	45122091904307412207	ISMAWATI	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
1385	14722091629995171207	RUSMINI	BMI	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
1386	45122112430457241411	MARYANI	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
1387	45122122844977170210	RISTON PAKILI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1388	7211667267	MUHADDIS	BANK SYARIAH IND.	17/10/2022	25.000.000,00	-	25.000.000,00
1389	45122112831470010112	NAFISA LATIFANI ALLAMAH	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
1390	45122122744125423910	MUHAMMAD KHOIRUL MUTTAQIN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1391	45122021014547420514	HAERUDDIN DG TACKO	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
1392	1301316214	MADDARI	BTN	02/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
1393	50622102110962284411	ARWIN HUNTU	MEGA SYARIAH	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
1394	45122122140635363107	NUR HARAMAIN HANIF AVENZOAR	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1395	45122122743943064409	KARTINI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1396	12322122900344470413	JUMIATI	BANK BPD KALBAR	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1397	3800057510	ARAS	BANK SULSELBAR SYARIAH	13/12/2022	25.000.000,00	-	25.000.000,00
1398	11922122603471415014	ISTIQOMAH ALYA RAHMADANI	BANK RIAU	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1399	45122121638323465406	FARNI UTAMI PONGOLIU	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1400	45121082345552260012	MUHAMMAD SHAHABI SAKRI	BANK SYARIAH IND.	23/08/2021	25.000.000,00	693.717,00	25.693.717,00
1401	45122110222338511011	DIAN EKAWATI	BANK SYARIAH IND.	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
1402	45122122744004200710	NUR ANNISA BADERUNG	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1403	45122072879563003207	NADIA SALSABILA	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
1404	45122080282011301909	SITI RAHMAH	BANK SYARIAH IND.	02/08/2022	25.000.000,00	94.435,00	25.094.435,00
1405	45122080584327161412	TARYATI	BANK SYARIAH IND.	05/08/2022	25.000.000,00	92.571,00	25.092.571,00
1406	45122081689293044107	RIKHA CHOIRUN NISA	BANK SYARIAH IND.	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1407	45122070464980185311	FIEKA MEITAQWATININGARUM	BANK SYARIAH IND.	04/07/2022	25.000.000,00	112.452,00	25.112.452,00
1408	45122081689228421307	HASWARPIN YITHZAK PRADANA	BANK SYARIAH IND.	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1409	45122083196466312007	ISMAIL HM	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
1410	02222081810526011211	MAULIDYA DWI SAPUTRI	CIMB NIAGA	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
1411	11122070800251533609	RUDI ATMONO	BANK DKI	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
1412	11422070501355172307	RATNA FAUSIAH	BANK JATIM	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
1413	11622070701438534109	HENDRY BHAKTI	BANK BPD ACEH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
1414	11622071901533523611	YULIA RIESCA	BANK BPD ACEH	19/07/2022	25.000.000,00	103.133,00	25.103.133,00
1415	11622080501748550409	HAMIDAH	BANK BPD ACEH	05/08/2022	25.000.000,00	92.571,00	25.092.571,00
1416	11622081501839171008	JULKARNAIN	BANK BPD ACEH	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
1417	2300389249	MARIANI	BANK SULSELBAR SYARIAH	05/08/2022	25.000.000,00	-	25.000.000,00
1418	2300389400	NIRMALASARI	BANK SULSELBAR SYARIAH	10/08/2022	25.000.000,00	-	25.000.000,00
1419	2300389508	MARDIANA	BANK SULSELBAR SYARIAH	15/08/2022	25.000.000,00	-	25.000.000,00
1420	14722051712737545111	NAZHAN FIKRIYAH AL KARIM	BMI	17/05/2022	25.000.000,00	159.681,00	25.159.681,00
1421	14722071320593492707	AMIRSYANI ARIESTOTAMA ILYAS	BMI	13/07/2022	25.000.000,00	106.861,00	25.106.861,00
1422	14722081125136273706	ASIH MEILIANA	BMI	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
1423	14722080123787332411	FAJAR HIDAYAT	BMI	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
1424	14722072522551080910	KHUSUSIYAH	BMI	25/07/2022	25.000.000,00	99.405,00	25.099.405,00
1425	14722072823130082007	NURWAHYUNI NATSIR	BMI	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
1426	14722072222308194410	LA ODE RASIU	BMI	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
1427	14722070719727485206	ANDI MALANG	BMI	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
1428	14722012802955205508	SRI HETI	BMI	28/01/2022	25.000.000,00	269.564,00	25.269.564,00
1429	14722071821256040808	DIANA	BMI	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
1430	14722081225475401911	SLAMET HARYONO	BMI	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
1431	14722072823129251707	SAEFUL EKO PRASTIO	BMI	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
1432	45121020809017441413	ERLIN LISTYANINGSIH	BANK SYARIAH IND.	08/02/2021	25.000.000,00	901.672,00	25.901.672,00
1433	11120051200242193114	LUNGGUH MOHAMMED ENDLICHMANNTITO HERNAND	BANK DKI	12/05/2020	25.000.000,00	1.156.016,00	26.156.016,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1434	45121072741144583312	AMALIA SHOLEHANA SHOLICHIN	BANK SYARIAH IND.	27/07/2021	25.000.000,00	738.091,00	25.738.091,00
1435	42720080729129405810	SITI JUBAIDAH	BANK SYARIAH IND.	07/08/2020	25.000.000,00	1.073.395,00	26.073.395,00
1436	0900234173	SRI ARFAETY ISKANDAR	BANK SYARIAH IND.	05/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
1437	45121073041847121513	ABDURROHMAN AL SUNYOTO	BANK SYARIAH IND.	30/07/2021	25.000.000,00	733.161,00	25.733.161,00
1438	1301147676	M FATHUR ROZI	BANK SYARIAH IND.	30/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
1439	45121041220776272109	DITA GALUH RAHMANINGRUM	BANK SYARIAH IND.	12/04/2021	25.000.000,00	848.430,00	25.848.430,00
1440	45120082858847430210	VINDA WAHYUNINGRUM SUPRAPTO	BANK SYARIAH IND.	28/08/2020	25.000.000,00	1.053.452,00	26.053.452,00
1441	42720092435648084611	SADINEM	BANK SYARIAH IND.	24/09/2020	25.000.000,00	1.027.811,00	26.027.811,00
1442	15320111108044392413	SAMIYEH	BANK SINARMAS	11/11/2020	25.000.000,00	982.227,00	25.982.227,00
1443	45121082445831553410	ENDANG SAVITRI BAWEANTI	BANK SYARIAH IND.	24/08/2021	25.000.000,00	692.073,00	25.692.073,00
1444	14721102727550315310	MOHAMAD MAHFUD HUDA	BMI	27/10/2021	25.000.000,00	586.889,00	25.586.889,00
1445	42221032211611433912	MARIA SEPTIANI N P NASUTION	BANK SYARIAH IND.	22/03/2021	25.000.000,00	866.178,00	25.866.178,00
1446	45122071974410222607	NURJANNA	BANK SYARIAH IND.	19/07/2022	25.000.000,00	103.133,00	25.103.133,00
1447	45122072276501394506	IR ST FAUZIAH	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
1448	45122080884824391109	GHEFIRA HELANDA	BANK SYARIAH IND.	08/08/2022	25.000.000,00	90.707,00	25.090.707,00
1449	45122080382495403107	HARSYA MURHASTOMO	BANK SYARIAH IND.	03/08/2022	25.000.000,00	93.814,00	25.093.814,00
1450	45122080281665290407	SURYANINGSIH	BANK SYARIAH IND.	02/08/2022	25.000.000,00	94.435,00	25.094.435,00
1451	45122080282029352309	MUHAMMAD YANI	BANK SYARIAH IND.	02/08/2022	25.000.000,00	94.435,00	25.094.435,00
1452	45122080382632413108	NUR ASIYAH	BANK SYARIAH IND.	03/08/2022	25.000.000,00	93.814,00	25.093.814,00
1453	45122080584009565907	ARYA NUGRAHA	BANK SYARIAH IND.	05/08/2022	25.000.000,00	92.571,00	25.092.571,00
1454	45122080884558383607	DEASY IRYANI	BANK SYARIAH IND.	08/08/2022	25.000.000,00	90.707,00	25.090.707,00
1455	45122072678276224708	NAILA NURHANA KHAIRUNNISA	BANK SYARIAH IND.	26/07/2022	25.000.000,00	98.784,00	25.098.784,00
1456	45122072277038505512	ANDHIKA WICAKSONO	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
1457	45122020913885420911	KHAIRUL RASYID	BANK SYARIAH IND.	09/02/2022	25.000.000,00	257.467,00	25.257.467,00
1458	45122081287793253907	YULIANTI FITRIANA PRALISTIO	BANK SYARIAH IND.	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
1459	45122061453119104608	AHNAF LUBEN	BANK SYARIAH IND.	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
1460	45122020211713065911	AMRIL FAISAL	BANK SYARIAH IND.	02/02/2022	25.000.000,00	264.524,00	25.264.524,00
1461	45122061052075403812	MARGANI MUHAMMAD IQBAL	BANK SYARIAH IND.	10/06/2022	25.000.000,00	135.486,00	25.135.486,00
1462	45122062459842522713	GAGAK LUMAYUNG	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
1463	45122031021277050510	AGUNG NUGROHO	BANK SYARIAH IND.	10/03/2022	25.000.000,00	228.232,00	25.228.232,00
1464	45122081588320562407	RACHMAH NANDA KARTIKA	BANK SYARIAH IND.	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
1465	45122011405709245210	MUHAMMAD RAFLI PRATAMA	BANK SYARIAH IND.	14/01/2022	25.000.000,00	283.677,00	25.283.677,00
1466	45122021014310512310	DINDA RAKHMA FITRIANI	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
1467	45122042834852455211	DIMAS SULTAN ALGHIFARI	BANK SYARIAH IND.	28/04/2022	25.000.000,00	178.835,00	25.178.835,00
1468	45122042834847245111	JASMINE FARADISSA TESTA	BANK SYARIAH IND.	28/04/2022	25.000.000,00	178.835,00	25.178.835,00
1469	45122082694507434207	BILL FADLI JABAR SASMITA	BANK SYARIAH IND.	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
1470	45122070464789022810	PARIDA	BANK SYARIAH IND.	04/07/2022	25.000.000,00	112.452,00	25.112.452,00
1471	45122042533463261112	NURHIDAYATI	BANK SYARIAH IND.	25/04/2022	25.000.000,00	181.859,00	25.181.859,00
1472	02221060408829025014	ANI AGUSTINI	CIMB NIAGA	04/06/2021	25.000.000,00	803.640,00	25.803.640,00
1473	45122081187583200911	ARIFANY FITRIA RETNONINGRUM	BANK SYARIAH IND.	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
1474	45122080383003173511	GHIFARY MALIK AKBAR SYAMARA PAY	BANK SYARIAH IND.	03/08/2022	25.000.000,00	93.814,00	25.093.814,00
1475	45122080181048255908	FAHMI RAFIKA PERDANA	BANK SYARIAH IND.	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
1476	45122061051793023008	RAYYANA ZAHNUSAIBA ARF	BANK SYARIAH IND.	10/06/2022	25.000.000,00	135.486,00	25.135.486,00
1477	45122081689307394507	SAHRA TUZZAKINAH	BANK SYARIAH IND.	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1478	45122062459672070310	DIAN RADIKAL UTAMA MANSYUR	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
1479	45122071169429542010	KUSNO YULI WIDIATI	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
1480	45122062961886123207	RIDWANSYAH	BANK SYARIAH IND.	29/06/2022	25.000.000,00	116.332,00	25.116.332,00
1481	45122072276996491812	ICHSAN HADYAN	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
1482	45122072577193443307	MUKHTAR LUBIS	BANK SYARIAH IND.	25/07/2022	25.000.000,00	99.405,00	25.099.405,00
1483	45122070767257324208	IRWANSYAH	BANK SYARIAH IND.	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
1484	45122070666593450410	NORMA KHALISHA ALYANI	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
1485	45122071168658325006	NABILA DEWANI PUTRI	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
1486	45122071169666501112	SWASTIKA FADIA AMALINA	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
1487	45122071169423571610	KAMALASARI KARNAIN	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
1488	45122071472514372112	SURYA RINI	BANK SYARIAH IND.	14/07/2022	25.000.000,00	106.240,00	25.106.240,00
1489	45122071874097033211	M ROKHIM ANWAR	BANK SYARIAH IND.	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
1490	45122071873269330706	REZQIYANTY	BANK SYARIAH IND.	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
1491	45122071472518232312	MAYA SARI	BANK SYARIAH IND.	14/07/2022	25.000.000,00	106.240,00	25.106.240,00
1492	45122081589028182412	M IMAM MACHFUDI NOOR	BANK SYARIAH IND.	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
1493	45122081589022492112	LELLY INDRAWATI	BANK SYARIAH IND.	15/08/2022	(25.000.000,00)	86.358,00	(24.913.642,00)
1494	45122081890568150910	DARA NURLATIFAH	BANK SYARIAH IND.	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
1495	45122082694618233408	SUPRAPTONO	BANK SYARIAH IND.	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
1496	45122083096229313810	FACHRIZKI SYAHRIL	BANK SYARIAH IND.	30/08/2022	25.000.000,00	77.039,00	25.077.039,00
1497	45122083196876262511	CAHAYA	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
1498	45122072678471580010	ANISA	BANK SYARIAH IND.	26/07/2022	25.000.000,00	98.784,00	25.098.784,00
1499	50622070506067060409	NABILA RANI HANIFA	MEGA SYARIAH	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
1500	50622080807838422110	MARCH FALENTINO	MEGA SYARIAH	08/08/2022	25.000.000,00	90.707,00	25.090.707,00
1501	50622080407695122207	FEBRIANDI BUKOTING	MEGA SYARIAH	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
1502	50622080407694022207	ISNAWATI HIKAYA	MEGA SYARIAH	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
1503	51722071404238464111	NURUL ANDINI	BANK PANIN SYARIAH	14/07/2022	25.000.000,00	106.240,00	25.106.240,00
1504	51722080904928393507	HASRIANI YAHYA	BANK PANIN SYARIAH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
1505	51722080904936445607	MUH ARIF HASMAN	BANK PANIN SYARIAH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
1506	45122081890233172908	ismaya djatnika	BANK SYARIAH IND.	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
1507	45122031522723465111	VENESIA SURATMAN	BANK SYARIAH IND.	15/03/2022	25.000.000,00	223.191,00	25.223.191,00
1508	45122031522839555713	AGUS WIDODO	BANK SYARIAH IND.	15/03/2022	25.000.000,00	223.191,00	25.223.191,00
1509	52122031600046023810	HARI WURIANTO	BSB	16/03/2022	25.000.000,00	222.183,00	25.222.183,00
1510	45121071239249533110	TRIA PHANDU RINATA	BANK SYARIAH IND.	12/07/2021	25.000.000,00	762.743,00	25.762.743,00
1511	11421040701073431012	NUR KHOLES RAHMAN	BANK JATIM	07/04/2021	25.000.000,00	852.656,00	25.852.656,00
1512	0100136275	NURLIMPAH BINTI MAT KASAN	BANK SYARIAH IND.	06/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
1513	02222071308086012309	CHAMDZAN	CIMB NIAGA	13/07/2022	25.000.000,00	106.861,00	25.106.861,00
1514	02222081810460180308	SYUBBANUR RIJAL	CIMB NIAGA	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
1515	11122070800252444009	JASMEEN ALISKA GENT	BANK DKI	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
1516	11522030900233295713	HASNAH	BANK JAMBI SYARIAH	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
1517	11622030900460102613	ABDULLAH NURDIN	BANK BPD ACEH	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
1518	11622031100487414110	ANWAR	BANK BPD ACEH	11/03/2022	25.000.000,00	227.224,00	25.227.224,00
1519	11622052700983395507	EKA KARTIKA	BANK BPD ACEH	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
1520	11622061501180122311	JUNIATI	BANK BPD ACEH	15/06/2022	25.000.000,00	130.446,00	25.130.446,00
1521	11622062101251015909	HAMIDAH	BANK BPD ACEH	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
1522	11622070701435362509	ARI BHAKTI AG	BANK BPD ACEH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
1523	11622071901534254011	CORY TRIADINATA	BANK BPD ACEH	19/07/2022	25.000.000,00	103.133,00	25.103.133,00
1524	11822081601288471410	MAULAYA AZIZI JOBEN	BANK NAGARI	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1525	2300388398	FARIDA	BANK SULSELBAR SYARIAH	08/07/2022	25.000.000,00	-	25.000.000,00
1526	2300388569	SAMAWATI	BANK SULSELBAR SYARIAH	13/07/2022	25.000.000,00	-	25.000.000,00
1527	2300389250	AMIRUDDIN	BANK SULSELBAR SYARIAH	05/08/2022	25.000.000,00	-	25.000.000,00
1528	2300389393	ISKAWATI	BANK SULSELBAR SYARIAH	10/08/2022	25.000.000,00	-	25.000.000,00
1529	2300389390	ROSMIATI	BANK SULSELBAR SYARIAH	10/08/2022	25.000.000,00	-	25.000.000,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1530	2300389397	ISMAWATI	BANK SULSELBAR SYARIAH	10/08/2022	25.000.000,00	-	25.000.000,00
1531	2300389462	ANDI MUTHIA KHAERANI	BANK SULSELBAR SYARIAH	12/08/2022	25.000.000,00	-	25.000.000,00
1532	14722052514066504111	DEWI MASITOH	BMI	25/05/2022	25.000.000,00	151.616,00	25.151.616,00
1533	14722081926302133307	THUFEIL MUHAMMAD GHAZY	BMI	19/08/2022	25.000.000,00	83.873,00	25.083.873,00
1534	14722060615285314607	SITI ZAENAB	BMI	06/06/2022	25.000.000,00	139.519,00	25.139.519,00
1535	14722051112021350012	ATAAYA RAUDHA MUSTHOFA	BMI	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
1536	14722072823271261610	MUHAMMAD FARHAN	BMI	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
1537	14722070118978112511	BALGIS THAYIB	BMI	01/07/2022	25.000.000,00	114.316,00	25.114.316,00
1538	14722071220393135108	MUHAMMAD DAFFA ATALLA	BMI	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
1539	14722071821386360711	DYAH AYU LARASATI	BMI	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
1540	14722062417989462112	RARAS ATIKA DEWANTI	BMI	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
1541	14722081024985530209	ANDI ANNISA	BMI	10/08/2022	25.000.000,00	89.465,00	25.089.465,00
1542	14722031106632075213	MAIDA	BMI	11/03/2022	25.000.000,00	227.224,00	25.227.224,00
1543	14722051112030472512	ARIEF SOERIANTO ATMAWIJAYA M A KADIR	BMI	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
1544	14722072222307233910	WA ODE MARI	BMI	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
1545	14722051712522255506	SUPARDI A ISMAIL	BMI	17/05/2022	25.000.000,00	159.681,00	25.159.681,00
1546	14722070519468184310	AMINATUZ ZAHRAH	BMI	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
1547	14722051913206463111	NAFISAH NAJWAL ULAA	BMI	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
1548	3000768618	HARNI TAHIR BRAHIMA	BANK SYARIAH IND.	17/10/2022	(25.000.000,00)	-	(25.000.000,00)
1549	50622122913881500412	KAMSIAH	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1550	45122102118018330009	NILMAWATI	BANK SYARIAH IND.	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
1551	14722122340267215010	AISYAH NURUL IZZAH	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1552	14722122340234395909	HASNIATI	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1553	15322091910864235010	ADITYA ARYAYUDA PUTRA PRADANA	BANK SINARMAS	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
1554	2800280112	MUHAMMAD YUDA ALHABSYI	BANK SYARIAH IND.	22/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
1555	45122123046903174109	TRI WAHYU WIDODO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1556	45122112831109164206	IDAWATI	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
1557	45122122040099202309	ROSDIANA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1558	01122123003098552109	ALAMSYAH	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1559	45122122241828590314	ERWIN RAHMAWAN	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1560	45122110824127571107	AQSHA NOFRI IKHSAN	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
1561	1000974296	ELIS HIDAYAWATI	BANK DKI	18/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
1562	12322121200303283109	ASIH ISTIANI	BANK BPD KALBAR	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1563	11922122603460463711	HARYATI PURNAMA SURI	BANK RIAU	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1564	15322123016295175213	SUCIPTO	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1565	01122123003131000414	AHMAD FALIKH FAISHOL FIKRI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1566	45122120734797210613	BASRI TALEB	BANK SYARIAH IND.	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
1567	45122102519411283712	ELSYA DIANY	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1568	15322122715883525408	LELIH RASPUJI	BANK SINARMAS	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1569	45122091403018455609	NEVI LIDIYA	BANK SYARIAH IND.	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
1570	45122122643418194012	NGUDI KARTIKO PUTRANTO	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1571	45122121939275345808	M WARIS	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1572	45122021515521481611	SUKONO	BANK SYARIAH IND.	15/02/2022	25.000.000,00	251.418,00	25.251.418,00
1573	14722120538489515712	INDRA PRIMA DARMAWANSAH	BMI	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
1574	14722101333461324610	TAUWIL ROHANI	BMI	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
1575	14722111136828511806	MUSLIMAH	BMI	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
1576	14722122039831080309	RIKA	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1577	45121012505817304211	SULASTRI	BANK SYARIAH IND.	25/01/2021	25.000.000,00	913.503,00	25.913.503,00
1578	02222052004617434006	CLARIZA AMELIA SAFITRI	CIMB NIAGA	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
1579	42220050529149365310	MUHAMMAD MUHAJIR	BANK SYARIAH IND.	05/05/2020	25.000.000,00	1.162.663,00	26.162.663,00
1580	45122122844989060510	BAILANA MUTIARA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1581	14722123041175552609	SAMBIROTO	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1582	45122040127845570010	SOETIKNO PURBOWARSONO	BANK SYARIAH IND.	01/04/2022	25.000.000,00	206.054,00	25.206.054,00
1583	1001025813	ENDRA KUSUMA	BANK SYARIAH IND.	15/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
1584	15322012800969492311	MUHAMMAD NURHANDOYO SYAHADAT	BANK SINARMAS	28/01/2022	25.000.000,00	269.564,00	25.269.564,00
1585	14722121639526590011	NUR LAILATUL JANNAH	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1586	3600033322	AMRIN GALELA	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
1587	45122121235868443508	FATMAWATI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1588	45122122845556174213	HERNI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1589	45122011405685522910	AEESHA BELLA VIVANY	BANK SYARIAH IND.	14/01/2022	25.000.000,00	283.677,00	25.283.677,00
1590	45122110723933401812	AGUS SUPRIYANTO SE	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
1591	45122112831391561811	FATMA ABAS	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
1592	45122122844750225008	MUHAMMAD SYAHID	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1593	11622111602717175210	SELAMAH	BANK BPD ACEH	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
1594	45122122946640583214	ROSID ABDULLAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1595	45122122844802010909	MUHAMAD FAIRUZ NAUFAL	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1596	02220102722793192309	WALHA	CIMB NIAGA	27/10/2020	25.000.000,00	996.472,00	25.996.472,00
1597	45122123047444485314	DANENDRA ALGHIFARY SETIAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1598	45122112530831200410	SUPARDI	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
1599	15322123016286382713	HELMAYANI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1600	2300317700	HAFIDA RAUF BASYURI	BANK SYARIAH IND.	13/03/2018	25.000.000,00	1.737.577,00	26.737.577,00
1601	02222122817515360913	LAELATUL FADILLAH	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1602	45122122946102055010	LELY JULIANY	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1603	11622121402957420809	RAHMAT	BANK BPD ACEH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1604	45122122040439404112	SEPTA WIJAYA ISMANI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1605	0900239056	AZIZAH	BANK SYARIAH IND.	29/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
1606	45121112274538544012	WINARTO	BANK SYARIAH IND.	22/11/2021	25.000.000,00	544.159,00	25.544.159,00
1607	11522122901270202613	HARDIANSYAH	BANK JAMBI SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1608	11522122901272262613	INTANG	BANK JAMBI SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1609	45122061352772523910	AULIA DEWI SAVITRI	BANK SYARIAH IND.	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
1610	45122122945875033509	PARTIMAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1611	45122112430441370411	LAILATUL QOMARIYAH	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
1612	45122123047420313314	YUSRIANTI PURWANDARI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1613	15322123016248394810	YAYAK ROLANINGTYAS	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1614	51722122808772485613	SURIAH	BANK PANIN SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1615	0900279879	ADRIANI	BANK SYARIAH IND.	06/02/2019	25.000.000,00	1.517.576,00	26.517.576,00
1616	45122121235849372708	FATMAWATI HADI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1617	45122123047123444710	NAYAKA ARDIONA KAMIL	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1618	50622123014003185514	AAN INDRAWAN	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1619	45122121437430025310	ROSIYAH	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1620	45122122744535311913	ZAMA HUDAYA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1621	3900016055	MANSUR ISMAIL	BANK SYARIAH IND.	29/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
1622	1301364849	NARDI	BTN	18/01/2019	25.000.000,00	1.531.217,00	26.531.217,00
1623	14722120738722252114	SALMA DG PAJA	BMI	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
1624	11622120502851585911	MUHAMMAD YUSUF	BANK BPD ACEH	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
1625	14722060615357475908	MUHAMMAD KURNIA	BMI	06/06/2022	25.000.000,00	139.519,00	25.139.519,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1626	45122111426208143808	SURIANY	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
1627	0900232411	WIDIANINGSIH FARHAH A	BANK SYARIAH IND.	28/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
1628	45122052341932120408	BELLANIA SABDHINI	BANK SYARIAH IND.	23/05/2022	25.000.000,00	153.632,00	25.153.632,00
1629	2800277873	YATI	BANK SYARIAH IND.	17/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
1630	14722121439296151713	SRI HANDAYANI	BMI	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1631	45122092607671572110	ARI GUSTIAN	BANK SYARIAH IND.	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
1632	45121122787096045013	WAHYU JONI DJUNAEDI	BANK SYARIAH IND.	27/12/2021	25.000.000,00	486.636,00	25.486.636,00
1633	45122123047053262910	MOH ABDAN SYAKURO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1634	45122100411066233912	DEWI DJ MAKULASE	BANK SYARIAH IND.	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
1635	14722122941068083511	PITRI ANDRIYANI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1636	14722111036734342408	SITI ROHANI	BMI	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
1637	45122111426364395009	YUSTINA DWI NURMALASARI	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
1638	15322122916125072010	HARIS HARMAN	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1639	45122122946314145011	NAJMUDIN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1640	2800279872	HERMAWAN	BANK DKI	17/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
1641	14722101032991575211	ADHA A UMAR	BMI	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
1642	45122111526566092708	MELANI	BANK SYARIAH IND.	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
1643	11122110200465272208	ANNE SAFFANETE	BANK DKI	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
1644	1000969631	RAHMAT PERMANA	BANK SYARIAH IND.	04/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
1645	45122100612188233111	ADNAN	BANK SYARIAH IND.	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
1646	45122020813634282614	MURYOTO MADYAREDJA	BANK SYARIAH IND.	08/02/2022	25.000.000,00	258.475,00	25.258.475,00
1647	1301101156	SAIDAH	BTN	08/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
1648	01121052501289350613	ABID ABDILLAH FAQIH	BANK DANAMON	25/05/2021	25.000.000,00	812.091,00	25.812.091,00
1649	45122123047275434411	GUSMILA HERAWATI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1650	2300272671	RAHMATIAH	BANK SYARIAH IND.	18/05/2016	25.000.000,00	1.737.577,00	26.737.577,00
1651	0900285779	FATIMAH AZMI	BANK SYARIAH IND.	06/05/2019	25.000.000,00	1.453.679,00	26.453.679,00
1652	45122102519165245709	MUHAMMAD AMIN	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1653	45122123046936095309	TRIANA DESINTA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1654	45122122040419502212	BUDI RAMANDA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1655	45122091402930515708	ARIEF PRIMA	BANK SYARIAH IND.	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
1656	45122092607196590406	MUHAMMAD YUSUF	BANK SYARIAH IND.	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
1657	45122080180985363408	AGUSTINE WIKA ADELLA	BANK SYARIAH IND.	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
1658	45122092607187415905	VIRGINITA DEWI	BANK SYARIAH IND.	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
1659	45122080180980533208	MUCHAMAD IQBAL	BANK SYARIAH IND.	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
1660	45122090799489410806	NILDAWATI	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
1661	45122092607303283407	SUHARTINI SUTRA	BANK SYARIAH IND.	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
1662	45122092909241382308	SALWA JANUA PUTRI	BANK SYARIAH IND.	08/07/2022	25.000.000,00	58.401,00	25.058.401,00
1663	45122121235845492308	DZAKI NUURI HISYAM	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1664	14722081225464081910	SUWARNI NINGSIH	BMI	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
1665	14722080924696041410	SURIYADI	BMI	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
1666	20022083001328050807	SEPTINDA AYU PRASNINDA J.P	BTN	30/08/2022	25.000.000,00	77.039,00	25.077.039,00
1667	02222071208039533812	ANANG TRI SUSILO	CIMB NIAGA	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
1668	0200250476	NURLYZA ISYIRA ALIYAH LUBIS	BANK SYARIAH IND.	23/01/2019	25.000.000,00	1.527.628,00	26.527.628,00
1669	42220012410140445011	GHUFRAN IBNU YASA	BANK SYARIAH IND.	24/01/2020	25.000.000,00	1.259.529,00	26.259.529,00
1670	42220012410141125311	MAINI SARTIKA	BANK SYARIAH IND.	24/01/2020	25.000.000,00	1.259.529,00	26.259.529,00
1671	45121052428167385008	PUTRA ADE PERKASA	BANK SYARIAH IND.	24/05/2021	25.000.000,00	812.936,00	25.812.936,00
1672	42221042615123303909	WULANDARI	BANK SYARIAH IND.	26/04/2021	25.000.000,00	836.599,00	25.836.599,00
1673	01122051700848580711	SUSSY SUSILOWATI`SE	BANK DANAMON	17/05/2022	25.000.000,00	159.681,00	25.159.681,00
1674	45122031623089162511	YAYUK SRI AMURWANINGSIH	BANK SYARIAH IND.	16/03/2022	25.000.000,00	222.183,00	25.222.183,00
1675	45122020312227430612	ULFIYAH	BANK SYARIAH IND.	03/02/2022	25.000.000,00	263.515,00	25.263.515,00
1676	45122030419586445410	ACHMAD AKBAR	BANK SYARIAH IND.	04/03/2022	25.000.000,00	234.280,00	25.234.280,00
1677	45122030920913204010	SUHARTO	BANK SYARIAH IND.	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
1678	45122033127407554308	SUDIRO GAIB	BANK SYARIAH IND.	31/03/2022	25.000.000,00	207.062,00	25.207.062,00
1679	45122030920819533509	ADRIANO	BANK SYARIAH IND.	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
1680	45122030219287590713	MAJENAH	BANK SYARIAH IND.	02/03/2022	25.000.000,00	236.297,00	25.236.297,00
1681	45122062056592564610	SHELLY PRANATA KUSUMAWATIE	BANK SYARIAH IND.	20/06/2022	25.000.000,00	125.405,00	25.125.405,00
1682	45122022217419313413	PARIDAH	BANK SYARIAH IND.	22/02/2022	25.000.000,00	244.361,00	25.244.361,00
1683	45122042834841354711	AMARYLIS METEORA TESTA	BANK SYARIAH IND.	28/04/2022	25.000.000,00	178.835,00	25.178.835,00
1684	45122030219218165311	NINA MARYAMAH	BANK SYARIAH IND.	02/03/2022	25.000.000,00	236.297,00	25.236.297,00
1685	45122031824020345814	DIDIK MOCH AMANTO	BANK SYARIAH IND.	18/03/2022	25.000.000,00	220.167,00	25.220.167,00
1686	45122053146118205908	IMRON EVA KARUNIA	BANK SYARIAH IND.	31/05/2022	25.000.000,00	145.567,00	25.145.567,00
1687	45122040428556532914	SURURI	BANK SYARIAH IND.	04/04/2022	25.000.000,00	203.029,00	25.203.029,00
1688	45122051940835415209	NISRINA ALIYAH	BANK SYARIAH IND.	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
1689	45122031623055030211	YULI ANGGARKASIH	BANK SYARIAH IND.	16/03/2022	25.000.000,00	222.183,00	25.222.183,00
1690	45122032325296151714	NASUDIN DALIL	BANK SYARIAH IND.	23/03/2022	25.000.000,00	215.127,00	25.215.127,00
1691	45122031824019555414	SOLICHAH	BANK SYARIAH IND.	18/03/2022	25.000.000,00	220.167,00	25.220.167,00
1692	45122032124230570011	RUSNANI PAHRI	BANK SYARIAH IND.	21/03/2022	25.000.000,00	217.143,00	25.217.143,00
1693	45122040428298005810	ERMA ERDIANA	BANK SYARIAH IND.	04/04/2022	25.000.000,00	203.029,00	25.203.029,00
1694	45122042734378262511	IRFAN NUR FAIQ	BANK SYARIAH IND.	27/04/2022	25.000.000,00	179.843,00	25.179.843,00
1695	45122031422246541512	AZHAR GHAZALI	BANK SYARIAH IND.	14/03/2022	25.000.000,00	224.199,00	25.224.199,00
1696	45122032926587274809	AJENG KARTINI	BANK SYARIAH IND.	29/03/2022	25.000.000,00	209.078,00	25.209.078,00
1697	45122040128051522913	REZANDA MOCHAMAD WIDAYAN	BANK SYARIAH IND.	01/04/2022	25.000.000,00	206.054,00	25.206.054,00
1698	42720012406661250014	SITI RAHMA PRADITHYA	BANK SYARIAH IND.	24/01/2020	25.000.000,00	1.259.529,00	26.259.529,00
1699	50622090709322365808	AMBAR HANDAYANI	MEGA SYARIAH	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
1700	0700041641	ANTONI	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
1701	0700041640	AGUS DELIANTO	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
1702	0900251300	HERDIAN ESTRESNA PRIMINDA	BMI	25/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
1703	50621032403539140813	MIRNA NURULITA	MEGA SYARIAH	24/03/2021	25.000.000,00	864.487,00	25.864.487,00
1704	1000871819	ARIE SUWARNO	MEGA SYARIAH	26/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
1705	1000986322	SITI QOMARIYAH	BANK SYARIAH IND.	22/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
1706	1001066479	DINA MULYATI	BANK SYARIAH IND.	08/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
1707	20021081601169481813	FERI ALIMUDIN	BTN	16/08/2021	25.000.000,00	705.221,00	25.705.221,00
1708	42720112744312461513	MOHAMAD NADHIF FEDRIANO SOENARDHI	BANK SYARIAH IND.	27/11/2020	25.000.000,00	967.032,00	25.967.032,00
1709	45121031515611232512	UMI NAHARI	BANK SYARIAH IND.	15/03/2021	25.000.000,00	872.093,00	25.872.093,00
1710	42221022408558450610	DELLUNG	BANK SYARIAH IND.	24/02/2021	25.000.000,00	888.150,00	25.888.150,00
1711	14721051713647575709	ALFIAN	BMI	17/05/2021	25.000.000,00	818.852,00	25.818.852,00
1712	45120011708454465313	SARWIAH	BANK SYARIAH IND.	17/01/2020	25.000.000,00	1.266.177,00	26.266.177,00
1713	14721083021122574710	MUSIROH	BMI	30/08/2021	25.000.000,00	682.212,00	25.682.212,00
1714	45122071974442443707	DEWI	BANK SYARIAH IND.	19/07/2022	25.000.000,00	103.133,00	25.103.133,00
1715	45122072075507151110	NURSAMSI	BANK SYARIAH IND.	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
1716	45122072176022492508	ZAINAL ABDUL HADI	BANK SYARIAH IND.	21/07/2022	25.000.000,00	101.891,00	25.101.891,00
1717	45122072577453360509	MARYAM AL ADZRA AL BATUL	BANK SYARIAH IND.	25/07/2022	25.000.000,00	99.405,00	25.099.405,00
1718	45122072879915390310	SUYADI SAYID	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
1719	45122072980380210608	ARIEF NOVIANTO	BANK SYARIAH IND.	29/07/2022	25.000.000,00	96.920,00	25.096.920,00
1720	42522080303367092107	TRI RESI ALFINIA	BJBSYARIAH	03/08/2022	25.000.000,00	93.814,00	25.093.814,00
1721	45122080884691192408	RYAN FADHILAH	BANK SYARIAH IND.	08/08/2022	25.000.000,00	90.707,00	25.090.707,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1722	45122072277041225712	RAFI DHARMAWAN	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
1723	45122072577104585406	NJIMAS NILAM TJINDARDEWI	BANK SYARIAH IND.	25/07/2022	25.000.000,00	99.405,00	25.099.405,00
1724	45122071472246184709	WINI M UTAMI	BANK SYARIAH IND.	14/07/2022	25.000.000,00	106.240,00	25.106.240,00
1725	45122081187403023109	MUHAMMAD ARIS GAUTAMA	BANK SYARIAH IND.	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
1726	45122081990957123507	ADI HERMAWAN	BANK SYARIAH IND.	19/08/2022	25.000.000,00	83.873,00	25.083.873,00
1727	45122082291787575111	UMI PALUPI	BANK SYARIAH IND.	22/08/2022	25.000.000,00	82.010,00	25.082.010,00
1728	45121111672373271109	SRI NURHADIYAH	BANK SYARIAH IND.	16/11/2021	25.000.000,00	554.020,00	25.554.020,00
1729	45122080885268374812	ERINNA DWI WIDIARATNA	BANK SYARIAH IND.	08/08/2022	25.000.000,00	90.707,00	25.090.707,00
1730	45122080985941561310	NAUFAL SAKTI PRASETYA	BANK SYARIAH IND.	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
1731	45122081287762231907	NURHAYATI	BANK SYARIAH IND.	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
1732	45122081689237481607	FARHENA ALLYA ZON	BANK SYARIAH IND.	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1733	45122081689420293108	NAJWA ALIFFAH FALAH	BANK SYARIAH IND.	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1734	45122081890718233411	HANDA	BANK SYARIAH IND.	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
1735	45122082392177415108	SRI HASYUNI	BANK SYARIAH IND.	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
1736	45122082291727571511	AGUNG MUHAMAD TOHA	BANK SYARIAH IND.	22/08/2022	25.000.000,00	82.010,00	25.082.010,00
1737	45122082694555535907	ANDI IRWAN RANI	BANK SYARIAH IND.	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
1738	45122082995642272212	DARIS RAFID HIRMANDA PUTRA	BANK SYARIAH IND.	29/08/2022	25.000.000,00	77.661,00	25.077.661,00
1739	45122083095870114507	NASIR UMAGE	BANK SYARIAH IND.	30/08/2022	25.000.000,00	77.039,00	25.077.039,00
1740	45122083196552070208	SYAMSURI HADIRI	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
1741	45122072678451105309	EDI CAHYONO	BANK SYARIAH IND.	26/07/2022	25.000.000,00	98.784,00	25.098.784,00
1742	50622070405961033809	ACHMAD NIZAM ARFANI	MEGA SYARIAH	04/07/2022	25.000.000,00	112.452,00	25.112.452,00
1743	50622070706250035109	HAEKAL ARIQ	MEGA SYARIAH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
1744	50622082308587383907	HESIANA TYAS HAPSARI	MEGA SYARIAH	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
1745	51722080904933215107	USMAN	BANK PANIN SYARIAH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
1746	51722080904934055207	WAHYU HASMAN	BANK PANIN SYARIAH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
1747	51722081505117470108	HAERIAH TUNUU	BANK PANIN SYARIAH	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
1748	54722081500242175810	SURYO GUMILAR	BTPNS	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
1749	45121031215189360611	CHANDRA SUSETIYO	BANK SYARIAH IND.	12/03/2021	25.000.000,00	874.629,00	25.874.629,00
1750	1301195807	NEZARD MUHAMMAD PAHLEFI	BANK SYARIAH IND.	20/10/2017	25.000.000,00	1.737.577,00	26.737.577,00
1751	20021042900783482512	MUHAMMAD JAUHAR TONTHOWI	BTN	29/04/2021	25.000.000,00	834.064,00	25.834.064,00
1752	14721083021211381614	YUNITA NINGRUM DWI CANDRARINI	BMI	30/08/2021	25.000.000,00	682.212,00	25.682.212,00
1753	14721092324042153610	CHOIRUNNISA	BMI	23/09/2021	25.000.000,00	642.768,00	25.642.768,00
1754	1800048993	NUR RIKA	BANK SYARIAH IND.	19/02/2018	25.000.000,00	1.737.577,00	26.737.577,00
1755	2200065788	ROSMIATI	BANK SYARIAH IND.	16/12/2019	25.000.000,00	1.292.859,00	26.292.859,00
1756	02220112425255035910	RUSLI JUDDA	CIMB NIAGA	24/11/2020	25.000.000,00	969.881,00	25.969.881,00
1757	2600032208	ANDI APRIADI KARIM ABU	BANK SYARIAH IND.	27/10/2017	25.000.000,00	1.737.577,00	26.737.577,00
1758	53622101800495102514	NEYSA NADINE FIRMANSYAH	BCA SYARIAH	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
1759	3800056940	NURSIA	BANK SULSELBAR SYARIAH	13/09/2022	25.000.000,00	-	25.000.000,00
1760	3800056943	ASRIANI	BANK SULSELBAR SYARIAH	14/09/2022	25.000.000,00	-	25.000.000,00
1761	3800057086	HAISYAH	BANK SULSELBAR SYARIAH	04/10/2022	25.000.000,00	-	25.000.000,00
1762	3800057087	HALDI	BANK SULSELBAR SYARIAH	04/10/2022	25.000.000,00	-	25.000.000,00
1763	3800057088	HERLINA	BANK SULSELBAR SYARIAH	04/10/2022	25.000.000,00	-	25.000.000,00
1764	11622081501845511209	DEWI NURMALA	BANK BPD ACEH	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
1765	11622082301936382408	HAMIDAH	BANK BPD ACEH	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
1766	11622082301935370308	M RAJAB	BANK BPD ACEH	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
1767	11622080901775545007	WAN HANIFAH	BANK BPD ACEH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
1768	11622081601870511709	MAEDAH	BANK BPD ACEH	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1769	11622081601863594007	KALIDIN	BANK BPD ACEH	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1770	11622081601862254007	NURAINI	BANK BPD ACEH	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
1771	11622080901774175007	ABDULLAH	BANK BPD ACEH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
1772	3800057147	ABD GANI	BANK SULSELBAR SYARIAH	17/10/2022	25.000.000,00	-	25.000.000,00
1773	45122080180753285606	RAUDAH	BANK SYARIAH IND.	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
1774	45122070867894422908	NICO GOFINDA PUTRA	BANK SYARIAH IND.	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
1775	45122080281961130209	HARTADI	BANK SYARIAH IND.	02/08/2022	25.000.000,00	94.435,00	25.094.435,00
1776	01122092902253143409	JAHARATAN	BANK DANAMON	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1777	2300389256	ERNIATI	BANK SULSELBAR SYARIAH	05/08/2022	25.000.000,00	-	25.000.000,00
1778	2300390083	MUSYARRAFA	BANK SULSELBAR SYARIAH	06/09/2022	25.000.000,00	-	25.000.000,00
1779	2300390628	ROSMIATY MAKKASAU	BANK SULSELBAR SYARIAH	26/09/2022	25.000.000,00	-	25.000.000,00
1780	2300390760	RUSLAN	BANK SULSELBAR SYARIAH	03/10/2022	25.000.000,00	-	25.000.000,00
1781	2300390943	ASLIAH MAPPIREWA	BANK SULSELBAR SYARIAH	11/10/2022	25.000.000,00	-	25.000.000,00
1782	45122092909254113508	ANTONIO ELLYANO ZEIN	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1783	11122070800250440809	TRI ANI FADILAH	BANK DKI	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
1784	11622092802301491708	NURULLITA	BANK BPD ACEH	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
1785	11622092102232253107	SYAFARUDDIN	BANK BPD ACEH	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
1786	11622091402178464409	YENNI MULYANI	BANK BPD ACEH	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
1787	14722103135404005209	MARTIN INDRAWAN	BMI	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
1788	14722090228217174311	RIFA FADHILAH ZULVI	BMI	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
1789	14722090228215344011	RIDHO FADHILAH ZULVI	BMI	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
1790	14722103135399483909	RURY SANDRA APRILLIANTI	BMI	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
1791	14722092931774351411	SRI TRI YATI	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1792	14722092931776451611	MARYONO	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1793	14722091329544593608	ZUL AIDIL FITRI	BMI	13/09/2022	25.000.000,00	68.341,00	25.068.341,00
1794	14722093031927151211	EKA SETIAWATI	BMI	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
1795	14722092931683274807	SURIANTI	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1796	14722092931660010707	EKO SETIA BUDI	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1797	14722092931726014608	ASMA RIPO	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1798	14722092931650505805	KARTONO MUHAMMAD	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1799	14722092931711502808	DEWI	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1800	14722093031883192008	ST NUR KHALISA	BMI	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
1801	14722092931680434007	ASNI	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1802	14722092931652572706	AMALIA MUTMAINNAH NASRUDDIN	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1803	14722092931657215406	SUMARTI	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1804	14722092931732070209	DARMA	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1805	14722092931675562707	NURASIA SAFITRI	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1806	14722092931698491008	ASMASARI	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
1807	14722093031848363607	DARMA	BMI	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
1808	14722093031854034107	ARDIS	BMI	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
1809	20022101401624164010	NASTALIA SUARANTO	BTN	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
1810	42522101105235404510	LUKMAN NASOETION	BJBSYARIAH	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
1811	45122122039774422807	SUMIASIH	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1812	45122123047393341414	AULIYA AIEN AL MUBARAK	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1813	45122122744540232113	HARINI HIDAYAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1814	12022120603667143710	KASMINI	BANK SUMSEL	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
1815	14722122941039585510	FARREL VALENCIO VILANDO RAMADHAN	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1816	45122123047039432710	YARNIS	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1817	45122122241863232714	VIRNA MUHANDARI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1818	01122121902916073909	YASIRUN	BANK DANAMON	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1819	01122122602999581710	DJUMIATI	BANK DANAMON	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1820	45122122744438561612	WHISNU HENDARSETTO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1821	45122122845438275212	ARYANTO BEO AR	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1822	14722120538485004412	LA SENA	BMI	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
1823	02220122827985002309	DIAH ARIANI DARWIN	CIMB NIAGA	28/12/2020	25.000.000,00	937.593,00	25.937.593,00
1824	0900290651	YULLI YANTI	BANK PANIN SYARIAH	19/07/2019	25.000.000,00	1.400.551,00	26.400.551,00
1825	50622122913923452114	MUKHTAR	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1826	45122122744467103312	MUHAMMAD GUSALBAR	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1827	42720092435649114711	BUDI MULYONO	BANK SYARIAH IND.	24/09/2020	25.000.000,00	1.027.811,00	26.027.811,00
1828	14722121439292371113	BUDI IRIANTO	BMI	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1829	45122051237623103409	HARYO PAMUNGKAS SUKMABRATA	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
1830	45122100410599573406	CACA WULANSARI	BANK SYARIAH IND.	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
1831	45122110924912272809	FANDARIANY R DUDE	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
1832	15322063006242193112	ARIF HIDAYATULLAH	BANK SINARMAS	30/06/2022	25.000.000,00	1.004,00	25.001.004,00
1833	45122011003672240813	GIENA FEBRIANTY NOOR	BANK SYARIAH IND.	10/01/2022	25.000.000,00	287.710,00	25.287.710,00
1834	45122121236225344410	UMI KULSUM	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1835	11421111502582340214	IKA HENI FARIDA	BANK JATIM	15/11/2021	25.000.000,00	555.663,00	25.555.663,00
1836	1500183359	MASRUDIN	BANK SYARIAH IND.	12/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
1837	45122102017778164111	EKAWATI	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
1838	45122103121011575408	ROMAN MAIYO	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
1839	45122092808626335107	AMALA	BANK SYARIAH IND.	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
1840	45122121537997593608	ABD RAHMAN S	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
1841	14722122840891480212	SARAH MIRATI MUMINAH	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1842	0900265172	DWI NUGROHO	CIMB NIAGA	23/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
1843	11522091200970590308	LISA MEISA FITRIA	BANK JAMBI SYARIAH	12/09/2022	25.000.000,00	68.963,00	25.068.963,00
1844	45122101214593353411	DENASTA OKTAFIRA	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
1845	0900276874	SRI HARI ASTUTIK	BANK DKI	31/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
1846	2500016901	MARIAMA	BANK SYARIAH IND.	10/08/2016	25.000.000,00	1.737.577,00	26.737.577,00
1847	14722122340311385513	MUHAMMAD IZZUDDIN	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1848	50622122613604195412	MUHAMMAD ARDI	MEGA SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1849	01122121602899220109	SAYUTI	BANK DANAMON	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1850	2800254525	SOMAN	CIMB NIAGA	07/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
1851	45122122642899031810	YASMIN SHOPIAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1852	14722121639446242307	ANI	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1853	1301305815	MUHAMMAD FARIS ZATI WARIDI	BMI	13/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
1854	45122122744035361610	MUHAMMAD ATTHOR MUQODDAS	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1855	15322112113848435810	MUHAYAH	BANK SINARMAS	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
1856	14722111436984164607	NGADIYO	BMI	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
1857	51722011300319045012	H AHMAD ROFIQ S	BANK PANIN SYARIAH	13/01/2022	25.000.000,00	284.686,00	25.284.686,00
1858	45122122946229392611	NOVELIA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1859	42720102740031020112	IDRIS	BANK SYARIAH IND.	27/10/2020	25.000.000,00	996.472,00	25.996.472,00
1860	11622112302766251011	ZADIA TAQIYYA	BANK BPD ACEH	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
1861	14722092330916523107	ZUHRIJA SYAM MANTU	BMI	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
1862	45122101716115553511	ROHMAT SYAHRIN	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
1863	1000975867	YANTI NOVIYANTI	BANK SYARIAH IND.	24/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
1864	1001217723	RIZAL KHAIRUL	BANK SYARIAH IND.	28/08/2019	25.000.000,00	1.371.833,00	26.371.833,00
1865	11922122603461083811	AWALUDIN	BANK RIAU	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1866	45122121336633035405	IRHAM FAROUQ ACHYAR	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
1867	45122120233066353313	RULY DJAFAR	BANK SYARIAH IND.	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
1868	45122121939164182508	FAJAR TRI MUDIANTO	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1869	45122122946503091713	AAN ANJARWATI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1870	0900234174	I GEDE SUKAHATYA	BANK SYARIAH IND.	05/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
1871	45122122845166360111	ZONMUJADDID LAVIEDA ANINDITA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1872	50622122913848551309	RAJEMA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1873	1301266920	IMAM TRISNO EDY	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
1874	14722121239006154810	SOFYANTO	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1875	50622122913934224914	PUSPA JULIA POERNAMASARI	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1876	45122091904633134609	HASDI	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
1877	45122122241493382310	VOUNDRA FAHRIZA AMORE RIFDY	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1878	45122122342181482410	PITAYOLITA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1879	02222120716205014509	DELINDA ORIANA	CIMB NIAGA	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
1880	45122123047014122010	WAHYU ARY QURNIAWATI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1881	3900018171	AHMAD WERFETE	BANK SYARIAH IND.	18/12/2019	25.000.000,00	1.291.423,00	26.291.423,00
1882	1301038757	MUTIA RAHMIWATI	BANK SYARIAH IND.	25/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
1883	45122123047436164714	EZRA FATHI SETIAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1884	45122111527001311013	MAULIDA AYU SEPTA NINGRUM	BANK SYARIAH IND.	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
1885	0900302408	PURWO PRIYANTO	MEGA SYARIAH	07/11/2019	25.000.000,00	1.320.859,00	26.320.859,00
1886	14722122340291143812	KHOIRUL MUKHLIS	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1887	15322122015387425707	MAXIE ASMARA	BANK SINARMAS	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1888	14722122740734253313	SUPARLIN	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1889	15322122715896422109	MUHAMMAD MEZHAR AZZAAMUL FIROOS	BANK SINARMAS	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1890	45122122844817411309	ARIF PUDIN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1891	1301482908	KARTIKA ASIANTO UNDOYOKO	CIMB NIAGA	18/11/2019	25.000.000,00	1.312.961,00	26.312.961,00
1892	45122123046999391410	MUHAMAD ALFIN JAMALUDIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1893	45122121538096102609	LENA	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
1894	45122122140642063407	SAYYIDATUL LUTFIYAH	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1895	45122122844837332109	AMEERA FARAH JEHAN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1896	1001076213	R DEWI SALMA KHAIRUNNISAA	BANK SYARIAH IND.	03/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
1897	1001140442	M. ZAENAL PRIYANTO	CIMB NIAGA	18/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
1898	14722111136933241209	MUHAMMAD ADIB ABDUL HAKIM	BMI	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
1899	45122103121444354212	AUVANILLAH ROZANARTA	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
1900	45122122140643523407	YAYUK RAHAYU	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
1901	45122122946589160214	IKA DARWITA SARI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1902	45122101315223311112	AYU MIRATI	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
1903	45122121638531444108	DINA HARDIANTI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1904	15322123016305563214	RIDHO MULYA PRATAMA	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1905	45122101214774570914	HENDY IRAWAN	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
1906	45122062760681512911	HOLIPAH	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
1907	11622120502861322612	NAUVAL SHIDQI	BANK BPD ACEH	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
1908	12022121503788244908	SITI ROHIMAH	BANK SUMSEL	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
1909	14722111136897300108	NADIA FARHANA	BMI	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
1910	14722101032995310312	FITRIYANI MAKMUR	BMI	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
1911	45121122184370442410	SELVIYAH	BANK SYARIAH IND.	21/12/2021	25.000.000,00	496.497,00	25.496.497,00
1912	1000947666	RITA PUSPITAWATI	BANK SYARIAH IND.	06/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
1913	0200255884	ADI TRI CAHYA	BANK SYARIAH IND.	20/05/2019	25.000.000,00	1.443.628,00	26.443.628,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
1914	11622122603130321811	REMANG KETIKE	BANK BPD ACEH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1915	14722122840858551911	ZIDNY ILMA NAVI'A	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1916	45122030921074023412	YANTI ROSMIYANTI	BANK SYARIAH IND.	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
1917	45122121538137255009	ZATNA	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
1918	51722122808758332808	NASRI	BANK PANIN SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1919	14722062417991052812	OKTIES HERTANTI	BMI	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
1920	14722123041220080211	DHIANA RACHMAWATI	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1921	14722123041179273409	IRMA SAMAD	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1922	0900233854	RAZILU	BANK SYARIAH IND.	26/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
1923	11422122702993045310	NURIS LAILUS SYA'BANIA	BANK JATIM	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1924	01122123003132143414	DJULIKAH	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1925	45122123047417373114	BHUDHI KUSWANTO SH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1926	45122122946325405211	KIKI FEBRI AZRIATI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1927	50622122913861355810	ROHANINGRUM	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1928	15322123016321505614	AYI EMAS JAMILA	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1929	45121043024012411410	OKTAVIA PERMATA	BANK SYARIAH IND.	30/04/2021	25.000.000,00	833.218,00	25.833.218,00
1930	11322122703134145613	UNTUNG TRIYANA SOFYAN HARIS	BANK JATENG S.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1931	14722121439211223109	ACO	BMI	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
1932	45122121939258175408	SITI JUWARIAH	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1933	45122121236068234809	ANDI AGUNG FEBRIANTO	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1934	11522062800639075812	KARNEN HASAN	BANK JAMBI SYARIAH	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
1935	14722122941052530411	AHMAD SUPIAN	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1936	14722122740698213911	DERIZQI ARIQAH MUDIA	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
1937	3500685836	NURDIN RAHIM	MEGA SYARIAH	03/09/2019	25.000.000,00	1.367.525,00	26.367.525,00
1938	15322123016280221713	KASMAWATI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1939	42522101005169330809	RIO SATIA KEMAL MAHISA	BJBSYARIAH	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
1940	0900234136	NANDA MULIA ANRA	BMI	05/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
1941	45122092808996564312	IRMA KHARISMA PUTRI	BANK SYARIAH IND.	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
1942	45122123046927075009	TERRY AYU ADRIANY S.SI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1943	15322123016296355213	DIAN TRI WAHYUNINGTIAS	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1944	45122123046971300810	MULYONO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1945	14722122340292564012	AJENG TYASTIA SHINTA	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1946	45122061352157090007	FATHAN LUTHFI	BANK SYARIAH IND.	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
1947	45122122241621054611	MUHAMMAD AGUS GUSTIAWAN	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1948	45122092005419574509	MOON TAYEB	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
1949	42522121306708493606	JOKO HARYONO	BJBSYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
1950	45122122844775305908	TITA ROSITA SOFYAN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
1951	45122100310507012112	NIHON D RAUF	BANK SYARIAH IND.	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
1952	50622122913891271712	RAMLI	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1953	45122122040131033309	SUNTIAH	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1954	45122122040422562412	MISRIANI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
1955	45122123047162200411	M IVIN ARTHA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1956	02222123017748002313	FARHAN RINEMY RAMADHAN	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1957	1001136654	HIDAYAT	BANK SYARIAH IND.	06/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
1958	45120112079098571610	ERNIWATI	BANK SYARIAH IND.	20/11/2020	25.000.000,00	973.680,00	25.973.680,00
1959	45120021720508045114	ABDUL MUKHIF	BANK SYARIAH IND.	17/02/2020	25.000.000,00	1.236.737,00	26.236.737,00
1960	45122112831203123607	MUH AMIN MUTTAQIN	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
1961	45122122643407233412	MIFTAKHUL ROHMAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1962	45122110423467134614	MOCHAMMAD ALFAN HAMDANI	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
1963	45122121538306202212	NILA WATI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
1964	14722060315221560413	MUHAMMAD FATIH	BMI	03/06/2022	25.000.000,00	142.543,00	25.142.543,00
1965	45122101114082454712	ROMMY BAU	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
1966	45122122342121235809	SARIYATI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
1967	45122122945705343308	DIAN MAHARANI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1968	42522123007391433914	RAHAYU KANIAWATI	BJBSYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1969	1100829251	FUADAM	BANK SYARIAH IND.	22/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
1970	3500679806	RISNA TOLINGGI	BMI	09/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
1971	45122123046982491010	ERNI RAHMANIDA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1972	15320111108045002613	MAHRUDI	BANK SINARMAS	11/11/2020	25.000.000,00	982.227,00	25.982.227,00
1973	14722121238984202910	SAHAR	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
1974	11822123002135383410	MUHAMMAD FARHAT AYYASI ALI AFRIONEL	BANK NAGARI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1975	50622122213418290911	ANITA A YUSUP	MEGA SYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1976	45122122643070525910	MUHAMMAD WAFI SHODIQIN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1977	0300118073	TATAD NOVINA	BANK SYARIAH IND.	13/06/2016	25.000.000,00	1.737.577,00	26.737.577,00
1978	45122121939686043812	MUHAMMAD ANANDA RIZKY	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
1979	45122102519280495810	DEDDY FARUK DANO DASIM	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
1980	45122123047079383510	AZKIA NAILA ROHMAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1981	45122112530692413608	LASINAH	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
1982	50622120112447060112	AHMAD AZRA'I AZIZ	MEGA SYARIAH	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
1983	45122110924836464408	ALTESA RAJAVI ADRIANTO	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
1984	45122122643595551114	NOVA ALFARINA LAURA SARI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1985	45122122946656274214	WALIYULLAH YOS ISLAMI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1986	14722022104990251711	YASMEEN MUMTAZ WIDYAWAN	BMI	21/02/2022	25.000.000,00	245.370,00	25.245.370,00
1987	42720100637159231513	MUJIYEM	BANK SYARIAH IND.	06/10/2020	25.000.000,00	1.016.415,00	26.016.415,00
1988	45121121783289593213	LAELY IZATHI	BANK SYARIAH IND.	17/12/2021	25.000.000,00	503.071,00	25.503.071,00
1989	20022122202057514014	ADISTY KUSUMA WARDHANI	BTN	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1990	02002460 16	SULTONI SIREGAR	BANK SYARIAH IND.	14/11/2018	25.000.000,00	1.737.577,00	26.737.577,00
1991	1301266955	MOHAMAD JAIS	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
1992	20022120201916362411	SUHERMAN	BTN	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
1993	45122122241494422310	RAINA GAZELLA CORDELIA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
1994	50622122913884330812	HUSNIDAR	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1995	45122121638481241408	JAMAL	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
1996	45122122946411031812	MUH BASRI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
1997	45122123046947135609	AHIR MASERANG	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
1998	45122122642963433310	VERA PUTRI NUR HANDAYANI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
1999	45122122642549252608	FITRI ALAWIYAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2000	45121122787095514913	NUR CHOMARIYAH	BANK SYARIAH IND.	27/12/2021	25.000.000,00	486.636,00	25.486.636,00
2001	1301137542	SIRTU HAYATI	BANK SYARIAH IND.	12/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
2002	45122121235963070709	TITIN SUSANTI NINGSIH	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2003	1301335940	SURIYA	BTN	12/11/2018	25.000.000,00	1.737.577,00	26.737.577,00
2004	51722062703633563212	JAUFA LAYLYYA HANI	BANK PANIN SYARIAH	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
2005	14722102835226291309	MIDUN PAULU	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
2006	42522092704920524811	DIANA RAHESTI	BJBSYARIAH	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
2007	45122121537845241407	ANITA	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2008	45122040629102303510	MONATRI RIZKI	BANK SYARIAH IND.	06/04/2022	25.000.000,00	201.013,00	25.201.013,00
2009	45122122241262575908	SISKA YULIANA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2010	12022122803990190814	JAIMO	BANK SUMSEL	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2011	11622061701211293713	ASSHADELAZ KAIBO GONZA	BANK BPD ACEH	17/06/2022	25.000.000,00	128.430,00	25.128.430,00
2012	1001179930	DYAH AYU WULANDARI	BANK SYARIAH IND.	08/05/2019	25.000.000,00	1.452.243,00	26.452.243,00
2013	45122052744807431110	SRI WINDARTI	BANK SYARIAH IND.	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
2014	45122112129026461712	AYU RISNA	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2015	45122123047437404714	MARLENI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2016	45122091604054210909	RUSMINI	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
2017	45122122744478163712	GHINADAE ALYA MUKHBITA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2018	1301411031	DAPIT	BANK JATIM	04/07/2019	25.000.000,00	1.411.320,00	26.411.320,00
2019	45122091904311172407	JUMSIAH	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
2020	15322122215582271909	BASIR	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2021	45122122946319085111	TINA KRISTINA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2022	45122093009717133308	M BUDIMAN	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
2023	14722102134408543110	MUAZMAN HAMZAH	BMI	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
2024	14722051712533042607	ANDYCO WICAKSONO	BMI	17/05/2022	25.000.000,00	204.839,00	25.204.839,00
2025	2200060973	NURIANI GAMA S PD	BANK SYARIAH IND.	22/04/2019	25.000.000,00	1.463.730,00	26.463.730,00
2026	01322122912877344111	TAZKIA SALAFIA	BANK PERMATA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2027	45122120533290384009	SITI APRILIA	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2028	14722091329547024208	FENY TRIDAYANTI	BMI	13/09/2022	25.000.000,00	68.341,00	25.068.341,00
2029	1301276486	ANDY ACHMAD ZAINURI	BANK SYARIAH IND.	06/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
2030	1500148090	TIM	BMI	08/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
2031	45122120835332272014	NURUL IRFAN	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2032	14722122840806565809	MUHAMMAD HAFIDZ NASRULLOH	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2033	50622123013986112613	SUSANTY SAIDA	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2034	15322122315687295510	RICCA ANGGRAINI	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2035	45122122140579111007	M RUSLIM	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2036	51722122908791482810	SURNI SAMAL	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2037	11622102102484152109	SURYATI	BANK BPD ACEH	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
2038	45122102820844510413	AMIRA HIKMA QANIA	BANK SYARIAH IND.	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
2039	45122120634048352811	RUSMIATUN HASANA	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
2040	51722111007452011406	MAYA NOVA NASADIE.S.HI	BANK PANIN SYARIAH	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
2041	1301042762	ABDUL BARI	BANK PANIN SYARIAH	17/05/2016	25.000.000,00	1.737.577,00	26.737.577,00
2042	14722102034283233411	SITI MULIKAH	BMI	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
2043	45122123047422573514	FAJAR KURNIAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2044	2600038239	SARMIN	BANK SYARIAH IND.	07/11/2019	25.000.000,00	1.320.859,00	26.320.859,00
2045	15322122315689520411	HARTIKA YUSNAN	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2046	45122122241728263512	NIVISNAYANTI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2047	45122092005462210610	NURLAELAH	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
2048	45122122342496053214	TUNGGAL WIJAYA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2049	45122122342274060811	RIDWAN RAHMAN	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2050	45122122744529521213	TRI PUJI ASTUTI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2051	11922122303440233811	DIAN NATASYA	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2052	45122031823739351809	TETET SOPIA ZAENAH	BANK SYARIAH IND.	18/03/2022	25.000.000,00	220.167,00	25.220.167,00
2053	45122122945670450308	MUTMAINAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2054	45122111125587373206	ABDUL SAMAD HR	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
2055	45122101716008141210	KHARISMA	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
2056	45122112430618315913	PUJI SUTRANSIH	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
2057	14722122039827335808	ERMAN TAER	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2058	45122101415778471914	MUH FAZLURRAHMAN	BANK SYARIAH IND.	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
2059	0900256316	HANDAYANI PUDJIASTUTI	BANK SYARIAH IND.	10/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
2060	45122120633871590909	MARYAM	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
2061	45122101917450433314	NURSIA PUWA	BANK SYARIAH IND.	19/10/2022	25.000.000,00	45.975,00	25.045.975,00
2062	45122102519091445508	SITI ASIROH	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
2063	50622122913865490611	NANO SOEDIANA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2064	14722122240072222808	ANDY HIDAYAT	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2065	45122111426543183914	CARISSADHANA JYESTHAPUTRI	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
2066	45122121938855074705	ROULAN SHAMIN	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2067	45122121939297440709	GHOIF NURROHMAN	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2068	14722122840970454414	SUJATI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2069	2800329419	AGUS PRASETYO	BANK SYARIAH IND.	09/10/2019	25.000.000,00	1.341.679,00	26.341.679,00
2070	14722122840966113414	JULIANTI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2071	45122121337115285111	YUSRA	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2072	45122122845598141314	NIA SARI NASTITI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2073	45122122844923404409	ABU BAKAR	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2074	45122061352104412006	KARINA ARTEMEVIA WIDYASTUTI	BANK SYARIAH IND.	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
2075	1301436662	MOCHAMAD MIRZA AKBAR	BANK SYARIAH IND.	23/08/2019	25.000.000,00	1.375.423,00	26.375.423,00
2076	45122092005536151611	LANI VIDARYANI USMAN	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
2077	45122100712473452609	SAWANTO	BANK SYARIAH IND.	07/10/2022	25.000.000,00	53.430,00	25.053.430,00
2078	45122120835302354813	RUHANA	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2079	14722041409879101812	EFRIANI	BMI	14/04/2022	25.000.000,00	192.948,00	25.192.948,00
2080	14722121239071140113	JAJANG WIDIYANTO	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2081	45121061434133251913	ZUHERNI	BANK SYARIAH IND.	14/06/2021	25.000.000,00	795.189,00	25.795.189,00
2082	45122122642652450809	AZZAM NAUFAL MUADZ	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2083	45122120533161380208	IMA AININ NAFISA	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2084	45122123047011231910	AKHMAD MAULANA ABDUH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2085	01322120812053265813	NUR HUMAIDAH	BANK PERMATA SYARIAH	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2086	45122112430620585913	SITI MUTMAINAH	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
2087	11622120602878585410	JARI	BANK BPD ACEH	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
2088	1301247971	ABDUL RASAD	BANK SYARIAH IND.	08/03/2018	25.000.000,00	1.737.577,00	26.737.577,00
2089	14722062918522133908	DADANG HAMDAN ISKANDAR	BMI	29/06/2022	25.000.000,00	116.332,00	25.116.332,00
2090	01322031701895293814	RICKY RIZKY	BANK PERMATA SYARIAH	17/03/2022	25.000.000,00	221.175,00	25.221.175,00
2091	14722091629994001207	RIVELINO BAJORA LUBIS	BMI	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
2092	02222021701716270809	ZAHROTUNNIDA AL QOIRIYAH	CIMB NIAGA	16/02/2022	25.000.000,00	249.402,00	25.249.402,00
2093	45122120233005015409	SEPTI DANIARTI	BANK SYARIAH IND.	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
2094	45122123047279324711	MERIK HAVIT	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2095	45122122743915423509	ABDUL AZIZ	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2096	45122122744420581012	MAULANA SUBHAN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2097	45122121638770205311	SAKINAH SALSABILAH	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2098	15322122916168581113	RATNA WATI	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2099	45122102619607154609	INDRI METANIA	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
2100	2600036736	NADIYAH MUFLIHATUL JANNAH	BANK SYARIAH IND.	31/05/2019	25.000.000,00	1.435.730,00	26.435.730,00
2101	45122122946577525713	SUMARNI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2102	45122020312236111512	MOHAMAD SOLEH	BANK SYARIAH IND.	03/02/2022	25.000.000,00	263.515,00	25.263.515,00
2103	45122101013512274413	ANUGRAH HAIDAR SETYAWAN	BANK SYARIAH IND.	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
2104	45122090901189505212	TEUKU RAIHAN	BANK SYARIAH IND.	09/09/2022	25.000.000,00	70.826,00	25.070.826,00
2105	45122102418920445312	ASISEH	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2106	1301215257	MUHAMMAD ABRARI	BTN	12/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
2107	45122110723714472710	NISBA	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
2108	14722122840899001512	DIMAS ENGGAL SUGIHARTO	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2109	45122112530703594308	ARDI CAHYA KURNIAWAN	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
2110	3600027731	SUKAINA ALBAAR	BANK SYARIAH IND.	16/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
2111	50622121412992100912	RIDLAWATI WAHYUNINGSIH	MEGA SYARIAH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2112	14722091629996551407	FENNY NASUTION	BMI	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
2113	45122113032211431109	CEP IRWAN PERMANA	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
2114	45122092005215520508	SLAMET RUSITO	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
2115	50622123013997573914	DWI MUJI LESTARI	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2116	14722112237409520213	YUNI SITI SUNDUSIYAH	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
2117	14722090628515513207	KEYRA NUR AZIZAH	BMI	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
2118	45122123047386301014	FASTILLA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2119	45122122845512492113	SEPTYANING KUSUMA ASTUTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2120	15322122816025133410	ESTININGTYAS	BANK SINARMAS	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2121	42522122607129494911	RATNA SURI	BJBSYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2122	45122111125706235507	NURSIN UNE	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
2123	0900238372	WENING LESTARI AMBARWATI	BANK SYARIAH IND.	21/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
2124	45122062760738150112	INAK SUMI TATIK HARTINI	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
2125	14722092030404075606	SELVI LAMUSU	BMI	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
2126	14722110359133446609	HAMZAH	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
2127	45122062459841092413	UDJUN SURATMAN	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
2128	45122062861444484909	HERNITA DWI ARIESANDHY	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
2129	45122123046878423409	HAVIZ FAISAL	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2130	14722031707138563111	MILA SARI	BMI	17/03/2022	25.000.000,00	221.175,00	25.221.175,00
2131	14722112237204145208	ST AMINAH	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
2132	45122102720491590114	SYAIFUL BAHRI	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
2133	1001033607	MILLA SUCIYANI	BANK SYARIAH IND.	05/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
2134	45122111727911391111	GUNUNG KRIDO WAHONO	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
2135	11422102802520463409	SATYA WIRAGA	BANK JATIM	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
2136	45122121236529455312	ALI RONNALIS	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2137	15322122715913411810	SYAIFUL ARIFIN	BANK SINARMAS	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2138	11622123003249314110	NASRIANI	BANK BPD ACEH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2139	45122091904648075609	KABIL	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
2140	45122122642973033510	MUHAMMAD KHOIRUL AMIN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2141	45122062759881414906	SRI ERNI JOHAN	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
2142	12022122603943135013	FAISAL JUFRI	BANK SUMSEL	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2143	14722122740699344111	RIDWAN ABDUL	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2144	01121121602685500209	ANDRINI KUSUMAWATI	BANK DANAMON	16/12/2021	25.000.000,00	504.715,00	25.504.715,00
2145	45122122040091392009	SAMSIDAR	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2146	45122121638514403408	DEVI MARISCHA MALIK	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2147	45122122241812204913	KOSNELI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2148	51722090205687412012	ENDRAWATY DJARUMIA	BANK PANIN SYARIAH	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
2149	02222123017682545309	ALVIRA AISYAH AGOES	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2150	45122051840283054810	DADANG PRAYOGA	BANK SYARIAH IND.	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
2151	14722123041149092308	RUKIMAH LOILATU	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2152	45122123046870593209	UMAR SYUKRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2153	45122053045486294410	SOLIHAT	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
2154	45122123046777540309	MUHAMMAD FATHURRASYID	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2155	2600037999	LUKMAN	BANK SYARIAH IND.	17/10/2019	25.000.000,00	1.335.936,00	26.335.936,00
2156	14722122340264004310	LISNA JAYANTI HUTAGALUNG	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2157	45122122845096173910	INDAH DWI ASTUTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2158	45121122084031565211	TONI SETIAWAN	BANK SYARIAH IND.	20/12/2021	25.000.000,00	498.141,00	25.498.141,00
2159	1001260356	EMY INDARYANI	BANK SYARIAH IND.	13/12/2019	25.000.000,00	1.295.012,00	26.295.012,00
2160	15322122715920272510	YOGATAMA ADI PUTRA	BANK SINARMAS	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2161	45122011305451454513	MIKI TRI NOPITASARI	BANK SYARIAH IND.	13/01/2022	25.000.000,00	284.686,00	25.284.686,00
2162	15322123016260072611	TEGUH SUGIYANTO	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2163	12322052400087343909	ARIEF RINALDI	BANK BPD KALBAR	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
2164	14722122941135452914	EDO ARFIANTO	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2165	14722111136922543908	LUQMAN MUHAMAD	BMI	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
2166	14722090628516333307	RAHMI, S. SiT	BMI	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
2167	14722061316580143610	SITI NURHASANAH	BMI	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
2168	1001217708	RENI LESTARI	BANK SYARIAH IND.	28/08/2019	25.000.000,00	1.371.833,00	26.371.833,00
2169	11622111702726522011	SAMSUDIN	BANK BPD ACEH	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
2170	50622122213407214210	DIAN MAULANA KHOLIQ	MEGA SYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2171	45122122744075472510	SITTI AMALIYAH RADHIALLAH K.SAMMA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2172	45122122744309433811	ROHAMAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2173	45122122945800371009	DASRIN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2174	0400178944	MAYLI FADILAH	BANK RIAU	20/09/2019	25.000.000,00	1.355.320,00	26.355.320,00
2175	45122122945792470609	CANDRA H ACO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2176	45122120835357264014	JAMIN SARHALI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2177	45122102720259295610	PUTRI SHOLIHAH	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
2178	45122123047294524912	DIZA KURNIANTY JAMAL	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2179	45122121236583223113	RITA ZAHARA	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2180	45122122040256442210	MUHAMAD DAFA ADITYA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2181	11322121903064403810	DENI RAMDANI	BANK JATENG S.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2182	45122122945749165508	RETNO PURWANTI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2183	45122112128907112011	ALI FATKHURI	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2184	11622102502518001611	SYARIFUDDIN	BANK BPD ACEH	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
2185	14722110235801212311	NAFIA FATMAWATI	BMI	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
2186	14722102835350130114	SUTINAH	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
2187	45122121236185422910	METTA LASTARY PURWASIH	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2188	45122051839664294406	GILANG MUKTI PRABOWO	BANK SYARIAH IND.	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
2189	45122100712748582213	MUHAMMAD NAUFAL AF NAS	BANK SYARIAH IND.	07/10/2022	25.000.000,00	53.430,00	25.053.430,00
2190	11722122702290485212	SRIYANTI	BANK BPD SUMUT	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2191	51722121908413325106	FAISHAL FURQON	BANK PANIN SYARIAH	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2192	14722062417906584508	ARWIN TAMIMI	BMI	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
2193	45122122241510142810	JARIA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2194	45122112129127550314	AWANATA KUSUMA PUTRA BUDAYA	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2195	45122122946675215414	ARENDIRA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2196	14722102034242230910	SYALASYA FATIHA R MAHMUD	BMI	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
2197	0900269529	KRISTIJARSO	BANK SYARIAH IND.	04/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
2198	45120110575131400912	TINI SUGIHARTINI	BANK SYARIAH IND.	05/11/2020	25.000.000,00	987.925,00	25.987.925,00
2199	45122120835092095510	ADHELA AFIIFAH	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2200	11922122303442483413	EDI GUNAWAN	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2201	45122122140742182610	PUTRI REZEKI RAHAYU	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2202	14722122640492472912	LIA SEPTIANY	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2203	45122122946426052312	TARWIYATUN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2204	14722122240182110614	HAYFA NAFILAH KHAIRUNNISA	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2205	14722122039828425808	SITI QUISHA NAZHIFAH NASHURA	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2206	42221012704909195111	AHMAD MUHAMMAD	BANK SYARIAH IND.	27/01/2021	25.000.000,00	911.813,00	25.911.813,00
2207	45122090197190002608	ILYAS	BANK SYARIAH IND.	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
2208	45122090698931493606	RAHMAWATI	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
2209	02222120916380184314	BUSIT	CIMB NIAGA	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
2210	0700041645	BUSMA	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
2211	15322120214423253508	RAHMAT ILAHI	BANK SINARMAS	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
2212	45122122946254173311	MISWADI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2213	45122122844785300409	ISA SHABILAL MUHTADDIN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2214	14722101233277090610	TRI HASTUTI	BMI	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
2215	0900237609	VITA ISTIANA SARSITOWATI	BANK SYARIAH IND.	09/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
2216	15322123016252435510	BONDAN SETIAWAN	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2217	1800043981	WALIYATMO	BANK SYARIAH IND.	23/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
2218	45122122845579315613	RAID ARIQ SYIHABUDIN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2219	45122112229186232708	JUMANHURI	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
2220	0600220385	NUZHIRA YOLANDA	BANK SYARIAH IND.	02/09/2019	25.000.000,00	1.368.243,00	26.368.243,00
2221	15322122816053365511	SIGIT PUJIONO	BANK SINARMAS	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2222	45122110723863593911	MOCHAMAD ALWI SYAEPUDIN WILDAN	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
2223	45122122845457475812	HADIYATI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2224	45122052442815533807	RINA ENTONG	BANK SYARIAH IND.	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
2225	45122091904303192107	SUDIRMAN	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
2226	45122122946224542411	M EINSTEIN H	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2227	3900018196	RAJAB WERFETE	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
2228	14722100331956080806	GATOT SUKOCO	BMI	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
2229	14722110936550500507	NORMINI S	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
2230	2800303004	ARIAWAN JAYA SE	BANK SYARIAH IND.	02/01/2019	25.000.000,00	1.542.705,00	26.542.705,00
2231	45122122744573115213	RIKA DEWI SARI SAGALA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2232	45122122744539172113	HESTI YUNIASTUTI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2233	02222122317162523513	MUKLAS MUARIFIN	CIMB NIAGA	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2234	42522123007384365913	MUHAMMAD AMIN FADILAH	BJBSYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2235	45122011305450444513	RIFQI TANTYO PUTRA	BANK SYARIAH IND.	13/01/2022	25.000.000,00	284.686,00	25.284.686,00
2236	45122111828514035713	MAPPARIMENG	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
2237	45122122643536344113	NUR AMALIAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2238	45122122342128280210	NURIN NISA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2239	45122122140998521212	MASYITHTHAH	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2240	01122120702840195114	UJANG WAHYU	BANK DANAMON	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
2241	0900279967	DERRYANA PUTRIE LESTARI	BANK SYARIAH IND.	07/02/2019	25.000.000,00	1.516.858,00	26.516.858,00
2242	45122092307074091911	PATIMAH	BANK SYARIAH IND.	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
2243	45122092206342561108	YUYAN PRIATMAJA	BANK SYARIAH IND.	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
2244	45122123046787300609	ABDUL MUAHIMIN S	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2245	01122110402543200910	IPO TRIANI	BANK DANAMON	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
2246	45122092005365062509	MULYADI	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
2247	02222121616683335309	WIDI HASTUTI	CIMB NIAGA	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2248	11622120502860192412	MAHMUDI	BANK BPD ACEH	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2249	45122110423436551614	AIP SYARIPUDIN	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
2250	45122120935433310509	KAUTSAR FADHILLAH	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
2251	45122122945782320509	SUPIA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2252	45122110122013395613	ACHMAD FIRMANSYAH	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
2253	14722121639444121307	ARDIANI	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2254	14722102134383275409	YUDIANTI	BMI	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
2255	45122122140829180011	ANGGA DWIAN PRAKOSO	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2256	45122120634062143411	AYU FITRI PRATIWI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
2257	42522121506832064311	KESYA PUTRIA DIKY	BJBSYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2258	14722111436976012007	SRI INDARTI	BMI	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
2259	01322011000236170012	NOOR ELYSA AGHNIYA	BANK PERMATA SYARIAH	10/01/2022	25.000.000,00	287.710,00	25.287.710,00
2260	45122102519085545008	MURTAJI ALBAKIR	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
2261	50622121312884165407	IMAM HANAFI	MEGA SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2262	1600019025	MUHAMMAD ISHAK	BANK SYARIAH IND.	17/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
2263	11622121302953204709	FITRIAH	BANK BPD ACEH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2264	01122122903093394713	AULIYA YULISTIANA	BANK DANAMON	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2265	45122060648829275310	JUWARNI DJUNAIDI	BANK SYARIAH IND.	06/06/2022	25.000.000,00	139.519,00	25.139.519,00
2266	45122122945873213409	NUR FAIZAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2267	45122061755966321913	YESI MARLINA	BANK SYARIAH IND.	17/06/2022	25.000.000,00	128.430,00	25.128.430,00
2268	45122122845248442211	RENI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2269	1301380098	SJAMSURI	BANK SYARIAH IND.	12/03/2019	25.000.000,00	1.493.166,00	26.493.166,00
2270	45122123046991131210	MASAL	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2271	45122123047300075712	BAKRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2272	11622122303096022607	YUYUN ANGGRENI	BANK BPD ACEH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2273	3900017579	DEAN PRATIWI IRIAWAN	BANK SYARIAH IND.	06/09/2019	25.000.000,00	1.365.371,00	26.365.371,00
2274	45122060951291094710	WISNU DEWANTO	BANK SYARIAH IND.	09/06/2022	25.000.000,00	136.495,00	25.136.495,00
2275	45122112931986392209	HERMAN	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
2276	45121110970382583411	ABDULLAH FAQIH ALHAQIQI	BANK SYARIAH IND.	09/11/2021	25.000.000,00	565.524,00	25.565.524,00
2277	14722110135608375010	ARIFANDY PELEALU	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
2278	14722121439210142909	NUR CAYA HARYANI	BMI	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2279	1001034786	NURUL DYAH RACHMANINGTYAS	BANK SYARIAH IND.	09/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
2280	11222051000096182712	TISNA SARI ATMIKAWATI	BANK DIY	10/05/2022	25.000.000,00	166.738,00	25.166.738,00
2281	50622102110961564211	YUSNITA KADIR	MEGA SYARIAH	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
2282	45122121336883254608	MISKAR	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2283	14722122840920475812	AGNESIA WARDHANA	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2284	15322063006251235512	SUNARTO	BANK SINARMAS	30/06/2022	25.000.000,00	1.004,00	25.001.004,00
2285	45122122643396492812	ERWIN EKA PUTRA BADARU	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2286	14722123041227081111	KHAIRUNNIDA	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2287	14722122740742104813	GITHA PRIMA PUTRA	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2288	1301271698	MUHAMMAD HIRZULLOH	BMI	25/06/2018	25.000.000,00	1.737.577,00	26.737.577,00
2289	12622123001500224809	PATTA SURUNG	BANK SULSELBAR SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2290	1301175937	JUHAIMAH ROCHMANI	CIMB NIAGA	06/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
2291	45122112831504191812	DWI MEI PAMILUJENG	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
2292	1301266994	BAMBANG BUDHI SUSETYA	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
2293	45122123047181570811	ANDI RUSENO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2294	42522121506827593209	CINTIA AYU ANGGRAINI	BJBSYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2295	0400178945	ARIEF RAHMAN	BANK RIAU	20/09/2019	25.000.000,00	1.355.320,00	26.355.320,00
2296	45122122140806205410	ACHMAD YANI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2297	51722113007934563513	RIANTO BUSRA	BANK PANIN SYARIAH	30/11/2022	25.000.000,00	19.881,00	25.019.881,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2298	506221121120323830008	SUDIRMAN	MEGA SYARIAH	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2299	45122122241678211012	ALIN MARLINA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2300	506221230139653048l0	MOCH SYAHDAN GUMILANG	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2301	1100914842	DYAH SUSILOWATI	MEGA SYARIAH	26/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
2302	45122092005065560407	FATIMAH AZZAHRA	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
2303	1301116585	HARSA HARJANA HADI M	BANK SYARIAH IND.	23/01/2017	25.000.000,00	1.737.577,00	26.737.577,00
2304	45122102619837211512	SLAMET DAROINI	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
2305	45122122140723011910	EVAN PRADIPA NANDASATI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2306	45122112128776261310	MOHAMMAD FAIZ NOVIYANSYAH	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2307	45122122241227334508	SITI FATIMAH	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2308	45122041130001242910	SUPRININGSIH	BANK SYARIAH IND.	11/04/2022	25.000.000,00	195.973,00	25.195.973,00
2309	11622062101250395709	AISAH	BANK BPD ACEH	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
2310	506221229139244222l4	ALI ASWAN SINAGA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2311	15322102012418123111	SENTOT HARTONO	BANK SINARMAS	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
2312	15322103112809230710	SARINGATUN	BANK SINARMAS	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
2313	14722110836506331711	FAUZIAH TAMRIN	BMI	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2314	45122051940592544707	HANIFA EDRIANANDA PUTRI	BANK SYARIAH IND.	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
2315	45122122040130023309	RATNAWATI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2316	45122122643580060214	BIMA ARIAWAN RIFFENDI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2317	45122123047043092810	AYUNA SANTIKA PUTRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2318	45122102720513193114	SALMAN	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
2319	14722122039775255307	SALIM	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2320	45122122744190485510	CUCU MULYATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2321	1301231394	SUGENG MUHANTO	BANK SYARIAH IND.	17/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
2322	45122060347709522108	DEFFI ASHARINI	BANK SYARIAH IND.	03/06/2022	25.000.000,00	142.543,00	25.142.543,00
2323	12022122603944055113	FADLINA PRISTI MELATI	BANK SUMSEL	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2324	45122122845555534113	MUHAMMAD SUPARDI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2325	45122111727915211611	IKE YULIANTY	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
2326	45122121939492093110	HANIF	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2327	45121121080170590207	MUHAMMAD KASIM KATMAS	BANK SYARIAH IND.	10/12/2021	25.000.000,00	514.576,00	25.514.576,00
2328	45122121638332220807	MOH FIRMANSYAH TOHA	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2329	45122102017930240114	HARI SUMIARTO SH	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
2330	15322122715885275708	DEDE KARDIMAN	BANK SINARMAS	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2331	15322112914245590408	ABDUL RAHMAN	BANK SINARMAS	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
2332	45122120533579071412	SYAHRUL HIDAYAT	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2333	0700041634	EVAN TRIJASA	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
2334	0900219273	H MOH SIDIK	BANK SYARIAH IND.	22/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
2335	0800217847	SOPAN	BANK SYARIAH IND.	17/09/2019	25.000.000,00	1.357.474,00	26.357.474,00
2336	14722031106635255513	WAHIDIN	BMI	11/03/2022	25.000.000,00	227.224,00	25.227.224,00
2337	0900283534	IMAN RIVANI	BANK MAYBANK	29/03/2019	25.000.000,00	1.480.961,00	26.480.961,00
2338	45122121235929495708	SUDAHRA	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2339	45122121939036284007	SALAMAH	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2340	1001098462	MAIMUNAH	BANK SYARIAH IND.	28/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
2341	14722110736328351711	DJENAB KOLONDAM	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
2342	45122122845157495710	WAHYU ARIE SUDEWO	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2343	45122102419023152814	RIVA MALIDA FADILAH PERMADI	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
2344	45122121337079091811	RINA EKA JUNIWATI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2345	3900016197	ABDUL MAJID FITMATAN	BANK SYARIAH IND.	08/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
2346	14722020303536321712	LUKMAN HAKIM	BMI	03/02/2022	25.000.000,00	263.515,00	25.263.515,00
2347	2000092825	SULASIH	BANK SYARIAH IND.	20/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
2348	1700071430	MUHAMMAD KHOTIM TAMAMI	BANK SYARIAH IND.	14/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
2349	45122060648939354311	NUR AZIZAH	BANK SYARIAH IND.	06/06/2022	25.000.000,00	139.519,00	25.139.519,00
2350	45122101816724095110	MERIYATI	BANK SYARIAH IND.	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
2351	45122122744377035811	SABDA GIRI PAMUNGKAS ANINDYAJATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2352	14722071821379245210	SUKARMI	BMI	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
2353	45122122342448095013	AMALLIA SESQI SABILA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2354	45120110575139441512	THAMRIN SULTAN	BANK SYARIAH IND.	05/11/2020	25.000.000,00	987.925,00	25.987.925,00
2355	45122121437552215511	ABDULLAH ABID AMMARULLAH	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2356	3600033041	AMANAT SAPSUHA	BANK SYARIAH IND.	21/11/2019	25.000.000,00	1.310.807,00	26.310.807,00
2357	45122122744260162411	AULIA RAMADANI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2358	42220071339836221311	SUDRAJAT	BANK SYARIAH IND.	13/07/2020	25.000.000,00	1.097.136,00	26.097.136,00
2359	45122112229575260812	GUNSANTOSO	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
2360	15322122015443342311	RAIS NABALAH HARAHAP	BANK SINARMAS	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2361	45122100511191492306	ISTIANA SUTANTI	BANK SYARIAH IND.	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
2362	45122111828472321513	BATARI RATIH PERBAWANI	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
2363	45122122945803101109	WIRDA IKBAR NURJANAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2364	14722072121957201908	SUROTO	BMI	21/07/2022	25.000.000,00	101.891,00	25.101.891,00
2365	45121102665937161812	ITHOK MUTHOHHAR AHMAD	BANK SYARIAH IND.	26/10/2021	25.000.000,00	588.533,00	25.588.533,00
2366	45122060951158593209	S BUDI FIRMANSYAH W	BANK SYARIAH IND.	09/06/2022	25.000.000,00	136.495,00	25.136.495,00
2367	45122111425989494606	RYAN MARTIN TANDIKA	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
2368	45122102820547112908	AUDRY KURNIA PASAMBUNA	BANK SYARIAH IND.	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
2369	45122122845609102014	ANDIENA AWALIATU NISSA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2370	02222110814893111411	FAJAR SODIQ	CIMB NIAGA	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2371	45122112932136403614	EKA LESTARI SETIOWATI	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
2372	45122122643183343111	KALUDDIN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2373	45122122845628273314	MOH WAHYU TRIHATMODJO	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2374	42522040600999425512	ANNISA DYAH PUSPITASARI	BJBSYARIAH	06/04/2022	25.000.000,00	201.013,00	25.201.013,00
2375	11422052000904121812	ASSYECHUDDIN ZAJULI	BANK JATIM	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
2376	45122122844761045408	NURBIA HAE	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2377	1301213878	HASIM KARYANTO	BTN	07/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
2378	45122120835075184910	MUHKTAR	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2379	45122122140556245806	SYARBAINI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2380	14722121939743493312	HANI KURNIAWATI	BMI	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2381	11922122803501233710	YETI	BANK RIAU	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2382	45122122844680500308	ALIYYA SATYA HARATI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2383	45122101415769311514	RUKMANSYAH	BANK SYARIAH IND.	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
2384	45121112976525504010	FIDA QURRATU AINI	BANK SYARIAH IND.	29/11/2021	25.000.000,00	532.654,00	25.532.654,00
2385	14722092330933574507	NURDIN DUBAILI	BMI	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
2386	15322122715983184714	SITI MUTIAH	BANK SINARMAS	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2387	14722051112018325811	ATAABIK RAMADHAN MUSTHOFA	BMI	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
2388	45122122743734232708	ZAINAL FIRDAUSY	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2389	14722122139960531310	SUPRIATI	BMI	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2390	1600021700	FAUJIAH HUSEN	BANK SYARIAH IND.	06/09/2019	25.000.000,00	1.365.371,00	26.365.371,00
2391	45122120533610533112	ANANDA AMALIA	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2392	45122120834958465409	NENENG NURARINI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2393	45122110724027374713	SITI MARYAM	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2394	11622121603005451409	VEBRIANA SETIA DENY	BANK BPD ACEH	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2395	14722101032941590011	OLHA MUSA	BMI	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
2396	15322123016242122110	SRI ADRIANI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2397	15322123016284122513	MARISSA OKTAVIA	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2398	51722120208004324109	PRATIWI YULIANA	BANK PANIN SYARIAH	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
2399	51722121208225352210	TOTOH NAUFAL	BANK PANIN SYARIAH	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2400	01122121402880014511	HARTATI	BANK DANAMON	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2401	14722092130665174809	SITI NUR LIDYAH JUNNA	BMI	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
2402	1301252327	AGUS ZAINUDIN	BANK SYARIAH IND.	23/03/2018	25.000.000,00	1.737.577,00	26.737.577,00
2403	14722121238991223510	ANA DAMAYANTI	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2404	14722120538491460413	RIZKA REYKA AZHARI	BMI	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2405	2600037884	ENDANG SRIWAHJUNI	BANK SYARIAH IND.	07/10/2019	25.000.000,00	1.343.115,00	26.343.115,00
2406	11922122703489284611	YULI KHUSNUL KHOTIMAH	BANK RIAU	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2407	45122122040293385110	DINA PUSPA ENDAH	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2408	14722120538460120511	SLAMET WALUYO	BMI	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2409	50622122313522005013	AGUNG GUNTORO	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2410	45122032224867541613	MUCHTAR PATARAI	BANK SYARIAH IND.	22/03/2022	25.000.000,00	216.135,00	25.216.135,00
2411	1500147924	ARNI	BANK PANIN SYARIAH	06/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
2412	1301321096	KARYATIN	BANK SYARIAH IND.	11/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
2413	11421113002713280913	NADYA DIVINA BAIHAQI	BANK JATIM	30/11/2021	25.000.000,00	531.011,00	25.531.011,00
2414	14722121339186052212	AGUS JAMALUDIN	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2415	14722122940985412309	DRH. SAMSUL FIKAR	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2416	45122123047425453814	TIYA JUNIARTI FRIANDINI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2417	45122123047414222914	TUTI ALAWIYAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2418	45122110222105175808	UTAMI DWI KANIA	BANK SYARIAH IND.	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
2419	45122052341913565807	NUR MAULIDIYAH	BANK SYARIAH IND.	23/05/2022	25.000.000,00	153.632,00	25.153.632,00
2420	15322123016279321213	MUHAMMAD SAPRI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2421	1301414071	ABDUL HADI	BANK SYARIAH IND.	10/07/2019	25.000.000,00	1.407.012,00	26.407.012,00
2422	45122122845380512612	FATIN RANIAHTHIFAL ADIWIJAYA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2423	45122123047082563510	HENDRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2424	45122123046702182008	RAIHAN TAUFIQURRAHMAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2425	45122090197433232710	ANDI ERNIANTI	BANK SYARIAH IND.	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
2426	0900286077	LUTFIA AISYA	BANK SYARIAH IND.	09/05/2019	25.000.000,00	1.451.525,00	26.451.525,00
2427	1301325871	UMAR FIRDAUS	BANK SYARIAH IND.	18/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
2428	14722122940999024409	MAHNEP	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2429	45122122845608052014	RAISHA AULIA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2430	14722123041168021809	FAZILATUN NISA	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2431	14722120838752323809	FATMAH GOBEL	BMI	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2432	11622122903231354711	DHAIFA NAQIYYA	BANK BPD ACEH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2433	45122122342356174011	SAPRUDIN	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2434	14722100532403470010	RATNA	BMI	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
2435	45122122643269374911	MOHAMAD ARQAM PUTRA SUYUTI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2436	45122122342042452707	ARNIDA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2437	01322121412217531911	AGUS SARIPUDIN	BANK PERMATA SYARIAH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2438	45122112128795482010	PUTRI ELVIRASARI	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2439	45122051036234193513	HUSNUL MA AD JUNAIDI	BANK SYARIAH IND.	10/05/2022	25.000.000,00	166.738,00	25.166.738,00
2440	11622120202816133609	NAILUL FAZILAH	BANK BPD ACEH	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
2441	14722102434693141213	DJUBAIDA TAIB	BMI	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
2442	45122122744659034314	IRWAN YANUAR	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2443	45122122744147004810	FAHMI YANUAR DWI PRATAMA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2444	45122122342491382714	SOBARI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2445	45122122643181302911	IRFAN HARIST NUGRAHA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2446	45122051237624303509	HALIDA AZMI FALAH	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
2447	42522121506825170809	RINALDY	BJBSYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2448	14722123041261175713	HASYA MILLATINA SYAFRUDIN	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2449	45122021720509305214	NUR FADILAH	BANK SYARIAH IND.	17/02/2020	25.000.000,00	1.236.737,00	26.236.737,00
2450	50622102110949181011	NURHAFNI LUBIS, M.PD.	MEGA SYARIAH	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
2451	45122122945708213408	NAMIRA WIRASHALCI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2452	45122122643178142811	M. ALFIN FANANI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2453	45122021515393090010	ASEP JAHRUDIN	BANK SYARIAH IND.	15/02/2022	25.000.000,00	251.418,00	25.251.418,00
2454	45122062760742500312	MAMIK SUMI TATIK HARTINI	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
2455	45122122744607331214	LYSA SUHARTI RUSDIYANTO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2456	11922122303432472810	ENI YUSNITA	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2457	14722100632559083909	SUNITAH	BMI	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
2458	45122120533344141010	INTANG	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2459	45122122845443545312	ADITYA PRADHANA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2460	45122122946487320213	FAHMI SATRIA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2461	45122123046998301410	REVINA RINDA MUTIA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2462	45122121938980371507	PURWONO DR	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2463	45122122744170015210	JIWO PRASTIO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2464	45122010300012004708	UMIJAH	BANK SYARIAH IND.	03/01/2022	25.000.000,00	294.767,00	25.294.767,00
2465	45122091402627150306	NITRA YANI	BANK SYARIAH IND.	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
2466	45122122945859273109	SEPTIAN FATCHURAHMAN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2467	45122120935589181310	JOHAN	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
2468	45122112932086035710	YAYUK INDRIATI	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
2469	45122101214496344510	ISMAIL	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
2470	15322122215645043514	MARSHEL LUAI TAMBUNAN	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2471	14722070519424134209	SAENAL ARIFUDDIN	BMI	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
2472	15322123016323155714	TETI KURNIASIH	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2473	42221030309364155008	HASNAWATI	BANK SYARIAH IND.	03/03/2021	25.000.000,00	882.235,00	25.882.235,00
2474	45120082858972210713	ALWAN ABRORI	BANK SYARIAH IND.	28/08/2020	25.000.000,00	1.053.452,00	26.053.452,00
2475	45122120633832194508	FEBRI RAMADHAN	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
2476	1000954151	MASRI SUHARI	CIMB NIAGA	04/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
2477	14722101934147521512	ARYA BINTANG ZHAFARI	BMI	19/10/2022	25.000.000,00	45.975,00	25.045.975,00
2478	45122122743979390110	MUHAMMAD ARIEF TUNGKAGI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2479	45122123047002331710	CITA WENING TYAS	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2480	45121121682707451411	SUYITNO	BANK SYARIAH IND.	16/12/2021	25.000.000,00	504.715,00	25.504.715,00
2481	14722110335896342309	ISIRA	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
2482	45122110824124391007	RADITYA IBNU RIZACH	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2483	45122120233031331310	SUTINAH	BANK SYARIAH IND.	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
2484	3800057408	TABU	BANK SULSELBAR SYARIAH	28/11/2022	25.000.000,00	-	25.000.000,00
2485	0900232755	MUHAMAD DONY RAHMAN	BANK SYARIAH IND.	08/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
2486	15322092311061404706	MARIS NUR HUDA	BANK SINARMAS	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
2487	45122102418392552508	LILIS SUMIANI	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
2488	50622042002988571112	SUBAIDI	MEGA SYARIAH	20/04/2022	25.000.000,00	186.900,00	25.186.900,00
2489	50622123014000044214	INDAH SUPRIHATINA	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2490	45122120935552205709	VEBBY YANDINI B JUNAIDI	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
2491	45122121638617591109	AMIDA RATNA HASIBUAN	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2492	15322122615857302014	LIANA MAHNISA RAHMADHAN	BANK SINARMAS	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2493	1001266785	DEDI SUMARDI	BTN	30/12/2019	25.000.000,00	1.282.807,00	26.282.807,00
2494	14722120738695072512	RUKMIATI	BMI	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
2495	45122123047013551910	IIN ERLINAWATI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2496	45122123047117034410	SABILINA YUSRINE WNR	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2497	02222122917592570111	KATENO	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2498	45122051237926251711	ISNANI	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
2499	45122110423368302013	RUDDY KURNIAWAN	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
2500	45122110924652593206	DIAN ARI ANGGRAENY PUSPITA SARI	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
2501	45122120834966140210	GHIFARI AZKIA	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2502	45122121336918131109	RINI SETIAWATI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2503	45122123047382370514	FITRIAN MUHAMAD ODDANG	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2504	45122103121237133910	ROSNILA	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
2505	14722051913035575106	MUHAMMAD YASIR AL - AFGHANI	BMI	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
2506	1001056711	ZAENUN ALFIYYUN	BANK PERMATA SYARIAH	26/03/2018	25.000.000,00	1.737.577,00	26.737.577,00
2507	45121121381115540213	MUHAMMAD ZULFIKAR TAUFIQURRAHMAN	BANK SYARIAH IND.	13/12/2021	25.000.000,00	509.645,00	25.509.645,00
2508	01122123003107200210	ANIK SUMINI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2509	14722122940989143209	FIRLY HERFINA SE	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2510	45122122342328512611	NELIYANTI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2511	0200218249	NUR LELI	BANK SYARIAH IND.	16/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
2512	11922122603470155014	MAHSUNUL HABIB	BANK RIAU	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2513	45122112128605094508	DEWI SUSAN POHA	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2514	0600213386	SUCI HANDASARI PRASUJABAD	BANK SYARIAH IND.	25/04/2019	25.000.000,00	1.461.576,00	26.461.576,00
2515	1800048995	LUKMANUL HAKIM	BANK SYARIAH IND.	19/02/2018	25.000.000,00	1.737.577,00	26.737.577,00
2516	12022122803991520814	SULASTRI	BANK SUMSEL	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2517	45122090799538595906	MARNI	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
2518	01122122903089060813	RATNA JULITA	BANK DANAMON	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2519	45122111828489293413	MAKMUR	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
2520	45122090699225522109	ATENG HERMANA	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
2521	1001260357	AKHLIA AYU HELZAINKA	BANK SYARIAH IND.	13/12/2019	25.000.000,00	1.295.012,00	26.295.012,00
2522	14722122240131164810	FAITH MAHYA SAKHA MUHAMMAD	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2523	45122122744161315010	FURAIDA ALYA MUNA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2524	45122051338827293213	MUHAMMAD FADHLAN SYAHNAIDI	BANK SYARIAH IND.	13/05/2022	25.000.000,00	163.713,00	25.163.713,00
2525	15322122916174132313	APIP ALWI B H HARUN	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2526	45122111526812424010	MUHAMMAD FARIS GHIYATS	BANK SYARIAH IND.	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
2527	45122090598635091910	MISTIYAH	BANK SYARIAH IND.	05/09/2022	25.000.000,00	73.312,00	25.073.312,00
2528	45122091201983005512	MUHAMAD SOLEH	BANK SYARIAH IND.	12/09/2022	25.000.000,00	68.963,00	25.068.963,00
2529	14722091629986365306	PURWANTO	BMI	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
2530	50622123013994023414	NURTATI	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2531	12422122200735405410	MUHAMMAD HASBUL SYAFRANI	BANK KALTIMTARA	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2532	45122123047402152014	UNGGUL SUSILOWATI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2533	45122122241818185413	RUSMINI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2534	0900234138	MOHD KHALIS ANRA	BMI	05/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
2535	0900245894	MURNI MARZUKI	BMI	22/11/2017	25.000.000,00	1.737.577,00	26.737.577,00
2536	3600033042	USMAN UMASUGI	BANK SYARIAH IND.	21/11/2019	25.000.000,00	1.310.807,00	26.310.807,00
2537	45122113032456534712	SOERYADI	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
2538	45122122643366492212	NURUL HIKMAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2539	0900252273	MASANI	BANK SYARIAH IND.	08/02/2018	25.000.000,00	1.737.577,00	26.737.577,00
2540	02222121516597014806	SARIPA	CIMB NIAGA	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2541	51722123008814531613	HADIDJAH ABAS	BANK PANIN SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2542	45122122744279343111	JUMINEM	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2543	15322112514096123308	LINDA PUSPITA DEWI	BANK SINARMAS	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
2544	50622122713681471711	SANTY ZULFRIDAWATY ABBAS	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2545	45122041831315353809	MUHAMMAD IKHSAN	BANK SYARIAH IND.	18/04/2022	25.000.000,00	188.916,00	25.188.916,00
2546	45122122743954565009	ANISAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2547	45122122744110583410	MEDRADIA YUGISTIRA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2548	14722121539333462107	RIVA APRIL RAMADHAN	BMI	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2549	45122111727834502510	FERA NELFIANTI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
2550	42221012704994423214	IRSJAD	BANK SYARIAH IND.	27/01/2021	25.000.000,00	911.813,00	25.911.813,00
2551	45122110423391393713	BUDI PRATAMA ARNOFYAN	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
2552	45122122140735212410	JUPRI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2553	14722062117393262411	NANIK WAHYUNI	BMI	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
2554	42522121506834374311	KAURA FAIRUZ INAYA DIKY	BJBSYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2555	45122121939315011109	OOY RAUDOTUL FAUZIYAH	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2556	2300274162	SYAMSIR DG TOMPO	BANK SYARIAH IND.	09/06/2016	25.000.000,00	1.737.577,00	26.737.577,00
2557	1301266900	A MUQIT ARIEF	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
2558	14722122740745525013	HENI MARYANI	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2559	45122112430398123710	BAHTIAR	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
2560	42221032411951512512	HANAI M	BANK SYARIAH IND.	24/03/2021	25.000.000,00	864.487,00	25.864.487,00
2561	1001266791	BAYU HERDAYANTO	BTN	30/12/2019	25.000.000,00	1.282.807,00	26.282.807,00
2562	45122122945697372908	SULASTRI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2563	50622121312863553706	PURWANTI	MEGA SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2564	14722102134454333413	ZAMZAM	BMI	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
2565	45122092809003574712	YAYAH ROKAYAH	BANK SYARIAH IND.	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
2566	14722111036802594311	ALFIA YULIANI	BMI	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
2567	02222121216391071609	GHAZALI	CIMB NIAGA	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2568	45122122642860270610	ANDI HABIBI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2569	50622123013985000413	NUR ANISA	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2570	15322122615786482710	ABDUL AZIS	BANK SINARMAS	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2571	45122102519324372511	MARYANCE SELVENI	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
2572	7211647641	TINA	BANK SYARIAH IND.	17/10/2022	25.000.000,00	-	25.000.000,00
2573	45122123047416303114	BADRUZAMAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2574	1301147677	NOR AVIA	BANK SYARIAH IND.	30/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
2575	2600033141	TAUFIQ HIDAYAT	BANK SYARIAH IND.	22/02/2018	25.000.000,00	1.737.577,00	26.737.577,00
2576	14722060315103041709	MUHAMAD MUNAWIR AMIN	BMI	03/06/2022	25.000.000,00	142.543,00	25.142.543,00
2577	45122122643652434014	INDRIANI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2578	45122062459833011213	YUYUN YUNINGSIH	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
2579	1001183544	DIKI KURNIAWAN	BMI	28/05/2019	25.000.000,00	1.437.884,00	26.437.884,00
2580	1301226920	DJAIS	CIMB NIAGA	08/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
2581	45122053146593131712	DENI SAPUTRA	BANK SYARIAH IND.	31/05/2022	25.000.000,00	145.567,00	25.145.567,00
2582	11622112802786500209	AZIZAH	BANK BPD ACEH	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
2583	45121121582245392413	IMAM MUTTAQIN	BANK SYARIAH IND.	15/12/2021	25.000.000,00	506.358,00	25.506.358,00
2584	45122102017765363211	MUHAMMAD FARHAN MAULANA	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
2585	45122112430309221909	KHAIRUL HANIF	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2586	2200058894	NORMA SINE	BANK SYARIAH IND.	18/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
2587	45122090699374124510	RAFIKA LAKSITA DEWI	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
2588	45122091503533182209	MOCHAMMAD BUDI PRAMONO	BANK SYARIAH IND.	15/09/2022	25.000.000,00	67.099,00	25.067.099,00
2589	45122122342119055709	SAMPARA DG RATE	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2590	50622120912787361412	NISMAWATI	MEGA SYARIAH	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
2591	1800058603	SRI WISDIYANTI	BANK SYARIAH IND.	27/12/2019	25.000.000,00	1.284.961,00	26.284.961,00
2592	45122122140778194310	KANDIRI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2593	14722122237437533614	JAMARY	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
2594	14722122740592065008	RINA ANGGRAINI	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2595	15322123016308363914	DANA KRISTINA	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2596	45122123047020182310	CHANDRA KARUNIAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2597	11622111702727523711	SURIANA	BANK BPD ACEH	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
2598	45122010702608543708	KHAIRUNNISA FAIHA ZAHRA	BANK SYARIAH IND.	07/01/2022	25.000.000,00	290.734,00	25.290.734,00
2599	45122110824392583009	RUSMAWATI	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2600	45122112831378481411	IRON USMAN	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
2601	45122113032199040709	NELY NAILATUS SAIDAH	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
2602	45122122945754365608	ANDRIANTO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2603	15322120114377422410	NGAWITIONO	BANK SINARMAS	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
2604	45122122743971135809	REINA SAFA ADILLA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2605	45122123047351034213	RAHMAWATY MIOLO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2606	11622103102569381414	DR METTI ROSITA	BANK BPD ACEH	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
2607	45122121236524335112	ERY NADIA	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2608	50622122813772413910	SITI KHAERIYAH	MEGA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2609	15322102512617171314	HANA ISKA ALMAIDA	BANK SINARMAS	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
2610	15322122916206475214	LAZUARDI HARIZONA	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2611	45122122744668234914	KEISYA DHIANDRA PRABOWO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2612	01122110702575004214	ENDI MUNAWIR	BANK DANAMON	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
2613	14722121539399322410	SAMSUL HADI	BMI	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2614	45122122342286331011	MUSLIM	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2615	2600036714	DARMONO	BANK SYARIAH IND.	28/05/2019	25.000.000,00	1.437.884,00	26.437.884,00
2616	45121060431810081510	INDESWARI	BANK SYARIAH IND.	04/06/2021	25.000.000,00	803.640,00	25.803.640,00
2617	14722122840950254913	SUSANTO	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2618	2600028720	MONALISA INTAN SURYA MEGAWATI	BANK SYARIAH IND.	30/06/2016	25.000.000,00	1.737.577,00	26.737.577,00
2619	45122122945692372608	MIRZA WIRASHALCI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2620	45122121939681323512	BAGUS SETYAWAN	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2621	45122120533163160308	ABU YAZID AL BUSTOMI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2622	2600037883	IMAM SYAHRONI	BANK SYARIAH IND.	07/10/2019	25.000.000,00	1.343.115,00	26.343.115,00
2623	2300321781	ST ZAHRA MAGHFIRA	MEGA SYARIAH	31/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
2624	14722123041233251711	MAHDALENI ALIFAH	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2625	14722100432350220114	LA ONO	BMI	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
2626	14722122039790171408	DESI FATMAWATI	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2627	14722082627316310509	SALSABILA NADHIFAH	BMI	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
2628	50622110811624303409	ABDUL AZIS LAMATO	MEGA SYARIAH	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2629	14722122240145461111	M ALFIN MUMTAZ	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2630	45122123047281424911	TSANIA AMIRA AURELLIA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2631	42720112744310451013	NADILLA FEDRIANY SOENARDHI	BANK SYARIAH IND.	27/11/2020	25.000.000,00	967.032,00	25.967.032,00
2632	1301071807	YUSFI ACHMAD	BANK SYARIAH IND.	15/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
2633	45122123047352474213	DEWI VAMELIA APRIANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2634	45122111828204301009	ZAENAL ABIDIN	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
2635	0900287677	HARIS ANDI RAHMANA	BANK SYARIAH IND.	17/06/2019	25.000.000,00	1.423.525,00	26.423.525,00
2636	45122121638324495606	NURUL SYAMSU PANNA	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2637	50622122613605545612	PIRAWATI	MEGA SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2638	45122122241217014208	DWI ARIENTAWATI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2639	51722033001885053912	ABDUL RAHMAN TAHUMIL	BANK PANIN SYARIAH	30/03/2022	25.000.000,00	208.070,00	25.208.070,00
2640	1301267123	M MADINI FAROUQ	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
2641	14722110335891360209	NUR MIA	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
2642	15322122315681593710	SUPIYAH	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2643	45122122744523460913	EKO ICHWAN IBRAHIM	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2644	12322122900346550813	RIZKA AYU	BANK BPD KALBAR	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2645	1000916766	MOCH. THOFIQ ARIFIN	BMI	09/11/2016	25.000.000,00	1.737.577,00	26.737.577,00
2646	45122121939153102008	ABHITA SAKTI PUTRA KURNIANTO	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2647	15322122916131493510	PUTRI NURPADILLAH	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2648	0900290556	ROFIKO DEWI BATUBARA	BANK SYARIAH IND.	18/07/2019	25.000.000,00	1.401.269,00	26.401.269,00
2649	1301266958	MUHAMMAD IHSAN HASYIM	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
2650	45122122342123145909	AVI NURDIYANTI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2651	45122110924976220610	MUAYAH	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
2652	45121111571892225808	ANIM ROATUS SAADAH	BANK SYARIAH IND.	15/11/2021	25.000.000,00	555.663,00	25.555.663,00
2653	45122121638363422607	ACHMAD MUNIB	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2654	45122110924631161106	OLIVIA	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
2655	45122112128648050909	RAFIDA	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2656	1301137147	BENG KHOLIFAH	BANK SYARIAH IND.	11/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
2657	50622102511055492811	SULASTRI GOBEL	MEGA SYARIAH	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
2658	45121110970403395111	SITI FATIMAH	BANK SYARIAH IND.	09/11/2021	25.000.000,00	565.524,00	25.565.524,00
2659	14722122840861562311	WILDAN ABROR AL HASIMY	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2660	1301462340	SONIRAN	BANK SYARIAH IND.	07/10/2019	25.000.000,00	1.343.115,00	26.343.115,00
2661	11622122903230160710	ELLYZA NORA AM KEB	BANK BPD ACEH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2662	45122112831412182811	IMAM GAZALI	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
2663	14722010330262285512	RAHMAT DJAFAR	BMI	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
2664	12022091502858023906	YURNIDA PERTIWI	BANK SUMSEL	15/09/2022	25.000.000,00	67.099,00	25.067.099,00
2665	51722112507846311414	U PANDI	BANK PANIN SYARIAH	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
2666	14721113030970181209	TITIS RINJAYATRI	BMI	30/11/2021	25.000.000,00	531.011,00	25.531.011,00
2667	45122122845499041713	EKA UMI RESMAWATI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2668	1301182034	MOH HASAN FAUSI	BANK SYARIAH IND.	22/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
2669	50622101410661110109	SUTIKNO	MEGA SYARIAH	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
2670	42221032612267471614	SINTA PURNAMA SARI	BANK SYARIAH IND.	26/03/2021	25.000.000,00	862.797,00	25.862.797,00
2671	01322112311473480410	RIKA MUTIASARI SUKARSONO	BANK PERMATA SYARIAH	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
2672	15322121415110145013	HERU PRASETIYO UTAMA	BANK SINARMAS	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2673	45122120835007012010	FITRI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2674	45122122946074223910	ARNUBIH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2675	45122121437482182111	RASYIDAH	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2676	02222121416566083311	SUGIARTO	CIMB NIAGA	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2677	45122123047383530614	SURYANA YUSUP	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2678	45122122946430482412	SALSABILA BILQIS HISANNAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2679	45122122744394210412	MAMAT RAHMAT	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2680	45122123046763575708	RIEKE WIDASARI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2681	14722111036750010109	AGISTI KUSUMA WARDANI	BMI	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
2682	42522122907329322414	ALIT MUSHLIH	BJBSYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2683	45122121638614231009	PURWANTO	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2684	45122120935365085507	MIMIK SETIYAWATI	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
2685	11422122602964351310	RIZATUL HASANAH	BANK JATIM	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2686	14722110836442112808	SAFRUDDIN MANNAJE	BMI	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2687	45122122743891562709	NUR AINI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2688	02220121026581284610	DARNA	CIMB NIAGA	10/12/2020	25.000.000,00	954.687,00	25.954.687,00
2689	45122123046981361010	JIHAN REZKI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2690	15322122816051545011	SRI WAHYUNI	BANK SINARMAS	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2691	15322122215588073409	ANDI MUKTICAHYONO	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2692	45122112831484560612	NABILA LATIFANI ZAHRAH	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2693	123220927002391325O9	NURSEHAN	BANK BPD KALBAR	27/09/2022	25.000.000,00	-	25.000.000,00
2694	0200250472	MUHAMMAD HARITS SYAHPUTRA	BANK SYARIAH IND.	23/01/2019	25.000.000,00	1.527.628,00	26.527.628,00
2695	45121020909185041610	HAMZAH	BANK SYARIAH IND.	09/02/2021	25.000.000,00	900.827,00	25.900.827,00
2696	116221229032263026O9	SITTI RADHIAH	BANK BPD ACEH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2697	45122121336802095607	ANA RODIYAH	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2698	1001173654	RISKA PUTRI UTAMI	BMI	10/04/2019	25.000.000,00	1.472.346,00	26.472.346,00
2699	1301482911	UTAMI MASKHANA FEBRIANTI	CIMB NIAGA	18/11/2019	25.000.000,00	1.312.961,00	26.312.961,00
2700	45122111828459560813	MUHAMAD FADEL ARIFIN	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
2701	45122122845455295712	DIDI RASYIDI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2702	50622123014001295214	EBIT SURYANI	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2703	50622123013988045213	MUHAMMAD UTUH SALAM	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2704	50622121412989040412	MOHAMMAD AGUS MAULIDI	MEGA SYARIAH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
2705	51722122608707562114	ASMUNGI	BANK PANIN SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2706	45122011405674592110	VERSARIO QUADRO	BANK SYARIAH IND.	14/01/2022	25.000.000,00	283.677,00	25.283.677,00
2707	11622120802903101710	TAWARATI	BANK BPD ACEH	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2708	45122122140739422510	TATI MUNAWAROH	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2709	14722101233356204912	FERI ARIFIYANTO	BMI	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
2710	15322112514102505508	BAKRI	BANK SINARMAS	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
2711	51722122908777590109	AHMAD MALAWI	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2712	15322122215580151409	SUYANTI	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2713	45122010400967431709	IWAN DP	BANK SYARIAH IND.	04/01/2022	25.000.000,00	293.759,00	25.293.759,00
2714	45122110724014524013	FATHUROHMAN	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
2715	45122122643564405213	LUTHFI MAULANA BUDIANTORO	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2716	51722122908801414312	DRS HARIS	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2717	14722092931689245807	BAHRIN	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
2718	14722122139931384606	ABDUL MUHDI	BMI	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2719	45122112430400143910	WATI	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
2720	45122120835072304710	SITI FATIMAH	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2721	14722122240144010911	NAHARIL MUMTAZAH	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2722	11922122303436535310	HELNA	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2723	14722040108782595413	EUIS HAYATI	BMI	01/04/2022	25.000.000,00	206.054,00	25.206.054,00
2724	45122123047156120211	SUSI NURAMLI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2725	50622122713670010611	NURAYANA	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2726	45122123047222412111	AMAD MAHFUDIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2727	45122102619861463412	RAHMAD FAUZAN	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
2728	45122120533180541308	MAHYUNI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2729	45121082045111235808	BUDIYANTO	BANK SYARIAH IND.	20/08/2021	25.000.000,00	698.647,00	25.698.647,00
2730	14722081225379073707	EDI ATMANTO	BMI	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
2731	12022123004030453210	AMELIA	BANK SUMSEL	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2732	45122122845594480914	MUHAMMAD ALSAGAF	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2733	45122120533648010213	ANA WAHYUDAH	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2734	02222112115440072413	LAILIA NATUL MA'LUF	CIMB NIAGA	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2735	11622122703169430611	ABU CHAIRI	BANK BPD ACEH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2736	45122091604058191009	MUHAIMIN	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
2737	11822122802100010212	MUHAMMAD IKHSAN	BANK NAGARI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2738	1301158608	YULIATN	BANK SYARIAH IND.	19/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
2739	45122053146052384108	DINARTIN	BANK SYARIAH IND.	31/05/2022	25.000.000,00	145.567,00	25.145.567,00
2740	45122120835262130513	AS'ARI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
2741	45122121538104412909	LISTIAN LAMUHU	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2742	45122072779047230309	AULIA ANANDA ROSALDY	BANK SYARIAH IND.	27/07/2022	25.000.000,00	98.163,00	25.098.163,00
2743	45122121236018203109	ETIN KURNIATI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2744	45122123047430044114	LILIK SUSILOWATI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2745	14722093031864424907	RAHMAWATI	BMI	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
2746	45122092909423434910	SYAMSUDDIN	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
2747	45122121236520004912	FAROSIYOSA JEANITRA PRABASWARA	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2748	45122122945997181010	MUHAMMAD SAMIUN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2749	1301247970	SUWARTI	BANK SYARIAH IND.	08/03/2018	25.000.000,00	1.737.577,00	26.737.577,00
2750	14722110936543404406	FITRA	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
2751	45122102017736501111	KHUSNUL HIDAYATI	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
2752	50622122913883360712	FAJRI	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2753	45122123046930125109	AWAL SETIAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2754	14722110436088221309	MASTIN POMANTO	BMI	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
2755	0900265275	EDDY FAISAL	BANK SYARIAH IND.	24/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
2756	45122123047034442610	HERI TRI NOFIANTO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2757	0900232750	MOCH DEO SAPUTRA	BANK SYARIAH IND.	08/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
2758	45122042734469071912	HERNAWAN GUNTORO	BANK SYARIAH IND.	27/04/2022	25.000.000,00	179.843,00	25.179.843,00
2759	45122110824391453009	ALIFAH ZULFATUL JANNAH	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2760	45122053045481254210	SETIYANI DEWI UNTARI	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
2761	45122102017931270114	HENNY TRIMIRA HANDAYANI SH MH	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
2762	45122122844717363208	YANTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2763	45122122845475170813	MOHAMMAD RADJA AKBARI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2764	14722062417988211912	HERDIAWAN WICAKSONO	BMI	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
2765	14722122740589274608	A DIRGA LATEMMU PAGE	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2766	45122102720240383710	FITRI ULVIANTI	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
2767	1600016070	PANDANG	BANK SYARIAH IND.	08/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
2768	01322112911684210009	MARIA ULFAH	BANK PERMATA SYARIAH	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
2769	50622122313529044714	BULAN RAHMA	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2770	45122123047360404813	RASNI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2771	14722122740725191813	MUHAMAD IRSYAD ANWARDI	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2772	45121022512446013007	AZIZAH NUR QOLBI	BANK SYARIAH IND.	25/02/2021	25.000.000,00	887.305,00	25.887.305,00
2773	45122123047130365010	ERRIA KRISTIANA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2774	14722122740602242309	RAHMAWATI	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2775	11420101204631581913	FAHMI MUKHLIS FAIZIN	BANK JATIM	12/10/2020	25.000.000,00	1.010.717,00	26.010.717,00
2776	1000948275	MINDARI	BANK SYARIAH IND.	08/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
2777	45122121537944590908	MAHDI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2778	45122120533175331108	SUYANTI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
2779	45122122845018251310	ETTY MULYATI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2780	45122110122037452714	MUHAMMAD FAISAL	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
2781	50622110411474582009	ANDI RABIA	MEGA SYARIAH	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
2782	45121052528932015411	SUTOMO	BANK SYARIAH IND.	25/05/2021	25.000.000,00	812.091,00	25.812.091,00
2783	15322122916162005212	JUMIRAH	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2784	45122111526570102908	JULIANTO AGUS NUGROHO	BANK SYARIAH IND.	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
2785	45122123047317011413	MUHAMAD FARHAN LAKSONO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2786	1100913879	MAFTUHAH	BANK SYARIAH IND.	20/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
2787	1301056062	SITI LAILATUL NURFAIDAH	BANK SYARIAH IND.	27/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
2788	42220011707328463410	DG MUJI	BANK SYARIAH IND.	17/01/2020	25.000.000,00	1.266.177,00	26.266.177,00
2789	45122122241196063308	SITI AMINA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2790	1301121705	SIANI	BANK JATIM	08/02/2017	25.000.000,00	1.737.577,00	26.737.577,00
2791	15322122916164430213	SYARIF AIN KUSNA	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2792	45122092005578334211	FAZAT HANIYYA	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
2793	45122123047358114713	LINA MARLINA HARDI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2794	45122123046858542809	I SYAMSU	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2795	45122013111350573514	HERMILA DWI NASTITI	BANK SYARIAH IND.	31/01/2022	25.000.000,00	266.540,00	25.266.540,00
2796	45122121939263435508	JAMALUDDIN AL AFGANI	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2797	45122122241861452514	SYAMSU HARZANI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2798	45122122946642123514	RIZQIANA HALIM	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2799	42720072927821144609	HAMBALI YUSUF	BANK SYARIAH IND.	29/07/2020	25.000.000,00	1.081.942,00	26.081.942,00
2800	45122062459670400110	KADEK INDIRA DIAH KARDINA	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
2801	45122122946645113714	NOOR WASIYATUN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2802	45122112430594273613	TRI AJI SANTOSA	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
2803	2800298650	JOHNNY PURNOMO	BANK SYARIAH IND.	19/11/2018	25.000.000,00	1.737.577,00	26.737.577,00
2804	45122053146223113109	HASIYATUL AMANAH SAG	BANK SYARIAH IND.	31/05/2022	25.000.000,00	145.567,00	25.145.567,00
2805	50622123013992132314	MUHAMMAD NAUFAL ROFIQ	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2806	45121073041725565608	RENI ANGGRAENI	BANK SYARIAH IND.	30/07/2021	25.000.000,00	733.161,00	25.733.161,00
2807	45122121236097235609	MARINA PUJIANTI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
2808	45122051338808362213	ATHAILLAH DICKY PRAHASDI	BANK SYARIAH IND.	13/05/2022	25.000.000,00	163.713,00	25.163.713,00
2809	45122062459636564309	SITI BADRIYATUL AMINAH	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
2810	42720102740030045911	HANIFAH	BANK SYARIAH IND.	27/10/2020	25.000.000,00	996.472,00	25.996.472,00
2811	45122062961885223107	M MUSLIM ZILYANSAH	BANK SYARIAH IND.	29/06/2022	25.000.000,00	116.332,00	25.116.332,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2812	506221123121711301111	TITIN POTALE	MEGA SYARIAH	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
2813	451221206342253649 13	RATU SITI MARYAM	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
2814	147220718212743329 08	SAMSIR JAYA	BMI	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
2815	451220914029283056 08	ANDITA ROCHIL	BANK SYARIAH IND.	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
2816	451221129319244040 08	CHAYARA AFYAH MALIHA	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
2817	451221221411073140 13	SYAHRONI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2818	517221130079303425 13	RUNTIA RAHMAN	BANK PANIN SYARIAH	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
2819	451221118284612909 13	MUHAMMAD KHADAFI	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
2820	147221229410221232 10	KADER FANOLONG	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2821	147221018339993756 12	ROBBYANSYAH ROFIQ ARYANTO	BMI	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
2822	451220518404272816 12	KUSMIATI UTAMI	BANK SYARIAH IND.	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
2823	451221222415241134 10	RIA PUTRI UTAMI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2824	451221223419015526 06	HALOMOAN RAMBE, S.IP	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2825	451221221407883846 10	LAILATUL BADARIAH	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2826	123221219003170518 10	MUHAMAD PAIMIN	BANK BPD KALBAR	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2827	451221221410843620 13	ELVIRA YENNTI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2828	451221227438653721 09	AULIA RACHMADITA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2829	147221122371512427 08	MARYANI	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
2830	506221230139403057 08	HARIYADI	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2831	451221230472255222 11	RATIH AYU PRASETYA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2832	1301267062	YULIANTI	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
2833	506221229138862111 12	SARIYAH BR ANGKAT	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2834	451221230473685653 13	ADINDA WILISTIYANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2835	451221006119365636 09	AHMAD YUNUS	BANK SYARIAH IND.	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
2836	506221215130860028 11	ABDUS SUKUR	MEGA SYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2837	506221228138020359 11	NAKHLAH FATINAH AQSHA	MEGA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2838	147210621175034454 09	ASMANI	BMI	21/06/2021	25.000.000,00	789.273,00	25.789.273,00
2839	451220906991803451 08	NUR AFNI OCTAVIA	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
2840	120221226039220357 08	SYAFROYUNAH	BANK SUMSEL	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2841	451221228448383421 09	IMA AMALIA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2842	451221230472921221 12	AWALUDDIN SYAMSU	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2843	451220208134614921 11	SRI RATNA HANDAYANI BUDHIE	BANK SYARIAH IND.	08/02/2022	25.000.000,00	258.475,00	25.258.475,00
2844	451221215379271801 08	SAIMA LUMBESSY	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2845	451221123298150724 09	KAYLA NATHANIA YUNUS	BANK SYARIAH IND.	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
2846	521221116001621534 10	KURDI	BSB	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
2847	451220907996052531 07	JUMARDIN	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
2848	1001256600	YETTY KURNIAWATI	BANK SYARIAH IND.	03/12/2019	25.000.000,00	1.302.192,00	26.302.192,00
2849	451221230473043402 13	NURUL KHOTIMAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2850	451221228450825833 10	WULAN NURUL WAKIAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2851	451220919043150426 07	ROSTINI	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
2852	451221110253953350 09	FAUZAN AZMI HANIF	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
2853	451221216384305554 07	LILIES MUCHLISHOH	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
2854	011221219029175939 09	MUNTINAH	BANK DANAMON	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
2855	451221230468975939 09	YULIANI, S.Pd.Si	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2856	013221013100901223 14	SITI KHOTIJAH PUJASARI	BANK PERMATA SYARIAH	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
2857	451221230469666490 10	JUPRIANTO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2858	1101151147	KHALIMAH ASSADIYAH	BANK SYARIAH IND.	09/08/2019	25.000.000,00	1.385.474,00	26.385.474,00
2859	451221229465514144 13	DIYANA NURJANNAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2860	2000110900	DADIK AGUS SOENJOTO	BANK SYARIAH IND.	26/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
2861	113200921032771913 10	DEWI RAHAYU	BANK JATENG S.	21/09/2020	25.000.000,00	1.030.660,00	26.030.660,00
2862	153221230163074438 14	AHMAD AJIZ	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2863	147221227406513254 10	FIRMAN NUGROHO	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2864	451221118284831029 13	MOH SATRIAWAN NATSIR	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
2865	451220210145414159 13	SISWANTO	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
2866	016221229022893259 12	ERLINA RAHMAN	BANK MAYBANK	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2867	2600038002	RASNAWATI	BANK SYARIAH IND.	17/10/2019	25.000.000,00	1.335.936,00	26.335.936,00
2868	451221228454300149 12	IKA RIDLAWATI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2869	451221220396934041 06	DANIAL SULEMAN	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2870	1001065357	CUCUN AHMAD SYAMSURIJAL	BANK SYARIAH IND.	03/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
2871	153221230162614728 11	MIFTAHUL HUDA	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2872	153221230163003623 14	SUYANTI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2873	451221226431205110 11	MUHAMMAD FAIS AINUL YAKIEN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2874	451221229464495634 12	MUNI'AH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2875	451221230471644205 11	ERNITA SUSANTI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2876	451221230471605103 11	DZAKWAN FARIS RAMADHAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2877	451221121290955325 13	MUHAJIR	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2878	451221223424455348 13	SUSILAWATI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2879	013221230129213821 09	RAHAYU FERNANDA	BANK PERMATA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2880	153211028089781409 10	MOHAMAD RIDWAN	BANK SINARMAS	28/10/2021	25.000.000,00	585.246,00	25.585.246,00
2881	153221101129111853 12	RINDANG PURWANDARI	BANK SINARMAS	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
2882	451220208135702739 12	NINING KARTINI	BANK SYARIAH IND.	08/02/2022	25.000.000,00	258.475,00	25.258.475,00
2883	451220928089220015 11	ENDANG JULIANA SJARIF	BANK SYARIAH IND.	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
2884	451221207344961609 10	SYARIFAH MIZYANA	BANK SYARIAH IND.	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
2885	022210708104522833 11	KURRATUL ALWANI	CIMB NIAGA	08/07/2021	25.000.000,00	769.317,00	25.769.317,00
2886	451221228456015316 14	GHAMAL HELMAN USI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
2887	451221020174954434 08	LUKMAN ALAN TOMAYAHU	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
2888	1101211345	TITO RULITA	BANK SYARIAH IND.	31/12/2019	25.000.000,00	1.282.089,00	26.282.089,00
2889	451221226435872409 14	JOKO DWI PRASETYO	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2890	153221229161185905 10	AMALIA	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2891	114221221029324206 13	MUHAMMAD MAHFUD	BANK JATIM	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
2892	114221028025211737 09	HILDA NURUZZAMAN	BANK JATIM	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
2893	451220117059441407 09	RULY KURNIADI SPd	BANK SYARIAH IND.	17/01/2022	25.000.000,00	280.653,00	25.280.653,00
2894	2500020242	NUR RAHMILAH RACHMAN	BANK SYARIAH IND.	19/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
2895	147221130381275249 09	YENI FARIDA	BMI	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
2896	1301455132	WAJIB	BMI	24/09/2019	25.000.000,00	1.352.448,00	26.352.448,00
2897	451221213370513745 10	MUHAMMAD ERHAM NOVIAN	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2898	147221101355834405 10	ATHOYA JIHAN LUTFIYAH	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
2899	022221223171140839 09	MATSURI	CIMB NIAGA	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2900	451221104230832232 08	JUMATI	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
2901	451221222414594612 10	VOSI DWI HASTUTI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2902	147210316086054717 09	NUNING KURNIA DEWI	BMI	16/03/2021	25.000.000,00	871.248,00	25.871.248,00
2903	147221010329292643 10	MOCH SOLEH	BMI	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
2904	451210125058145439 11	KARTIKA SARI	BANK SYARIAH IND.	25/01/2021	25.000.000,00	913.503,00	25.913.503,00
2905	3900014800	RAMLI	BMI	21/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
2906	116221223030985610 10	AL HABID FADHLUR RAHMAN	BANK BPD ACEH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2907	022201124252570100 11	KARMAN	CIMB NIAGA	24/11/2020	25.000.000,00	969.881,00	25.969.881,00
2908	451220119075870028 14	AHMAD AL FAROQ	BANK SYARIAH IND.	19/01/2022	25.000.000,00	278.637,00	25.278.637,00
2909	451221229462684537 11	SULASTRI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2910	451221013149094218 09	AGUS RIYANTO	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
2911	153221222155952252 09	FAWAZ GANI KUNCORO ASIH	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
2912	147221229410951710 12	DEDEN TRIADI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2913	011221230031000384 09	HEPNI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2914	1301455125	PARTINI	BMI	24/09/2019	25.000.000,00	1.352.448,00	26.352.448,00
2915	451221202330340618 10	MUSTAKIM	BANK SYARIAH IND.	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
2916	147220916300161438 07	ARUNEE NAJLA IZDIHAR	BMI	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
2917	451221124306160658 13	TAN MALAKA	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
2918	147221213391184343 07	SUTINI	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
2919	153221230162934241 3	NUR AINI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2920	147220218049021302 11	FIRMAN RISMARA	BMI	18/02/2022	25.000.000,00	248.394,00	25.248.394,00
2921	451221229460970248 10	RUDI ABADI PANJAITAN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2922	506220901090882920 09	RISNA ADAM	MEGA SYARIAH	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
2923	451220527442381445 06	LUTHFIYAH SEKARINI	BANK SYARIAH IND.	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
2924	011221220029356331 2	HARYONO	BANK DANAMON	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
2925	506200908158394515 11	ZAINAB	MEGA SYARIAH	08/09/2020	25.000.000,00	1.043.005,00	26.043.005,00
2926	451221230474471856 14	RIA SEPTIANA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2927	506220907093511638 11	YULIANTI MOKOGINTA, SP	MEGA SYARIAH	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
2928	451220602469855414 09	MUJIBUR ROKHMAN	BANK SYARIAH IND.	02/06/2022	25.000.000,00	143.551,00	25.143.551,00
2929	506221014106782927 10	FIRMAN, S.PD	MEGA SYARIAH	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
2930	451221230467232735 08	JOAN THALIA SAPUTRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
2931	45122110824119040707	RAGA AKBAR PUTRA RIZACH	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2932	45122122342942422714	FUJI ASTUTY USMAN	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
2933	45122122946135535710	MULYENI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2934	45122123047173420711	ONI AFRIYANTO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2935	11422032300541584011	VIKA YUANITA ANGKASADANI	BANK JATIM	23/03/2022	25.000.000,00	215.127,00	25.215.127,00
2936	11322123003185331113	MUHSIS	BANK JATENG S.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2937	01122123003127082913	NURONI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2938	02222122917630423212	WIKASMILA	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2939	14722110836408551507	INDRIANI SALEH	BMI	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
2940	50622123013964024810	RATU BERLIAN	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2941	2600035965	LUKMAN	BANK SYARIAH IND.	06/02/2019	25.000.000,00	1.517.576,00	26.517.576,00
2942	14722010600600383111	RUSLAN DEMANTO	BMI	06/01/2022	25.000.000,00	291.742,00	25.291.742,00
2943	14722111036744084208	ANWAR HIDAYAT	BMI	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
2944	45122111025400125209	SALSABILA NADHIFA	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
2945	50622122713664534710	ARDHI RACHMAD CHANDRA	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
2946	1301260333	KHOZIN	BANK SYARIAH IND.	25/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
2947	45122090699379074710	NICHO ARIESSONA MALELAK	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
2948	1301421525	MATSALAM	BTN	25/07/2019	25.000.000,00	1.396.243,00	26.396.243,00
2949	45122120132580021609	LITA UTAMI	BANK SYARIAH IND.	30/11/2022	50.000.000,00	19.260,00	50.019.260,00
2950	45122111627424391811	FERDI ANGGRIAWAN,SH. MH	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
2951	45122071573151352511	HENSI MIOLO	BANK SYARIAH IND.	15/07/2022	25.000.000,00	105.618,00	25.105.618,00
2952	45122122642735543309	WA LISDA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
2953	14722122941117205813	ATIK WIJAYANTI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
2954	50622123013960514410	NADYA AZZAHRA PUTRI	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
2955	3800057153	AHMAD FAKHRURROZI	BANK SULSELBAR SYARIAH	17/10/2022	25.000.000,00	-	25.000.000,00
2956	45122101315304171213	ANISA KUSUMA HARDHANI	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
2957	451.SUSPJEM-REG		BANK SYARIAH IND.	30/11/2022	(25.000.000,00)	-	(25.000.000,00)
2958	7211636186	MUHAMMAD IRFANI ARDIANSYAH	BANK SYARIAH IND.	17/10/2022	25.000.000,00	-	25.000.000,00
2959	45122110121710174909	YULIANTI PODUNGGE	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
2960	14722110936575055907	FAUZIAH NADILA RIZKI	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
2961	15322110112910215012	TRI HENDRI SUSANTO	BANK SINARMAS	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
2962	15322110112903521911	AZAM FARQULAITH	BANK SINARMAS	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
2963	45122100712467292409	NURHAYATI	BANK SYARIAH IND.	07/10/2022	25.000.000,00	53.430,00	25.053.430,00
2964	14722110736308505210	BASRI	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
2965	45122101415768151514	FAHRA RABIAH AL ADAWIAH KHIDRI	BANK SYARIAH IND.	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
2966	15322110713161252813	TETTY ZAHARA	BANK SINARMAS	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
2967	45122102419018352314	ERMA YULIANTI SB	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
2968	45122111526828584910	FAUZI EFRIYADI	BANK SYARIAH IND.	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
2969	45122102519394071812	FERRA ZULFIANA	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
2970	45122102619748295110	NONIE OLIVIA ADIA MUTIARASARI	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
2971	45122111727814251910	AHMAD WIDYA NUGRAHA	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
2972	45122112128849234710	ASROOL	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2973	45122111426539193714	ADRI CAHYO WIWOHO	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
2974	45122112128660411509	IRAWATI SAHI	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2975	45122102118235102811	DINA FADILLA	BANK SYARIAH IND.	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
2976	14722112337502172810	KISMANTO	BMI	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
2977	45122111727878404710	NOVALIA PERTIWI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
2978	45122101214688444712	NISBAH	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
2979	45122100310241112409	MEYLIEN Y LATALA	BANK SYARIAH IND.	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
2980	45122111828286265909	A INDAH CAMELIA	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
2981	45122112430597124113	FAHNUR DIMAS PRASETYA	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
2982	14722102735111180210	ASNAMI	BMI	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
2983	45122100712522115209	GANISYA AZKA	BANK SYARIAH IND.	07/10/2022	25.000.000,00	53.430,00	25.053.430,00
2984	20022111001788553708	WIWIK SRI KUSMILAH	BTN	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
2985	14722110736325011311	ISMIATI GAGA	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
2986	45122111727963554611	DYAH ABDINING IZZATI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
2987	45122112128682482909	ERNAWATI	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
2988	45122111627611330714	IMAN LAZUWARDI BAIHAQI	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
2989	11822101101578421009	SUKARNO DOYOKARSO	BANK NAGARI	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
2990	45122101314912482009	DINA IRAWATI	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
2991	45122103121443554012	REGAL HARDY ROZANARTA	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
2992	45122111426439005910	MARDIYAH HAYATI DAENG MULISA	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
2993	0900291679	ALMER FEBRIAN FARIED DARMAN	BANK SYARIAH IND.	29/07/2019	25.000.000,00	1.393.371,00	26.393.371,00
2994	14722120238312423909	JAFIR WALID PAMUNGKAS	BMI	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
2995	45122021615878455010	ADITYA SAMUDRA KOMARUDIN	BANK SYARIAH IND.	16/02/2022	25.000.000,00	250.410,00	25.250.410,00
2996	45122121537761111406	ANTO	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2997	45122121538125444109	SITI ZAKIYAH	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
2998	45122120633902323009	FATKHUL HADI NURIKHSAN	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
2999	45122120734793420413	NITA AULIA	BANK SYARIAH IND.	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
3000	15322122115470504506	IDA WIYATNI	BANK SINARMAS	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3001	01121120302602465709	ISABILA SANAA HAMIDA	BANK DANAMON	03/12/2021	25.000.000,00	526.080,00	25.526.080,00
3002	02222110814892421311	INDAH PUJIASTUTIK	CIMB NIAGA	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
3003	45122122946612241814	SHAFA MEISAN FADHILAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3004	45122062861150132408	ABEL FARADAY	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
3005	1001183543	WINDA ANGGRAINI	BMI	28/05/2019	25.000.000,00	1.437.884,00	26.437.884,00
3006	45122062459393314007	MARTHA ABRIANSYAH	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
3007	50622101210620561814	ANA RATNANINGSIH	MEGA SYARIAH	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
3008	14722120838766570110	APRIANI	BMI	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
3009	14722110936663430212	TITO RAFLI ARIIQ ARRAZZAAQ	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
3010	02222123017743261413	EUIS FATMAWATI	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3011	15322122315725493714	MUHAMMAD AKHSAN TUDHONNI	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3012	02222111415134400310	YULIS SETIA MEGAWATI	CIMB NIAGA	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
3013	14722122240179070314	LISDIANI EFFENDY	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3014	45122122744653343714	YATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3015	01122100602287312510	OKTAVIA SULISTIANA	BANK DANAMON	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
3016	14722102434699453813	MUZAYYANAH	BMI	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
3017	14722122740669340911	SURYATI PATTA	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3018	51722093006466165706	NURDJANA DUNGGIO S.PD.I	BANK PANIN SYARIAH	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
3019	45120022422477164009	SITI CHUSAINAH	BANK SYARIAH IND.	24/02/2020	25.000.000,00	1.230.090,00	26.230.090,00
3020	15322123016255010211	SRI UMMI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3021	53620120200474481012	ASRIFAH	BCA SYARIAH	02/12/2020	25.000.000,00	962.284,00	25.962.284,00
3022	15322120114397581511	WIWIK HANDAYANI	BANK SINARMAS	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
3023	01122123003118233610	SRI UTAMI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3024	45122122946499011213	YAYU MEINIZA ZAINIAR	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3025	45120082557688394110	FINNA	BANK SYARIAH IND.	25/08/2020	25.000.000,00	1.056.301,00	26.056.301,00
3026	45122110824274142908	GUMILAR KRISMANSYAH	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
3027	50621032403537590013	GEMA FITRAWANDANA	MEGA SYARIAH	24/03/2021	25.000.000,00	864.487,00	25.864.487,00
3028	45120052937045074010	NURHAYATI	BANK SYARIAH IND.	29/05/2020	25.000.000,00	1.139.871,00	26.139.871,00
3029	0900231275	CHAERUDIN	BANK DKI	04/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
3030	14722121439303594813	HADIJA HUSAIN	BMI	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3031	14721123034820190511	ISMIYATI SAADIYAH	BMI	30/12/2021	25.000.000,00	481.706,00	25.481.706,00
3032	45122122946335405411	NURHAYATI MAULIDINA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3033	45122123047321381713	ACHMAD DARSUNI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3034	11422122102933350913	QURRATUL UYUN	BANK JATIM	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3035	14722091429741361109	RATNAWATI	BMI	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
3036	14722121539331291707	EKA SUSI AGUSTINA	BMI	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3037	12322110400275273810	SITI AISYAH	BANK BPD KALBAR	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
3038	11622111802733272408	MERIDA	BANK BPD ACEH	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
3039	11922122303439461311	SOBIRIN	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3040	11622122003048202210	SAENAH	BANK BPD ACEH	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3041	14722110836494450510	WARISAH	BMI	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
3042	50620020504209243211	ALVIN SOLEH	MEGA SYARIAH	05/02/2020	25.000.000,00	1.248.133,00	26.248.133,00
3043	45122102519330222711	EKOSYAH PUTRA	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
3044	50622112312172540111	RONI ISHAK	MEGA SYARIAH	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
3045	51722092106184085106	SRIDEWI NUSI	BANK PANIN SYARIAH	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
3046	45122122744397000512	ASTRINI ANING WIDORETNO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3047	45122123046996231410	IKA RATNA INDRA ASTUTIK	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3048	02222121616684025409	SOLIKHAN	CIMB NIAGA	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3049	0700050764	ARIYOZWARSYAH	BANK SYARIAH IND.	09/05/2019	25.000.000,00	1.451.525,00	26.451.525,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
3050	01321060905017171213	ETTY HARTATI	BANK PERMATA SYARIAH	09/06/2021	25.000.000,00	799.414,00	25.799.414,00
3051	01122122903074345408	ARIS MUNANDAR	BANK DANAMON	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3052	45122122140641053407	SULAEMAN	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3053	51722121608397315209	RIFQI KOMARUDDIN	BANK PANIN SYARIAH	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3054	11622120202817133809	SOPHAN SATRIA PHONNA	BANK BPD ACEH	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
3055	45121121481534531212	BAHRUDIN	BANK SYARIAH IND.	14/12/2021	25.000.000,00	508.002,00	25.508.002,00
3056	01122121602898315908	NURBAH	BANK DANAMON	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3057	45122112430636543714	NAJIAMIN	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
3058	45122120233042402410	MUHAMMAD YUSUF	BANK SYARIAH IND.	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
3059	45122111627339553610	AHMAD JUNAIDI	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
3060	1000879801	BIAH BR PURBA	BANK SYARIAH IND.	14/06/2016	25.000.000,00	1.737.577,00	26.737.577,00
3061	45122123047273054311	LINDA DWI ASTUTI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3062	3900018198	ABU KASIM RIROMA	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
3063	42220031624337200008	ARDIKA WINDU SETYOKO	BANK SYARIAH IND.	16/03/2020	25.000.000,00	1.210.147,00	26.210.147,00
3064	45121122887799375712	HARDIYANTO	BANK SYARIAH IND.	28/12/2021	25.000.000,00	484.993,00	25.484.993,00
3065	11622120202820130110	RAHMAWATI	BANK BPD ACEH	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
3066	42221022408563550710	INDAR FIRAWAN NUR	BANK SYARIAH IND.	24/02/2021	25.000.000,00	888.150,00	25.888.150,00
3067	3800057509	SUBIANTI	BANK SULSELBAR SYARIAH	13/12/2022	25.000.000,00	-	25.000.000,00
3068	14722122640568083914	SHAFIRA ILMA AZMI	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3069	762892755600		CIMB NIAGA	28/11/2022	25.000.000,00	-	25.000.000,00
3070	45122122643685215314	MUHAMMAD GHEFIRA IRFIANSYAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3071	45122092105790060608	SALMAN	BANK SYARIAH IND.	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
3072	45122120533164100408	DINA AINAZ ZUAMA	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3073	14722110736342103911	IQBAL ABI YAGHSYAH	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
3074	45122110423333140411	SITI KHODIJAH ULFAH	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
3075	14722121238966180010	NENY OKTAVIA	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
3076	11422102702501243508	FAJAR HIDAYANTO	BANK JATIM	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
3077	45122121437660532313	VONNY VIOLETHA	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3078	45122122946536493613	TAUFIK NAHENDRA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3079	45120010702609031810	DARISTIWA LADENA SIMBOLON	BANK SYARIAH IND.	07/01/2020	25.000.000,00	1.275.674,00	26.275.674,00
3080	51722122208617534112	AGUS SUSANTO	BANK PANIN SYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3081	01122123003096451209	RESTI UTAMI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3082	45122061654911063309	AMBARTYAS NIKEN WIJAYANINGRUM	BANK SYARIAH IND.	16/06/2022	25.000.000,00	129.438,00	25.129.438,00
3083	14722102835223040909	HARIYANA TAHUTU	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
3084	14722110936562523407	RUDI	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
3085	14722122941146345314	RAHMAWATI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3086	2300392555	A MUH ARFAN BASMIN	BANK SULSELBAR SYARIAH	29/12/2022	25.000.000,00	-	25.000.000,00
3087	45122042734420585511	AGUS NURUDDIN	BANK SYARIAH IND.	27/04/2022	25.000.000,00	179.843,00	25.179.843,00
3088	45122121938856154805	REZAMLAN JAHJA	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3089	11822122802096470911	SUCI ASTRI HASTUTI AGUS SALIM RASYID	BANK NAGARI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3090	42522051001233184210	YUSI SUPIANTI	BJBSYARIAH	10/05/2022	25.000.000,00	166.738,00	25.166.738,00
3091	45122110423176244009	SLAMET RIYADI	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
3092	14721083021126265310	HANDOYO	BMI	30/08/2021	25.000.000,00	682.212,00	25.682.212,00
3093	14722122640445082911	ROSO SEJATI	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3094	14722122840870133511	HILMA MUKHSAN	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3095	14722110936536461906	HASMIAH	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
3096	14722092831537482608	APRILIYA AMBO	BMI	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
3097	45122122744053391910	SYAHRUL NUGRAHA BADERUNG	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3098	45122122140638043207	PRAYOGO	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3099	2800256584	MIRSYAD JUSRA BE	BANK SYARIAH IND.	25/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
3100	02221053108469323110	MOHAMAD YOGIE AFRIANTO	CIMB NIAGA	31/05/2021	25.000.000,00	807.020,00	25.807.020,00
3101	14722021804900505710	RICE FATTRISSIA	BMI	18/02/2022	25.000.000,00	248.394,00	25.248.394,00
3102	45121101562767254108	MUHAMMAD FATHUL BARI	BANK SYARIAH IND.	15/10/2021	25.000.000,00	606.611,00	25.606.611,00
3103	14722123041167031709	ANDITA RAHMAWATI	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3104	45122123047431494214	NISITA NOLA ADALEA AGMA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3105	45122101114080084612	WIWIK W MAYANG	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
3106	45122112128583372308	SUMARNO	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
3107	14722072122012482709	ALFIA ZAHRA	BMI	21/07/2022	25.000.000,00	101.891,00	25.101.891,00
3108	02222121616696511811	MUHAMMAD ROZAQNA ALKAUTSAR	CIMB NIAGA	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3109	45122123046983231110	SITI AMINAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3110	45121052729685393514	ARIFIN	BANK SYARIAH IND.	27/05/2021	25.000.000,00	810.401,00	25.810.401,00
3111	45122030921077593812	KARNADI ADIKUSUMA	BANK SYARIAH IND.	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
3112	14722122840898140912	DANIAR SETYOWATI ASTARI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3113	15322122315694401311	MUHAMMAD TOPAN DARMAWAN	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3114	45121112976544394610	DAFFA ALFIANSYAH AR RAJAB	BANK SYARIAH IND.	29/11/2021	25.000.000,00	532.654,00	25.532.654,00
3115	45122121235918045508	DARMANIA	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
3116	45122122946651254014	RAFI YOS AL ISLAMI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3117	45122123047210341711	SITI AISAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3118	11422122803022561813	M KHAIDIR ARDABILLI	BANK JATIM	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3119	45122123047302285812	DEWI WAHYUNI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3120	50622122913839534008	SAHARIL	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3121	14722040108679044408	SAMA	BMI	01/04/2022	25.000.000,00	206.054,00	25.206.054,00
3122	45122123047335402813	AHMAD IHZA IRSYADI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3123	14722012002177473211	MUHAIMIN	BMI	20/01/2022	25.000.000,00	277.629,00	25.277.629,00
3124	45122011405581321309	DYAH SETYORINI	BANK SYARIAH IND.	14/01/2022	25.000.000,00	283.677,00	25.283.677,00
3125	14722122941144465114	SUCIANTI SOLEHAT	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3126	45122122642817105409	NUR IMAMAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3127	42522121506824000809	AJENG NINGRUM PURNAMASARI DINI	BJBSYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3128	51722113007932023113	RATMIN RAHMAN	BANK PANIN SYARIAH	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
3129	15322123016272443812	SARIYAN	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3130	42720112644138032711	BAYU LEOPHAZA	BANK SYARIAH IND.	26/11/2020	25.000.000,00	967.982,00	25.967.982,00
3131	45122123047108584110	HABIB HUSEIN WNF	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3132	45121031816494481711	DRS. SUDARSONO	BANK SYARIAH IND.	18/03/2021	25.000.000,00	869.558,00	25.869.558,00
3133	45122061453310375509	HASANUL ASWADI NASUTION	BANK SYARIAH IND.	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
3134	01122112502745221312	KH ZAENAL MUSTOFA	BANK DANAMON	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
3135	0900301594	ZAINUN NASIKIN	BANK SYARIAH IND.	30/10/2019	25.000.000,00	1.326.602,00	26.326.602,00
3136	14722122740593475308	AHMADI	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3137	11422122602961321308	LAILA NURAINI ALI	BANK JATIM	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3138	11422052000905082812	AMALYATURROBIBAH	BANK JATIM	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
3139	02222122817531443813	MUHAMMAD FAHRIZA HABIBULLOH	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3140	45122111526764002610	ROSIDA	BANK SYARIAH IND.	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
3141	14722122840934182013	DIAH HIDAYATIN	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3142	12220112701428005309	ARIS MARIFAH	BANK BPD KALSEL SYARIAH	27/11/2020	25.000.000,00	967.032,00	25.967.032,00
3143	45122122945732585008	NENENG PUTRI DEWI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3144	45122123047418343214	RAISYA ULLY MARGARETH LUBIS	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3145	02222122817492535511	SEPTI NURFITA	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3146	50622100610380302209	SAMIN LATIF	MEGA SYARIAH	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
3147	14722122840872183811	HILMI MUKHSIN	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3148	02221091312486381510	MAMAH RAHMAH	CIMB NIAGA	13/09/2021	25.000.000,00	659.203,00	25.659.203,00
3149	45122101315222290912	T KHAIRUL NOVA	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
3150	01322031701894563514	YULIA RIVANA	BANK PERMATA SYARIAH	17/03/2022	25.000.000,00	221.175,00	25.221.175,00
3151	14722122740587084108	BAGASYAH PRATAMA	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3152	02222122917668325314	KHURIYYAH SALSABILA ROHIMA PUTRI	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3153	45122121638413364807	DENY SISWOHANDOKO	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3154	45122122945813021409	DINA MELIA LESTARI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3155	45122122342110225509	KURNI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3156	45122123047396411614	AI KURAESIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3157	2600031457	NURBAYA	BANK SYARIAH IND.	12/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
3158	0200219319	ANDINI MALISA SE	BANK SYARIAH IND.	04/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
3159	14722122740748075513	AGUS SULISTIJAWAN	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3160	45122122744541352113	FEBIOLA DEA TRENADIMA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3161	01122123003109101110	UNIQ KURNIASIH	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3162	45121122385887254913	DADAN HARDIWARDHANA	BANK SYARIAH IND.	23/12/2021	25.000.000,00	493.210,00	25.493.210,00
3163	15322123016213530609	HASAN S	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3164	45121120177338334609	ROSLIANA	BANK SYARIAH IND.	01/12/2021	25.000.000,00	529.367,00	25.529.367,00
3165	42220110661939384909	RAHMAN	BANK SYARIAH IND.	06/11/2020	25.000.000,00	986.975,00	25.986.975,00
3166	50622120112440403311	WAHYUNI NINGSIH	MEGA SYARIAH	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
3167	45122072075128342407	ANNISA ADIB GIFARI	BANK SYARIAH IND.	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
3168	45122071270054480808	NUR FADHILLAH	BANK SYARIAH IND.	12/07/2022	25.000.000,00	107.482,00	25.107.482,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
3169	45122071874037260211	AYU FITRIYANI	BANK SYARIAH IND.	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
3170	01122121402879124011	AMIRUDDIN	BANK DANAMON	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3171	45122082493428131712	NASYWAN IZZUDIN HANIF	BANK SYARIAH IND.	24/08/2022	25.000.000,00	80.767,00	25.080.767,00
3172	45122082593617011207	MARNIATI	BANK SYARIAH IND.	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
3173	45122082593752545307	HASNAWATI	BANK SYARIAH IND.	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
3174	45122082995644102512	HARNIDA	BANK SYARIAH IND.	29/08/2022	25.000.000,00	77.661,00	25.077.661,00
3175	15322122215564494108	CHITRA MEIRIA SAPUTRI	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3176	14722121639455084807	TAUFIQ	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3177	15322123016291254213	GUNAWAN SUDARMADI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3178	45121060230980383411	ANI MARYANI	BANK SYARIAH IND.	02/06/2021	25.000.000,00	805.330,00	25.805.330,00
3179	11122070800253204409	AYDINA RAFA TSABITAH	BANK DKI	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
3180	11122072500270330210	CHAIRIL PURBA	BANK DKI	25/07/2022	25.000.000,00	99.405,00	25.099.405,00
3181	11622080101666001610	NURSIAH S	BANK BPD ACEH	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
3182	11622070701433122209	NIRWANA CHAERANI	BANK BPD ACEH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
3183	11622072601614264709	MAHMUD	BANK BPD ACEH	26/07/2022	25.000.000,00	98.784,00	25.098.784,00
3184	11922022100513253611	SUCI LARAHMA YUNI ARYUSDI	BANK RIAU	21/02/2022	25.000.000,00	245.370,00	25.245.370,00
3185	2300388350	FITRIANI	BANK SULSELBAR SYARIAH	07/07/2022	25.000.000,00	-	25.000.000,00
3186	2300389244	PAWELLOI	BANK SULSELBAR SYARIAH	05/08/2022	25.000.000,00	-	25.000.000,00
3187	2300389506	MUSFAL	BANK SULSELBAR SYARIAH	15/08/2022	25.000.000,00	-	25.000.000,00
3188	14722052714177461408	SYIFA QONITAH HUWAIDA	BMI	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
3189	14722062017181474511	DWI ILHAM RAHARDJO	BMI	20/06/2022	25.000.000,00	125.405,00	25.125.405,00
3190	14722080924720262810	TOMMY BOKINGS	BMI	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
3191	14722083127780391306	SYAHNAZ ZAFIRAH	BMI	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
3192	14722080123651464008	CHUSNUL KHOTIMAH	BMI	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
3193	14722082627331133110	ANNISA RAFA FAJARIANTY	BMI	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
3194	45120082658195380711	TINI RUSTINI	BANK SYARIAH IND.	26/08/2020	25.000.000,00	1.055.351,00	26.055.351,00
3195	45121022512443062107	FATIMAH KHOIRUNNISA	BANK SYARIAH IND.	25/02/2021	25.000.000,00	887.305,00	25.887.305,00
3196	45121122385875204213	HANNY MEILASARI	BANK SYARIAH IND.	23/12/2021	25.000.000,00	493.210,00	25.493.210,00
3197	45121120980059451111	TRI ANA SETIANINGRUM	BANK SYARIAH IND.	09/12/2021	25.000.000,00	516.219,00	25.516.219,00
3198	1301149387	WIFROTUL MAZIDAH	BANK SYARIAH IND.	09/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
3199	02220062312588122511	SUWITO	CIMB NIAGA	23/06/2020	25.000.000,00	1.116.130,00	26.116.130,00
3200	45120091864662052814	SIONG MAMONTO	BANK SYARIAH IND.	18/09/2020	25.000.000,00	1.033.509,00	26.033.509,00
3201	50620012803410374910	WAHYU NURMAWATI	MEGA SYARIAH	28/01/2020	25.000.000,00	1.255.731,00	26.255.731,00
3202	2300321782	MUH ZIYAD	MEGA SYARIAH	31/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
3203	45121101462608390413	ADITYAWAN SALAM	BANK SYARIAH IND.	14/10/2021	25.000.000,00	608.255,00	25.608.255,00
3204	45120091463012584809	LILIS QUROTUAENI	BANK SYARIAH IND.	14/09/2020	25.000.000,00	1.037.307,00	26.037.307,00
3205	45122072276533060007	SOVIATUL HASANAH	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
3206	45122072075496110410	RIZKY SEPTIAN HERI	BANK SYARIAH IND.	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
3207	45122072879965053210	MOHAMMAD AZIS HIBATULLAH JUFRIN	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
3208	45122072779115593809	Angga Alfian Saputra	BANK SYARIAH IND.	27/07/2022	25.000.000,00	98.163,00	25.098.163,00
3209	45122072980376110408	SANTI CANDRAWATI	BANK SYARIAH IND.	29/07/2022	25.000.000,00	96.920,00	25.096.920,00
3210	45122080483447224508	PONIRIN HADI SASONGKO	BANK SYARIAH IND.	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
3211	45122080584324411012	RUDADI	BANK SYARIAH IND.	05/08/2022	25.000.000,00	92.571,00	25.092.571,00
3212	42522071202759191809	LINA MULYATI NAGARA	BJBSYARIAH	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
3213	45122071269970234107	SIGIT UTOMO	BANK SYARIAH IND.	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
3214	45122082593841033008	SUTIPAH	BANK SYARIAH IND.	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
3215	45122040829654341209	NURHADIANSYAH	BANK SYARIAH IND.	08/04/2022	25.000.000,00	198.997,00	25.198.997,00
3216	45122082291386475707	RINTO CHRISTIAN MIU	BANK SYARIAH IND.	25/08/2022	25.000.000,00	82.010,00	25.082.010,00
3217	45122082291397131008	DINA ANTILI	BANK SYARIAH IND.	25/08/2022	25.000.000,00	82.010,00	25.082.010,00
3218	45122031824015135014	TETTY DWI HASTININGSIH	BANK SYARIAH IND.	18/03/2022	25.000.000,00	220.167,00	25.220.167,00
3219	45122081990951353007	DR ADIKA PUTRI PRATIWI	BANK SYARIAH IND.	19/08/2022	25.000.000,00	83.873,00	25.083.873,00
3220	45122071169734214612	ALIEF PRATAMA PUTRA	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3221	45122072879464385206	NURUL FITRAH	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
3222	45122022116841244610	JOYOREJO RINO	BANK SYARIAH IND.	21/02/2022	25.000.000,00	245.370,00	25.245.370,00
3223	45122032124227065910	SARTINA MAT ALI	BANK SYARIAH IND.	21/03/2022	25.000.000,00	217.143,00	25.217.143,00
3224	45122071169015343108	REZA PAHLEVI	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3225	45122051237300013307	AQBIL SYAHRU RAMADHAN	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
3226	45122052041625125911	SUSILO	BANK SYARIAH IND.	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
3227	45122052744250375306	MASTARI	BANK SYARIAH IND.	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
3228	45122060749489292109	ANGGA DWI PRASETYA	BANK SYARIAH IND.	07/06/2022	25.000.000,00	138.511,00	25.138.511,00
3229	45122080180791071307	WARDANA	BANK SYARIAH IND.	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
3230	45122062056320270909	PONIYEM SETU	BANK SYARIAH IND.	20/06/2022	25.000.000,00	125.405,00	25.125.405,00
3231	45122063062638222107	HELWIAH UMNIYATI	BANK SYARIAH IND.	30/06/2022	25.000.000,00	115.324,00	25.115.324,00
3232	45122082593805211508	FATA AKRAM	BANK SYARIAH IND.	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
3233	45122082593794251108	AKYASIL AUFA	BANK SYARIAH IND.	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
3234	45122070464415443908	NADIRA	BANK SYARIAH IND.	04/07/2022	25.000.000,00	112.452,00	25.112.452,00
3235	45122070767793303412	TEGUH GUNAWAN NASHER	BANK SYARIAH IND.	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
3236	45122071371629414412	MUHAMMAD SALIM	BANK SYARIAH IND.	13/07/2022	25.000.000,00	106.861,00	25.106.861,00
3237	45122072075114451407	ASRA AVISENA	BANK SYARIAH IND.	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
3238	45122071370902113107	MISBACHUDDIN AKBAR PUTRA	BANK SYARIAH IND.	13/07/2022	25.000.000,00	106.861,00	25.106.861,00
3239	45122081086397320408	SURIATIK	BANK SYARIAH IND.	10/08/2022	25.000.000,00	89.465,00	25.089.465,00
3240	45122081086369445307	JULIMIN	BANK SYARIAH IND.	10/08/2022	25.000.000,00	89.465,00	25.089.465,00
3241	45122081890317015308	BETARIA SOLA	BANK SYARIAH IND.	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
3242	45122081589034062612	AMALLIA RAHAYU RAMADHANI	BANK SYARIAH IND.	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
3243	45122081689281373207	ARNI MAKALALAG	BANK SYARIAH IND.	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
3244	45122082995255240509	RUSTAN	BANK SYARIAH IND.	29/08/2022	25.000.000,00	77.661,00	25.077.661,00
3245	45122041129992532610	ARIF MURTOPO	BANK SYARIAH IND.	11/04/2022	25.000.000,00	195.973,00	25.195.973,00
3246	50622071506686375212	SRI HANDAYANI	MEGA SYARIAH	15/07/2022	25.000.000,00	105.618,00	25.105.618,00
3247	51722031101575453714	FITRI NURYUSIANTI S	BANK PANIN SYARIAH	11/03/2022	25.000.000,00	227.224,00	25.227.224,00
3248	45122020312011104609	FARIDA ULFAYATIN	BANK SYARIAH IND.	03/02/2022	25.000.000,00	263.515,00	25.263.515,00
3249	01121070201622235009	ANDY EKO PUTRO	BANK DANAMON	02/07/2021	25.000.000,00	779.178,00	25.779.178,00
3250	02222071208040253912	ZULVA AMALIA	CIMB NIAGA	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
3251	11422030700433143512	ENY LASTI	BANK JATIM	07/03/2022	25.000.000,00	231.256,00	25.231.256,00
3252	11622030900462104213	DHIAHUDDIN	BANK BPD ACEH	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
3253	11622040600645075609	ISARIADI	BANK BPD ACEH	06/04/2022	25.000.000,00	201.013,00	25.201.013,00
3254	11622052400948120509	KHAIRUL	BANK BPD ACEH	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
3255	11622070701434332309	SITI FATIMAH	BANK BPD ACEH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
3256	11622072001549481308	MAS	BANK BPD ACEH	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
3257	2300388537	KHAERUDDIN ARIS	BANK SULSELBAR SYARIAH	13/07/2022	25.000.000,00	-	25.000.000,00
3258	2300388625	RISMAWATI	BANK SULSELBAR SYARIAH	14/07/2022	25.000.000,00	-	25.000.000,00
3259	2300388900	NURHALIMA	BANK SULSELBAR SYARIAH	22/07/2022	25.000.000,00	-	25.000.000,00
3260	14722041409908055013	PUJI SURYANTO	BMI	14/04/2022	25.000.000,00	192.948,00	25.192.948,00
3261	14722072823132162207	NUR LINDA NATSIR	BMI	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
3262	14722080924686460810	PATIMAH	BMI	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
3263	20022082501297562406	ZAKARIA ANSHORI	BTN	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
3264	42522040801040051214	DADAN PERMANA	BJBSYARIAH	08/04/2022	25.000.000,00	198.997,00	25.198.997,00
3265	12422071100373353309	MUHAMMAD IRWANDA	BANK KALTIMTARA	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3266	01122030800404042013	EDWIN PUTRA PRADANA	BANK DANAMON	08/03/2022	25.000.000,00	230.248,00	25.230.248,00
3267	12422071100372153209	AINUN JARIAH	BANK KALTIMTARA	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3268	12022072002118254811	MUHAMMAD NUH	BANK SUMSEL	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
3269	42221042615126594109	FAHMI ARIDOS HARAHAP	BANK SYARIAH IND.	26/04/2021	25.000.000,00	836.599,00	25.836.599,00
3270	15322051803822341313	KLIWON	BANK SINARMAS	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
3271	14722062017204181912	SRIFONI MANTO	BMI	20/06/2022	25.000.000,00	125.405,00	25.125.405,00
3272	14722052413687523607	MUSLIHA	BMI	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
3273	45122061554505090912	RASYHID GHANI PRYOTOMO	BANK SYARIAH IND.	15/06/2022	25.000.000,00	130.446,00	25.130.446,00
3274	45122020813604034113	RAIHAN TANTYO PUTRA	BANK SYARIAH IND.	08/02/2022	25.000.000,00	258.475,00	25.258.475,00
3275	45122012007956083612	EMMY SUNDARI	BANK SYARIAH IND.	20/01/2022	25.000.000,00	277.629,00	25.277.629,00
3276	45122052442876320108	NURUL IZZAH RAMADHANI	BANK SYARIAH IND.	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
3277	45122012108172550410	M ZAYADI	BANK SYARIAH IND.	21/01/2022	25.000.000,00	276.621,00	25.276.621,00
3278	45122062459839361913	JUHRIAH	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
3279	45122052341906295507	BARRY TAWAKAL	BANK SYARIAH IND.	23/05/2022	25.000.000,00	153.632,00	25.153.632,00
3280	45122060347877462609	SUNARDI	BANK SYARIAH IND.	03/06/2022	25.000.000,00	142.543,00	25.142.543,00
3281	45122062861440044809	NISBATUL ULFAH	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
3282	7121965938	MARISA AYU ANDARINI	BANK SYARIAH IND.	10/01/2022	25.000.000,00	-	25.000.000,00
3283	12622123001502410410	RAFLI ISLAMI. A	BANK SULSELBAR SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3284	01322101310095183114	NADHIFA MARSYA UTAMI	BANK PERMATA SYARIAH	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
3285	45122102720517443414	NURUL HAYATUN HUSNA	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
3286	02222120616190103014	FARCHAN	CIMB NIAGA	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3287	45122120533639475612	ROHIMAH	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
3288	45122123047067143310	AISYAH ANDRIANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3289	45122051137050345012	FATIMAH AZZAHRAH	BANK SYARIAH IND.	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
3290	45122112530869522910	ANDI IMRAN MAKULAU	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
3291	45122123047412282614	RINI RISMAYANTI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3292	45122122241609011011	MARSITI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3293	45122122140779434310	HARMAINI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3294	45122122643408423412	M NUR ARIFIN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3295	45122122945889453909	HAMID NASRULLAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3296	45122120935729023013	RAMADHANI AYUMURTHI SKG	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
3297	45122111426013430407	DR. JAFRIZAL M. TANJUNG	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
3298	11622110202589404913	NANA DIANA	BANK BPD ACEH	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
3299	11922122203422402512	NUR KHOLIS	BANK RIAU	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3300	12622123001501300110	DARMAWATI	BANK SULSELBAR SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3301	14721122934535374711	SUMARNI	BMI	29/12/2021	25.000.000,00	483.349,00	25.483.349,00
3302	45122120533214573808	ABI DZAR ALGHIFARI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3303	11522091200972240408	NANANG FAHRUROZI	BANK JAMBI SYARIAH	12/09/2022	25.000.000,00	68.963,00	25.068.963,00
3304	45122122342331062811	ROBIATUL ADAWIYAH	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3305	2800329422	SIS SETYOWATI	BANK SYARIAH IND.	09/10/2019	25.000.000,00	1.341.679,00	26.341.679,00
3306	14722092130679450111	HERA RISTIANI	BMI	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
3307	45122122946001371210	NIKEN WULANDARI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3308	45122122845613512214	ANISA SULISMIYANI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3309	45122122744384435911	RAHMAT KARTONO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3310	45122120634165450213	MIFTAKHUL ANAS	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3311	11922122103405564813	NADYA NANDA ZULWA	BANK RIAU	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3312	45122111125898404711	SRI KUNTARSIH	BANK SYARIAH IND.	11/11/2022	25.000.000,00	-	25.000.000,00
3313	45122090297851594908	ELSA CAMELIA HARMADI	BANK SYARIAH IND.	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
3314	45122122141000451512	SYUKRIANI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3315	50622122813817392213	AYUSAH PUTRI KARO KARO	MEGA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3316	45122111025125312506	HASANUDDIN	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
3317	45122122845639123914	LULU NURHAMIDAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3318	01322120611955580212	SANTI	BANK PERMATA SYARIAH	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3319	14722122340236220410	NAFSAIYA	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3320	45122120734722570312	GILANG ESSABIEQ MAHARDHIKA	BANK SYARIAH IND.	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
3321	50622122113343273011	NGATINAH	MEGA SYARIAH	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3322	51722122008473410807	SYAMSUL BAHRI	BANK PANIN SYARIAH	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3323	45122090699320160010	AMINUDDIN	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
3324	01122122603023213813	ASMAROH	BANK DANAMON	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3325	45122122643209003711	HASRIA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3326	1301499953	NURDIYAH	BTN	26/12/2019	25.000.000,00	1.285.679,00	26.285.679,00
3327	45122122241735513812	MUHAMMAD BINTANG MAHAMERU	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3328	45121043024062560613	ASTUTI	BANK SYARIAH IND.	30/04/2021	25.000.000,00	833.218,00	25.833.218,00
3329	45122122039885320808	HUSNIYAH	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3330	1500148217	SOVIANINGSIH	BANK PANIN SYARIAH	14/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
3331	2400070812	ABD RAUF BASO	BANK SYARIAH IND.	10/12/2019	25.000.000,00	1.297.166,00	26.297.166,00
3332	14722112938011514506	HELVIRA	BMI	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
3333	14722112237163273108	DEDI HARTONO	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
3334	14722120638558400210	WAHAB TIDORE	BMI	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3335	45122122744314404011	MARIMIN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3336	45122122744222210911	UMI NAFILAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3337	45122123047241052811	ARLIEF DE IVIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3338	50622121412986574711	AHMAD SULTHON ZAINAWI	MEGA SYARIAH	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3339	3800042929	HAMSIA	BANK SYARIAH IND.	13/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
3340	45122121437524034011	SARINAH	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3341	14722121339133271908	SRI YULIANTY MOZIN	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3342	45122122946366240512	RUKIAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3343	51722122908781492509	SUANTORO	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3344	45122122946341265511	DEDEH HISMARINI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3345	11522101801067250711	SUTAJI	BANK JAMBI SYARIAH	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
3346	45122122844719333308	MUH JOHANSYAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3347	1301151453	EVIE EFFENDI TRICAHYONO	BANK JATIM	21/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
3348	45122120935620043610	MOHAMAD KEVIN YOGA	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
3349	02220031107889573108	SUTRISNO	CIMB NIAGA	11/03/2020	25.000.000,00	1.214.895,00	26.214.895,00
3350	14722121339147241809	SUCI AULIA PUTRI PRAYOGA	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3351	14722102835216515908	SUGIANTO	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
3352	45122122744295103511	ABDULLAH UMAR	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3353	45122101013262541911	AMINUDDIN BASYAH	BANK SYARIAH IND.	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
3354	51722122608705584112	SRI YULIANTINI	BANK PANIN SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3355	51722021801234100210	NURSANTI DRAKEL	BANK PANIN SYARIAH	18/02/2022	25.000.000,00	248.394,00	25.248.394,00
3356	11622121603007221709	MUZAKAR	BANK BPD ACEH	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3357	14722121339165510310	MOHAMMAD MAHTUM	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3358	1301284772	SAMA'I	CIMB NIAGA	26/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
3359	02222122717329183708	NASRULLOH	CIMB NIAGA	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3360	45122122642907132010	JAWARIA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3361	45122112831102233706	ABDUL RAHMAN	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
3362	15322111813756462008	MAD SOLAH	BANK SINARMAS	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
3363	42220072943273582313	SUWARNO	BANK SYARIAH IND.	29/07/2020	25.000.000,00	1.081.942,00	26.081.942,00
3364	45122122642681581709	HERMASYAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3365	45122122845450485512	MUH BILAL ARYANSYAH PUTRA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3366	0600221231	DENY SONATA KUSNO	BANK SYARIAH IND.	11/09/2019	25.000.000,00	1.361.782,00	26.361.782,00
3367	2300328355	FATMAWATI GUNTUR SPD	BANK SYARIAH IND.	10/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
3368	20022072901085563208	SITI FATIMA	BTN	29/07/2022	25.000.000,00	96.920,00	25.096.920,00
3369	45122092105640450106	ABDUL HAKIM	BANK SYARIAH IND.	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
3370	45122092708376581911	M RAFFIE PUTRA PERDANA	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
3371	45122122744318204311	SRI SUNARTI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3372	51722061403252114910	ASRIANI	BANK PANIN SYARIAH	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
3373	52122030700043330409	ENRIEKO DHARFI	BSB	07/03/2022	25.000.000,00	231.256,00	25.231.256,00
3374	54722053100121321314	NUR SYAFITRI	BTPNS	31/05/2022	25.000.000,00	145.567,00	25.145.567,00
3375	45121072640778510610	PURWO AGUS PRIANTO	BANK SYARIAH IND.	26/07/2021	25.000.000,00	739.735,00	25.739.735,00
3376	45121121682740054110	MHD ABRAR GIVARI AMRIASTRI	BANK SYARIAH IND.	16/12/2021	25.000.000,00	504.715,00	25.504.715,00
3377	45122092106104513511	ARRY YUFIKAR	BANK SYARIAH IND.	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
3378	0700050763	VIPI SOSILAWATI	BANK SYARIAH IND.	09/05/2019	25.000.000,00	1.451.525,00	26.451.525,00
3379	0700050762	ANWAR ALI	BANK SYARIAH IND.	09/05/2019	25.000.000,00	1.451.525,00	26.451.525,00
3380	0900286531	NURAISYAH	BANK SYARIAH IND.	22/05/2019	25.000.000,00	1.442.192,00	26.442.192,00
3381	45121122385724050512	EKA BUDIANDRI	BANK SYARIAH IND.	23/12/2021	25.000.000,00	493.210,00	25.493.210,00
3382	45121122385717230112	MOYA DARA	BANK SYARIAH IND.	23/12/2021	25.000.000,00	493.210,00	25.493.210,00
3383	42220112665998315412	RIAN PRIYA HANDOKO	BANK SYARIAH IND.	26/11/2020	25.000.000,00	967.982,00	25.967.982,00
3384	42220031624399043309	NYEMAS MARDIANA	BANK SYARIAH IND.	16/03/2020	25.000.000,00	1.210.147,00	26.210.147,00
3385	45121072640948173013	MUHAMMAD NAUFAL RAYHAN	BANK SYARIAH IND.	26/07/2021	25.000.000,00	739.735,00	25.739.735,00
3386	42221022408560150710	ROSTANG A	BANK SYARIAH IND.	24/02/2021	25.000.000,00	888.150,00	25.888.150,00
3387	42721081014849201012	SHAFIRA FAZAA KHAIRUNNISA	BANK SYARIAH IND.	10/08/2021	25.000.000,00	715.082,00	25.715.082,00
3388	1100868742	DARMIN	BANK SYARIAH IND.	17/10/2016	25.000.000,00	1.737.577,00	26.737.577,00
3389	45122071873422292607	DWIKI SYAHBANA PUTRA	BANK SYARIAH IND.	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
3390	45122072176382275011	WISNU ADHITYA SUDIRO	BANK SYARIAH IND.	21/07/2022	25.000.000,00	101.891,00	25.101.891,00
3391	45122072075196305707	MOCH FOURRET SUHANDONO	BANK SYARIAH IND.	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
3392	45122072176344392011	RAHMAT MUHAROM	BANK SYARIAH IND.	21/07/2022	25.000.000,00	101.891,00	25.101.891,00
3393	45122072276864403009	AHMAD AZHAR FAIRUZ	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
3394	45122072277040195712	SITI KOMARIYAH	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
3395	45122072879971133610	NAIFA VANIA ARIBAH	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
3396	45122080180911235507	M ALI HANAFIAH	BANK SYARIAH IND.	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
3397	45122080483211100707	DARMAWANTI	BANK SYARIAH IND.	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
3398	45122080281953435908	HASTUTI	BANK SYARIAH IND.	02/08/2022	25.000.000,00	94.435,00	25.094.435,00
3399	45122080483676355710	AUFA FIKRI AL MUNA	BANK SYARIAH IND.	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
3400	45122080483710302011	WAHYU AJI MAHAMBORO	BANK SYARIAH IND.	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
3401	42522080303377355907	WENARDY DEWANTO	BJBSYARIAH	03/08/2022	25.000.000,00	93.814,00	25.093.814,00
3402	45122072678264434408	HISANA SAFIRA BHIWANDANI	BANK SYARIAH IND.	26/07/2022	25.000.000,00	98.784,00	25.098.784,00
3403	45122061655208403011	IMAN SOLEIMAN	BANK SYARIAH IND.	16/06/2022	25.000.000,00	129.438,00	25.129.438,00
3404	45122081187619274811	MUHAMAD ROZALI	BANK SYARIAH IND.	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
3405	45122083196911420212	ALI HIFNI	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
3406	45122072577163412007	WIRDA AFNI	BANK SYARIAH IND.	25/07/2022	25.000.000,00	99.405,00	25.099.405,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
3407	45122072879452014306	JAMALUDDIN	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
3408	45122051237315474307	REMANIS	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
3409	45122071269788533406	FARHAN ABRAR	BANK SYARIAH IND.	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
3410	45122070666725222011	IRWAN DIWAN NUR RIDWAN	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
3411	45122070565959331112	AGUS SUPRAYITNO	BANK SYARIAH IND.	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
3412	45122070767279155008	ROSMIANI	BANK SYARIAH IND.	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
3413	45122070767787352912	SEPTIN ALDILA	BANK SYARIAH IND.	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
3414	45122071168654004906	NAAILAH RASYIID PUTRI	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3415	45122071169669131312	NURUL HIKMAH	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3416	45122071169677011512	NUR AULIANA	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3417	45122071169652360812	NURJANNAH	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3418	45122071169016353108	SRI HARYATI	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3419	45122071270035400308	SUBAIDA	BANK SYARIAH IND.	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
3420	45122071270577093911	CHERRLY PUSPITA DEWI	BANK SYARIAH IND.	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
3421	45122071472067195408	SERI MURNI	BANK SYARIAH IND.	14/07/2022	25.000.000,00	106.240,00	25.106.240,00
3422	45122081086718075009	IRSYAD IBADURRAHMAN	BANK SYARIAH IND.	10/08/2022	25.000.000,00	89.465,00	25.089.465,00
3423	45122081287988204909	JULIAR	BANK SYARIAH IND.	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
3424	45122081689682031910	NUR AZIZAH PULUNGAN	BANK SYARIAH IND.	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
3425	45122082593759235607	IDHAM	BANK SYARIAH IND.	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
3426	45122082392495300012	MUHAMMAD ZAIMUNIR	BANK SYARIAH IND.	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
3427	45122082493224200410	HERDIAN IVAN PRIMANDARU	BANK SYARIAH IND.	24/08/2022	25.000.000,00	80.767,00	25.080.767,00
3428	45122082694361295206	MUHAMMAD YUSPIANI	BANK SYARIAH IND.	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
3429	45122083096377565312	MUHAMMAD ADITYA B	BANK SYARIAH IND.	30/08/2022	25.000.000,00	77.039,00	25.077.039,00
3430	45122083096227113610	MUTMAINNA	BANK SYARIAH IND.	30/08/2022	25.000.000,00	77.039,00	25.077.039,00
3431	45122083196476402507	SITI FATIMAH TUZZAHROH	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
3432	45122071270441031410	ARIVENDA NAGARA	BANK SYARIAH IND.	12/07/2022	25.000.000,00	107.482,00	25.107.482,00
3433	45122072879679272508	NASIHA SAKINA RAMADHANIKAR	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
3434	50622070506072411209	MUHAMMAD RONALD REAGEN	MEGA SYARIAH	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
3435	50622070706237070609	DORA BUSTINA	MEGA SYARIAH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
3436	50622070706256195609	KATARINA SALMA	MEGA SYARIAH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
3437	50622080807836162010	NOVA FITRIANA	MEGA SYARIAH	08/08/2022	25.000.000,00	90.707,00	25.090.707,00
3438	51722081205083233208	SALSABILA NAYLA HANUM	BANK PANIN SYARIAH	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
3439	51722080904919090507	MUZDALIFAH BINTANG	BANK PANIN SYARIAH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
3440	54722071100180532610	ALMIRA RAHMA KAMILA	BTPNS	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
3441	1301086172	RIDHO INSIYAH	BANK SYARIAH IND.	25/10/2016	25.000.000,00	1.737.577,00	26.737.577,00
3442	15320111908372113710	ASTUTIK	BANK SINARMAS	19/11/2020	25.000.000,00	974.630,00	25.974.630,00
3443	14721041911702272911	SETYO UTAMI SSi Apt	BMI	19/04/2021	25.000.000,00	842.515,00	25.842.515,00
3444	42721060413577053113	SITI RONDIYAH	BANK SYARIAH IND.	04/06/2021	25.000.000,00	803.640,00	25.803.640,00
3445	45121110970387364011	MAULIDA ARIFAH	BANK SYARIAH IND.	09/11/2021	25.000.000,00	565.524,00	25.565.524,00
3446	11421111502579215213	AINUN ZARIYAH	BANK JATIM	15/11/2021	25.000.000,00	555.663,00	25.555.663,00
3447	02220091019041552810	ENDANG SOEPRIHATININGSIH	CIMB NIAGA	10/09/2020	25.000.000,00	1.041.106,00	26.041.106,00
3448	15320112008419485813	AHMAD MUNIR THOYYIB	BANK SINARMAS	20/11/2020	25.000.000,00	973.680,00	25.973.680,00
3449	45121122988595123014	HUSNUL SULYS FIRLYSA	BANK SYARIAH IND.	29/12/2021	25.000.000,00	483.349,00	25.483.349,00
3450	45121050424608220014	RIDHO KALAM DWIPUTRA	BANK SYARIAH IND.	04/05/2021	25.000.000,00	829.838,00	25.829.838,00
3451	11522051700407100012	RIDHA SARTI	BANK JAMBI SYARIAH	17/05/2022	25.000.000,00	159.681,00	25.159.681,00
3452	11522062800638005812	PARISSAH	BANK JAMBI SYARIAH	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
3453	3800056941	YADDA	BANK SULSELBAR SYARIAH	13/09/2022	25.000.000,00	-	25.000.000,00
3454	01122080401609543812	FACHRUDIN	BANK DANAMON	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
3455	01122080401610454312	NINGSIH CANDRAWATI	BANK DANAMON	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
3456	01622071401220104506	SARIATUN	BANK MAYBANK	14/07/2022	25.000.000,00	106.240,00	25.106.240,00
3457	14722080123559113806	HATTA FIRMANSYAH	BMI	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
3458	2300388943	JUMADDING	BANK SULSELBAR SYARIAH	25/07/2022	25.000.000,00	-	25.000.000,00
3459	2300388553	UTAMI FERYANITA AMIR	BANK SULSELBAR SYARIAH	13/07/2022	25.000.000,00	-	25.000.000,00
3460	14722071320705122010	AISAH FAUZIAH	BMI	13/07/2022	25.000.000,00	106.861,00	25.106.861,00
3461	3800057155	RAHMI SYARIFUDDIN	BANK SULSELBAR SYARIAH	17/10/2022	25.000.000,00	-	25.000.000,00
3462	2300388196	ANDI NURLINDA	BANK SULSELBAR SYARIAH	01/07/2022	25.000.000,00	-	25.000.000,00
3463	2300390217	IRMAYANTI	BANK SULSELBAR SYARIAH	09/09/2022	25.000.000,00	-	25.000.000,00
3464	15322011300412155408	MASRAWATI	BANK SINARMAS	13/01/2022	25.000.000,00	284.686,00	25.284.686,00
3465	2300390621	SUPANDI	BANK SULSELBAR SYARIAH	26/09/2022	25.000.000,00	-	25.000.000,00
3466	2300390761	ASYIF AZIKRA	BANK SULSELBAR SYARIAH	03/10/2022	25.000.000,00	-	25.000.000,00
3467	14722091930201404307	ATOK ROMLI MUSTOFA	BMI	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
3468	51722092706381383510	FATMAH ASIKU	BANK PANIN SYARIAH	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
3469	11422101402415322710	M KHOIRUL HUDA	BANK JATIM	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
3470	11422102702502453808	PUSPITA RIZKI PRATIDINA	BANK JATIM	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
3471	11622092702280465605	NUR AZIZAH	BANK BPD ACEH	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
3472	12022090202708492108	SITI ROHAYA	BANK SUMSEL	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
3473	14722090528282185407	FEIZRA DINI MELATI	BMI	05/09/2022	25.000.000,00	73.312,00	25.073.312,00
3474	14722092030426512607	AULIA SABRINI SARAGIH	BMI	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
3475	14722091930203494507	HJ. IMMA NURFAIDA	BMI	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
3476	14722092731296263006	MUHAMMAD ZHAFIF ZHAERULLAH	BMI	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
3477	14722092731298213406	ALFUN DHIYA AN	BMI	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
3478	45122122744567194213	KOKO SETIAWAN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3479	45122122744442411812	SOHIBUL BURHAN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3480	45122112129103193313	MUHAMMAD HASANUDDIN MAHMUDY	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
3481	1301447775	SUPIYANI	BMI	12/09/2019	25.000.000,00	1.361.064,00	26.361.064,00
3482	45122122241761420613	SUKMA SARI ASIS	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3483	45122122743889102709	SAFFIYAH AL MUJAHIDAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3484	45122100411004295011	HARRY LS	BANK SYARIAH IND.	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
3485	45122112932134573414	ADITYA WISNU YOGA SAPUTRA	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
3486	45122120132775071213	NADHIFA MAHDA ASTUTI	BANK SYARIAH IND.	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
3487	45122122040314030911	MISTANG	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3488	45122021014560462714	ANSYAR HIDAYAT	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
3489	50622110311417580709	TITIN AHMAD	MEGA SYARIAH	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
3490	45122122642756183809	SAMSURI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3491	01322102810623205611	FARIHA QURRATAAYUNI	BANK PERMATA SYARIAH	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
3492	45121081644379254812	WARDIMAN DARMADI	BANK SYARIAH IND.	16/08/2021	25.000.000,00	705.221,00	25.705.221,00
3493	2300360496	SINAHARI	BANK SYARIAH IND.	30/10/2019	25.000.000,00	1.326.602,00	26.326.602,00
3494	45122122241862172614	WIWIN WINI HANTI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3495	45122120634071313711	MUHAMMAD IQBAL SUWANDI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3496	2600035962	HAMI	BANK SYARIAH IND.	06/02/2019	25.000.000,00	1.517.576,00	26.517.576,00
3497	45122122945747465408	SITI SUADAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3498	50621080207571423613	SELAMET RIYADI	MEGA SYARIAH	02/08/2021	25.000.000,00	728.230,00	25.728.230,00
3499	45122122945683321608	HELTI MAISYARAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3500	01322112811658543512	KUSUMA AJI TRI ATMOJO	BANK PERMATA SYARIAH	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
3501	1001065847	SYAIDAH MUNAWAROH	BANK SYARIAH IND.	04/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
3502	14722120538461151011	CAWIRA	BMI	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3503	45122120533583351512	SUSANTI ARISONYA	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3504	11622092802295343706	ZULFAHMI	BANK BPD ACEH	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
3505	42522121506835524311	SHILLAN GHALLIYA ZARRA DIKY	BJBSYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3506	11622120802902321610	ILYAS	BANK BPD ACEH	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
3507	45122122946330155311	CHAIRUN NISAK	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3508	42522011000131225211	WIWI RIDWAN	BJBSYARIAH	10/01/2022	25.000.000,00	287.710,00	25.287.710,00
3509	45122122342021171907	HARGUMAWAN	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3510	45122122844796260709	HASANAH SULISTIYAH NINGSIH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3511	50622121312918572110	SRI ANAMI	MEGA SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3512	45122122945767310209	WIJDAAN NURHADI AKBAR	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3513	2000116594	KASMAN	BANK SYARIAH IND.	24/01/2019	25.000.000,00	1.526.910,00	26.526.910,00
3514	45122122241486582110	SITI AISYAH	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3515	20022100601555204811	RAHMI AULIA	BTN	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
3516	1001244035	MUJIAH	BANK SYARIAH IND.	25/10/2019	25.000.000,00	1.330.192,00	26.330.192,00
3517	11322122303115171214	SYAH AGUNG HARDIYANTO	BANK JATENG S.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3518	14722122740646335110	EKO RIYANTO	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3519	14722123041218175410	SUMIARDI	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3520	15322122916133074010	MUHAMMAD AGUNG NURJAYA	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3521	45122121437676583213	TINA INDRAYAWATI	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3522	15322122916189271214	NANI	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3523	1301281623	YUNUS DARMAWAN	BANK SYARIAH IND.	18/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
3524	45122122946615241914	ILMIYATI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3525	45122122946424002312	DINDA PERMATA SARI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
3526	11622092302262305309	SYAFRI SALLAM	BANK BPD ACEH	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
3527	45122123046963240310	ELPIANTI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3528	45122061655458571314	MUHAMMAD NAFI AZKA SOLEIMAN	BANK SYARIAH IND.	16/06/2022	25.000.000,00	129.438,00	25.129.438,00
3529	14722110436127260710	MUHAMMAD JAMHURI	BMI	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
3530	1001260064	ELMOE NUGUNA	BANK SYARIAH IND.	13/12/2019	25.000.000,00	1.295.012,00	26.295.012,00
3531	3500678825	ABDULLAH ISMAIL	BANK SYARIAH IND.	27/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
3532	3500680981	ARMAN TIOPO	BMI	15/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
3533	14722122941005305509	AKRAMUNNISA SALSABILA A SAPATI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3534	45122122844822121709	MUHAMMAD IRFANUDDIN ALFI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3535	45122122744066332210	JAYADI NUGRAHA BADERUNG	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3536	45122122643625222914	JAYA RAMADHANI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3537	1301147682	SILATURROHMI	BANK SYARIAH IND.	30/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
3538	45122122945695582708	ISKANDAR	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3539	45122110824377482509	MOCHAMAD ALFIN FADILLAH	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
3540	45122111125650282007	SATRAWI	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
3541	45122041931933412511	DENY EFENDI	BANK SYARIAH IND.	19/04/2022	25.000.000,00	187.908,00	25.187.908,00
3542	42522122807259211114	RISCA NURFARIDHA MUKTY	BJBSYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3543	45122091603848241907	NARTI DALANGGO	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
3544	45122112931798243007	ERWINDA PRIMASHANTYKA	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
3545	14722121239085034613	PARNO	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
3546	45122092909074455606	RATIKA PUSPITA SARI	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
3547	45122111025409205909	SITI AISYAH	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
3548	50622101210586110809	M IRIANSYAH	MEGA SYARIAH	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
3549	14722122941100562512	A ZAINI	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3550	14722122640542565913	PANJA PANUNTUN	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3551	45122091604186242412	SULIS	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
3552	1301344447	DJAENURI	BANK SYARIAH IND.	03/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
3553	45122121336810070008	NOVITA KUSUMANINGTIYAS	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3554	45122123047188231111	NURFAIDAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3555	45122090699232082409	NITA SURYANI SAHPUTRI	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
3556	45122122643293565711	M UBAY ATHAA ILLAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3557	45122122140548585206	ANDI RUKMAN	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3558	45122123046934425209	HERLIN SARBILIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3559	12322122900343191211	KARTINI. AJ	BANK BPD KALBAR	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3560	45122111125848370110	JOGIE BHARITTA HASIBUAN	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
3561	45122052041145583406	VAIRA NURSYAFNI AZ ZAHRA THAMRIN	BANK SYARIAH IND.	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
3562	45122112530824460210	IRA YULISTA	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
3563	45122120633938025609	BOBBY RACHMAN	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3564	45122122040153353809	KARMINA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3565	45122122845435375112	RAGA AJI PANGESTU	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3566	02222122217043242910	ARIEL LISNA AL SYAHRANI	CIMB NIAGA	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3567	45122112129085351613	RAFIDA NURSYAHBANI	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
3568	45122122642865040710	ARDHY RAMAPUTRA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3569	45122122945877403509	NENI NUR KHOLIFAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3570	11922122303431210910	RUBINI	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3571	45122040428539535913	GINANJAR SATRIO UTOMO	BANK SYARIAH IND.	04/04/2022	25.000.000,00	203.029,00	25.203.029,00
3572	45122122643599141414	PRAPTO LAKSONO	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3573	02222122817498135911	ZUHERMAN	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3574	45122122744041371710	JUWITA TABAIKA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3575	45122121336626094505	NOVEBRIANTY DWI RAHMATULLAH	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3576	13014477751	ROMLAH	BMI	12/09/2019	25.000.000,00	1.361.064,00	26.361.064,00
3577	14722122740590534608	SYIFA AUDRINA	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3578	45122123047423043614	CANTIKA RAHMA AZIZAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3579	45122123047325191913	MAWALIDATUL FITRIYAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3580	45122122844830491809	DEWI BUNGA GIYANTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3581	45122103121408061112	RIZA KURNIA AGUSETYANINGSIH	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
3582	45122122643083270411	ARIS NUR AZIZAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3583	14722110736303134410	FATINA FISAH PAIDI	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
3584	45122122945723594708	ASBUR MIRAD SOMADAYO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3585	0900256315	GALIH ZARNITSA A	BANK SYARIAH IND.	10/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
3586	45122123047129524810	TENNI SRI WIDARI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3587	15322122215638555913	DESTRI AYU NUR AISKA SAKTI KISDIANDINI	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3588	1001255855	PUJIAH	CIMB NIAGA	29/11/2019	25.000.000,00	1.305.064,00	26.305.064,00
3589	45122051338343492108	DENNY FADENCY	BANK SYARIAH IND.	13/05/2022	25.000.000,00	163.713,00	25.163.713,00
3590	11322121903063463510	ESTI HANDARBENI	BANK JATENG S.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3591	45122110723488551808	SAIDAH HANDAYANI	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
3592	50622122813826065313	FIDYA ABD. AZIS	MEGA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3593	45122122744402160612	SITI NURASIAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3594	50622122913922500814	MUHAMMAD NAJIH MUBAROK	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3595	53622101800494115013	LISDA DARYATI	BCA SYARIAH	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
3596	45122090197199583008	ERNALISA	BANK SYARIAH IND.	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
3597	0300163407	AMAZAR	BANK SYARIAH IND.	16/12/2019	25.000.000,00	1.292.859,00	26.292.859,00
3598	1301483563	AHMAD SUYIT	CIMB NIAGA	18/11/2019	25.000.000,00	1.312.961,00	26.312.961,00
3599	3900015968	RITA IRIYANI WAHYUNINGSIH	BANK SYARIAH IND.	10/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
3600	45122102619804594111	ERIK ALMANAR	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
3601	14722101032992125511	MANSUR AKILI	BMI	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
3602	0700041637	LOVITA DWI PUTRI	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
3603	11922021800492353710	YUDI EDIAN TANJUNG	BANK RIAU	18/02/2022	25.000.000,00	248.394,00	25.248.394,00
3604	45122062962070494308	DARI HANDAYANI	BANK SYARIAH IND.	29/06/2022	25.000.000,00	116.332,00	25.116.332,00
3605	45122100410721363207	MISNAH	BANK SYARIAH IND.	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
3606	0700050765	MARLIANA	BANK SYARIAH IND.	09/05/2019	25.000.000,00	1.451.525,00	26.451.525,00
3607	1600019024	ANDI ZULKIFLI	BANK SYARIAH IND.	17/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
3608	14722123041212364910	CICIN SUKAESIH	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3609	45122092005477411910	NUR ARIFAH Z	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
3610	45122120935728472813	NAWIA SILLIA	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
3611	45122122946241192911	FINA NIMATUR ROHMAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3612	3900018039	WAAGU PUARADA	BANK SYARIAH IND.	29/11/2019	25.000.000,00	1.305.064,00	26.305.064,00
3613	14722121939596550908	M ALDI ALFIANSYAH	BMI	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3614	14722112137054494314	WILDA ANDINITA	BMI	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
3615	01122123003117483510	IBNU RADE NUGROHO	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3616	45121091753962172409	GHATTAN NABIGH GEMAYEL	BANK SYARIAH IND.	17/09/2021	25.000.000,00	652.629,00	25.652.629,00
3617	45122110723730363710	HASNA INTAN	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
3618	2300272708	RUDI QUR'AN, S.KEP.NS	BANK SYARIAH IND.	19/05/2016	25.000.000,00	1.737.577,00	26.737.577,00
3619	11622123003243355709	SORAYA	BANK BPD ACEH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3620	45122120634080583911	NURUL HIDAYATI MUSLIMAH	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3621	2300344077	RASYDAH YUSUF	BANK SYARIAH IND.	22/04/2019	25.000.000,00	1.463.730,00	26.463.730,00
3622	45122041831673302614	DYAH SEKAR ALAMANDA	BANK SYARIAH IND.	18/04/2022	25.000.000,00	188.916,00	25.188.916,00
3623	45122123047433114414	MOHAMMAD DANNY ALDIANSYAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3624	45122120634277052814	AHMAD JAVID RABBANI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3625	14722122240084081509	MUHAMMAD BASRI	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3626	14722122039786210908	SURYANINGSIH	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3627	11122081100309431709	YETTI SOFYATI	BANK DKI	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
3628	2600031009	RASMIA	BANK SYARIAH IND.	19/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
3629	45122111426015250607	LISNAWATY BEN RADJAK	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
3630	45122121538298561612	ZAMZAMI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3631	45122121939568022111	MIFTAH BASHORI AZIZ	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3632	02222121216392361609	ARLI' YUNIARTIK	CIMB NIAGA	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
3633	45122123046834332209	ZAHRO' SUWITANINGSIH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3634	45122123047336012913	MARDANI SETIAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3635	45122122744112353510	HASRIYANTI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3636	45122122945799590909	EVA NURUL FITRIANA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3637	45122051136476434009	RARA ASTARI WULAN AYU	BANK SYARIAH IND.	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
3638	1900162483	SJAFRUL ILYAS	BANK SYARIAH IND.	03/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
3639	11622120502863193112	ADNEN USMAN	BANK BPD ACEH	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3640	2300277146	SYAMSINAR S	BANK PERMATA SYARIAH	03/08/2016	25.000.000,00	1.737.577,00	26.737.577,00
3641	45122110121848091111	ADE IRWAN DAMANIK	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
3642	42220110661965131810	AHMADI ARNUR	BANK SYARIAH IND.	06/11/2020	25.000.000,00	986.975,00	25.986.975,00
3643	45122120835290483713	TARMUDZI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	-	25.000.000,00
3644	45122092206227411707	LA WATI	BANK SYARIAH IND.	22/09/2022	25.000.000,00	62.750,00	25.062.750,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
3645	45122122643051575510	MUHAMMAD FADHIL	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3646	15322122315705410112	FAUZI AHMAD	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3647	45122121337122520112	FAIZUL HADI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3648	45122122744519390613	MANAN PAKAYA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3649	45121021610396065208	INA NURANI	BANK SYARIAH IND.	16/02/2021	25.000.000,00	894.911,00	25.894.911,00
3650	45122122040017545808	WAKHID MARUF AMIRUDDIN	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3651	50622122913888371212	RAHMAYANA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3652	14722091229270522207	SULIANTO	BMI	12/09/2022	25.000.000,00	68.963,00	25.068.963,00
3653	45122123047059323110	ASTIDA LISA WIDORA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3654	45122123047060323110	DINI ARIANI PRIHAKINI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3655	45122122945866533109	PRANANTO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3656	51722122808765025609	INAQ INDAR JAYANI	BANK PANIN SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3657	2300345575	HADIS TENRI	BANK SYARIAH IND.	17/05/2019	25.000.000,00	1.445.782,00	26.445.782,00
3658	45122122744380315911	BRIAN AUDIKA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3659	45122122946617322014	ADITYA WIRANTO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3660	2000098320	ILHAM MUSHADDAQ BIN DUKARIM	BMI	16/01/2017	25.000.000,00	1.737.577,00	26.737.577,00
3661	45122122845432454912	MOHAMMAD AZKA DZIKRA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3662	02222032802870325711	A ZUARNI	CIMB NIAGA	28/03/2022	25.000.000,00	210.086,00	25.210.086,00
3663	50622101910866404412	INGGIT SUHARTI	MEGA SYARIAH	19/10/2022	25.000.000,00	45.975,00	25.045.975,00
3664	0900279966	MUH DANANG AGUNG R W	BANK SYARIAH IND.	07/02/2019	25.000.000,00	1.516.858,00	26.516.858,00
3665	02222120115948342512	IMAM SUPRIYONO	CIMB NIAGA	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
3666	45122062459835111613	FITRI KAMIAWATI	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
3667	45122031522852371214	INDY AFIFAH NURUL MUJTAMA	BANK SYARIAH IND.	15/03/2022	25.000.000,00	223.191,00	25.223.191,00
3668	45122112530821280110	DIGDAYA ANDANA	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
3669	45121081644381465912	NUR FAHRIANI UMAR	BANK SYARIAH IND.	16/08/2021	25.000.000,00	705.221,00	25.705.221,00
3670	2300293027	EVIE SUOTH	BANK SYARIAH IND.	13/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
3671	11622102602524131409	ROSNI	BANK BPD ACEH	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
3672	45122042233070095711	DIANA DWI AGUSTINA BUDIANI	BANK SYARIAH IND.	22/04/2022	25.000.000,00	184.883,00	25.184.883,00
3673	45122122744122423810	RYAN ANUGRAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3674	1301267125	SUTONO	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
3675	45122011305517104214	FATIMAH NUR ZUHRAH	BANK SYARIAH IND.	13/01/2022	25.000.000,00	284.686,00	25.284.686,00
3676	15322121615262053811	EZA MUZAKKY	BANK SINARMAS	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3677	1001061950	SULIS RIYANTI	BANK SYARIAH IND.	17/04/2018	25.000.000,00	1.737.577,00	26.737.577,00
3678	11622052700981215407	SYAIFANDI	BANK BPD ACEH	27/05/2022	25.000.000,00	149.600,00	25.149.600,00
3679	02222123017749462613	RIZKI APRILYANTO	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3680	45122112128579151808	FAUZAN AKBAR SUROSO	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
3681	11622122903239424913	MUKHLIS ABED	BANK BPD ACEH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3682	45122122946142415810	HAYATUN NUFUS	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3683	02222092212626521610	SITI C RISMALENA	CIMB NIAGA	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
3684	14722071821384270511	SUMARNO	BMI	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
3685	0500098309	LELA KURNIATI	BANK SYARIAH IND.	08/03/2018	25.000.000,00	1.737.577,00	26.737.577,00
3686	11122122100555395811	SELVI WIDIANINGRUM	BANK DKI	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3687	1301271632	NAJWA ABDULLAH	BMI	25/06/2018	25.000.000,00	1.737.577,00	26.737.577,00
3688	15322122215639200314	ARIES PUJIONO	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3689	45122012810702054114	SUSILAH	BANK SYARIAH IND.	28/01/2022	25.000.000,00	269.564,00	25.269.564,00
3690	2800246215	ROSDIANA JUWITA	BMI	24/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
3691	11622102602525211509	MUHAMMAD NASIR	BANK BPD ACEH	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
3692	1001159463	AHMAD RIZLY MUTAWAKKIL BILLAH	MEGA SYARIAH	11/02/2019	25.000.000,00	1.513.987,00	26.513.987,00
3693	12022122803989580613	KARTUBI	BANK SUMSEL	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3694	2000112661	MUHAMMAD ADITYA HARTONO	BANK SYARIAH IND.	17/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
3695	14722061016351073211	AMBARUDIN	BMI	10/06/2022	25.000.000,00	135.486,00	25.135.486,00
3696	45122090799510263906	SATRIANI	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
3697	2300321780	ANISA SAID	MEGA SYARIAH	31/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
3698	45122111627169551309	NURHAYATI	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
3699	14722122740606143609	TOREH ANGGORO RENO	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3700	15322123016244402810	MUHAMMAD HAIKAL HASRI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3701	15322122215622510012	ASEP SUJUD	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3702	14722101032935365210	LASMI	BMI	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
3703	45121061133798334913	MUHAMMAD RYAN FIRMANSYAH	BANK SYARIAH IND.	11/06/2021	25.000.000,00	797.724,00	25.797.724,00
3704	45122122140861590911	INDRAWATI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3705	50622121513034574607	INDAH KEMALA KHAYATI	MEGA SYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3706	14722120538490320113	RINDY SUGIANTO	BMI	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3707	45122122844969565809	MUHAMMAD ARIEF TAUFIQ AKBAR	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3708	51722122908806442714	IDA SUNARTI	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3709	45121070738921455414	SITI NAZAFARIN MUBAROQ	BANK SYARIAH IND.	07/07/2021	25.000.000,00	770.961,00	25.770.961,00
3710	45122111627099011408	EKO STIA DARMAWAN	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
3711	45122112831164221707	AMRING	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
3712	45122122039700014606	NURFIKRI YUNUS	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3713	50622101910868105912	AHMAD RIFAI	MEGA SYARIAH	19/10/2022	25.000.000,00	45.975,00	25.045.975,00
3714	02222122817495175711	I PUTU AKHMAD MAULANA	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3715	45122122643550594413	JATU SABILLA FITRIANINGTYAS	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3716	42522122707157193809	SUSANTY	BJBSYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3717	14722020303537072012	SEVI ZHIKRY FARADILLA	BMI	03/02/2022	25.000.000,00	263.515,00	25.263.515,00
3718	45122122241825300214	SALSABILA RAHMAWANI PUTRI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3719	45122122040169434409	ABDUL KHONI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3720	02222122817449072109	KUSWATI	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3721	51722121308258534306	LISMAINI RAMA	BANK PANIN SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3722	51722123008813080313	MEIMUN LAMATENGGO	BANK PANIN SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3723	45122121939506234010	SYUKRIYANTO SABIHI	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3724	45122111072355008190 9	NAJMUDDIN	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
3725	14722110836411442107	FATMAWATY MOINTI	BMI	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
3726	0400181858	DIYAN SULASTIKA RIZAJAYANTI	MEGA SYARIAH	06/12/2019	25.000.000,00	1.300.038,00	26.300.038,00
3727	51722110407332281910	KASMUDIN H. SABI	BANK PANIN SYARIAH	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
3728	45122122140944534711	NGATMI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3729	45122122845329591012	SITI SADIYAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3730	45122060951290344310	FILDA THIANA	BANK SYARIAH IND.	09/06/2022	25.000.000,00	136.495,00	25.136.495,00
3731	45122122342312092211	SADI ABRIZAL	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3732	45122122946581325813	DOLLY JUANITO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3733	45122120533510472511	MUTHAHIR FAJRI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3734	45121102866566192709	ELVI MURDIANTI	BANK SYARIAH IND.	28/10/2021	25.000.000,00	585.246,00	25.585.246,00
3735	2600036532	NURUL INDAH SAFITRI	BANK SYARIAH IND.	25/04/2019	25.000.000,00	1.461.576,00	26.461.576,00
3736	45122122743834140609	AGUS BUDI UTOMO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3737	14722112837957044810	BIMBO PUTRA NUGRAHA	BMI	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
3738	45122122643422194312	NUNUK RUSDIANA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3739	2600038434	NISMAWATI	BANK SYARIAH IND.	25/11/2019	25.000.000,00	1.307.936,00	26.307.936,00
3740	45122103121393110412	IRMAWATI AHMAD	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
3741	45122122845498411613	SAMSUL BAHRI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3742	11922122803500033710	SRIYANTO	BANK RIAU	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3743	45122110824373112309	ERFA WAHYUNI	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
3744	45122100712527435309	HAFIDZ ARIFIN	BANK SYARIAH IND.	07/10/2022	25.000.000,00	53.430,00	25.053.430,00
3745	1600016069	MUH BASRI	BANK SYARIAH IND.	08/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
3746	51722121608396145009	MUTIARA GITA PERTIWI	BANK PANIN SYARIAH	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3747	45122120634015111211	SUHANURIYANTO	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3748	14722110736333282211	RAMDAN SUNE	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
3749	45122122946209161711	SULISTIOWATI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3750	45121122887787055212	YENI CESETIA	BANK SYARIAH IND.	28/12/2021	25.000.000,00	484.993,00	25.484.993,00
3751	2800302847	MIA SARI MARINA SIREGAR	BANK SYARIAH IND.	02/01/2019	25.000.000,00	1.542.705,00	26.542.705,00
3752	45122112229211254608	ZULFA SALSABILA	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
3753	14722122039763323707	EKO SETYO UTOMO	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3754	45122121638712355810	MUHAMMAD HAIKAL GHIFARI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3755	45122110824536292111	LIASARI ARMAIJN	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
3756	45122123047441035114	MUHAMMAD SHEVA HAYKAL	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3757	45122122744534271913	MUHAMMAD RAYHAN ALVARO	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3758	45122100310118192608	GALIH KUSUMA VIRAJATI	BANK SYARIAH IND.	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
3759	14722120138286054114	TRI MULYANI AGUSTINI	BMI	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
3760	45122122643538214213	INDRA HARDIAN MULYADI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3761	45122121336923551209	ANDRIAN SANJAYA	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3762	45122122946453133712	SUFRI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3763	11622122203072070310	M NUR	BANK BPD ACEH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
3764	45122060648495585308	TOLAK AYAT	BANK SYARIAH IND.	06/06/2022	25.000.000,00	139.519,00	25.139.519,00
3765	2800325531	WITA FITRIANI	BMI	11/09/2019	25.000.000,00	1.361.782,00	26.361.782,00
3766	50622092710032150312	NADIEN	MEGA SYARIAH	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
3767	50622123014004355614	MASRI NALOLE	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3768	2600035961	LA ARU	BANK SYARIAH IND.	06/02/2019	25.000.000,00	1.517.576,00	26.517.576,00
3769	42221020906588030909	RANDI ASNAWI OMBAIER	BANK SYARIAH IND.	09/02/2021	25.000.000,00	900.827,00	25.900.827,00
3770	45122120533614543612	MINARNI NONGTJI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3771	11422090902166024409	MEGISTERIA KALEBY	BANK JATIM	09/09/2022	25.000.000,00	70.826,00	25.070.826,00
3772	2600038001	MUH SAID	BANK SYARIAH IND.	17/10/2019	25.000.000,00	1.335.936,00	26.335.936,00
3773	11522122801260505010	ARMINAH	BANK JAMBI SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3774	42522123007382095913	IIN MARLINA	BJBSYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3775	14722112437601474908	BASO MAPPASESSU	BMI	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
3776	50622122213458502214	MARIDAH LUBIS	MEGA SYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3777	11622112902799164108	SITI HAJAR	BANK BPD ACEH	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
3778	14722121238955404009	CECEP HENDAR SUPRIADI	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
3779	11622122203071355809	SULISTIARI	BANK BPD ACEH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3780	45122121638449430108	AT YUNUS	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3781	45122122040309330411	SURYATI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3782	51722102507056280311	ANDI TIRTAYASA,SE	BANK PANIN SYARIAH	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
3783	2600037305	A ASMIATI	BANK SYARIAH IND.	13/08/2019	25.000.000,00	1.382.602,00	26.382.602,00
3784	45122120634085524111	NUR ROHMAN PURWANTO	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3785	45122120935377291508	UTIYATI	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
3786	02222121516613003808	ENDANG S SETIJOWATI	CIMB NIAGA	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3787	14722092130569425406	NANGSI NTANGO	BMI	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
3788	45122121336879574408	FADLU	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3789	1000876173	NURHAYATI	BANK SYARIAH IND.	24/05/2016	25.000.000,00	1.737.577,00	26.737.577,00
3790	42720021410953575908	WA NONI	BANK SYARIAH IND.	14/02/2020	25.000.000,00	1.239.586,00	26.239.586,00
3791	45122122642995593810	AGUNG ANDITA SIREGAR	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3792	1301076672	MISTU	BANK SYARIAH IND.	30/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
3793	45122020412551121910	CRYPTO WIDIATMOKO	BANK SYARIAH IND.	04/02/2022	25.000.000,00	262.507,00	25.262.507,00
3794	50622122113322474310	SARJIEM	MEGA SYARIAH	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3795	45122121538307552512	NURUL AINI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3796	14722092130566264506	MUH TAUFIQURRAHMAN	BMI	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
3797	14722122640406105410	PUTRI NUR ANGRAINI	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3798	45122122140991070912	NENTI AINI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3799	2800252973	MISWARTI YAUNIN	BANK SYARIAH IND.	20/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
3800	15322122215647503614	MARSHA LAUNA TAMBUNAN	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3801	01122121402876015310	ANNISA MIRHANA AMIRUDDIN	BANK DANAMON	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3802	14722120938914360813	AHMAD MALIK	BMI	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
3803	3800041113	INDO IRA	BANK SYARIAH IND.	01/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
3804	14722122941134572714	HARTININGSIH	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3805	45122112329885041210	LUPIYANTI	BANK SYARIAH IND.	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
3806	15322121615268534811	NADA LAILATUSSA'ADAH	BANK SINARMAS	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3807	15322123016240041710	RIZKI FAUZI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3808	45122122845259582511	MUHAMMAD SHOFIUDDIN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3809	15322123016262422911	MUHAMMAD AMMAR	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3810	1301447767	BASTOMI	BMI	12/09/2019	25.000.000,00	1.361.064,00	26.361.064,00
3811	45122120533285183609	ISNAWATI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3812	45121060231176220714	DINI VIKA SEPTIANI	BANK SYARIAH IND.	02/06/2021	25.000.000,00	805.330,00	25.805.330,00
3813	11622092802302172408	IBNU JARAH	BANK BPD ACEH	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
3814	45122092307063595210	MOHAMMAD SABRI R BAU	BANK SYARIAH IND.	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
3815	3500686203	ROSMIYATI IDRUS	BMI	01/10/2019	25.000.000,00	1.347.423,00	26.347.423,00
3816	45122101315191225711	DHARMA WAHYU TAMA	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
3817	45121012505815294111	HADI SUCAHYO	BANK SYARIAH IND.	25/01/2021	25.000.000,00	913.503,00	25.913.503,00
3818	1301147685	NUR AISAH	BANK SYARIAH IND.	30/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
3819	45122111125905264911	SUYADI	BANK SYARIAH IND.	11/11/2022	25.000.000,00	-	25.000.000,00
3820	45122110924844314808	ISWATI	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
3821	14722102534900175013	HAERANI	BMI	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
3822	45122070868224260910	HENIK	BANK SYARIAH IND.	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
3823	45122122946515192313	SITI NUROHMAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3824	45122103121224393610	UJANG YUSMANA	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
3825	45122122241336463209	PAHRUNIKA	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3826	45122122844809401009	HASUNAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3827	45122122945734145108	AZRIEL RADITYA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3828	01122120602818390611	SYATTARIAH	BANK DANAMON	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3829	45122122642851240310	NAUFAL ADZIM	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3830	45122122946262033511	SUMIANA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3831	3600033339	MARYAM UMACINA	BANK SYARIAH IND.	20/12/2019	25.000.000,00	1.289.987,00	26.289.987,00
3832	45121020909201462210	BUNGA ASRI ZAINAB	BANK SYARIAH IND.	09/02/2021	25.000.000,00	900.827,00	25.900.827,00
3833	50622123013974004211	NUR ABSYA	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3834	50622122913872381611	KOKOM KOMARIAH	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3835	45122122241210523908	SHAEFULLOH	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3836	45122122744192035610	ERNI ASMANITA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3837	0900301597	PUTRI KUSUMA KATON DADARI	BANK SYARIAH IND.	30/10/2019	25.000.000,00	1.326.602,00	26.326.602,00
3838	45122122946323185211	LUTFIYAH HANI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3839	45122122642536581108	MOHAMMAD ALI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3840	15322123016257481911	ARIFIYANTI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3841	45122123046877163409	ABD AZIS	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3842	45122123046715383108	RIYANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3843	45122111125593503606	JIHAN ALFAIZAH	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
3844	45122122643154302011	ZAHWATUL NABILA PANJAITAN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3845	14722051913203532011	SRI MURNI	BMI	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
3846	45122052041157474706	EZERLAND GALUH LUCKYTA THAMRIN	BANK SYARIAH IND.	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
3847	45122092206264053307	WA SAHAMI	BANK SYARIAH IND.	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
3848	45122120533329470010	WAHYUNI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3849	45122091603882213707	MUHAMMAD FARRAS NABIH AL MUTTAHIDY	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
3850	50622122313517533713	SERFIN HUBULO	MEGA SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3851	45122111727681155808	IRWAN MUSTARI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
3852	1500147937	RAHULAN	BANK PANIN SYARIAH	06/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
3853	45120112379378185809	TAUFIQ TIRMIDY	BANK SYARIAH IND.	23/11/2020	25.000.000,00	970.831,00	25.970.831,00
3854	14722122640352005709	MARISA EKA PRASETYAWATI SE	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3855	45122093009661155307	M SAU	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
3856	45122121939680293512	MIFTAKHUL HUDHA	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3857	45122121638416235007	YUSWA ISTIKOMA YANTI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3858	45122102820867213013	MARIAM	BANK SYARIAH IND.	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
3859	45122121538090482409	WIDODO	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3860	14722102534791262110	ABDUL AZIZ JAELANI	BMI	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
3861	11622112502781421211	KHADIJAH	BANK BPD ACEH	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
3862	14722122941041465610	FADILA	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3863	45121081844500350609	NENTI JULAENTI	BANK SYARIAH IND.	18/08/2021	25.000.000,00	701.934,00	25.701.934,00
3864	1500154339	MULIADI AMRIN	CIMB NIAGA	23/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
3865	45122120533545105411	SURYA CAHYADI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3866	45122053045709070612	AANG SYAFARUDDIN	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
3867	45122091904320482807	ERWAN PRASETYO	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
3868	45122102619595573609	HASNAH	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
3869	15322123016292134813	JAMAL RIYADI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3870	45122121538281555811	DIMAS AJI ZULFIKRI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
3871	45122091904256305106	MALA ANTIKAWATI	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
3872	45120082658161535210	SUYITNO	BANK SYARIAH IND.	26/08/2020	25.000.000,00	1.055.351,00	26.055.351,00
3873	45121060231174120414	MANTIAR RISTEDY	BANK SYARIAH IND.	02/06/2021	25.000.000,00	805.330,00	25.805.330,00
3874	0900237605	BAYU WIJONARKO	BANK SYARIAH IND.	09/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
3875	12220011300105405012	MOHAMMAD NOOR	BANK BPD KALSEL SYARIAH	13/01/2020	25.000.000,00	1.269.976,00	26.269.976,00
3876	45122121638328190607	EVA CRISTIANA	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3877	1001155486	FIRDA PUSPITA	MEGA SYARIAH	29/01/2019	25.000.000,00	1.523.320,00	26.523.320,00
3878	2800298644	SISWANDARI	BANK SYARIAH IND.	19/11/2018	25.000.000,00	1.737.577,00	26.737.577,00
3879	50622122913854161210	MARSAN	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3880	45122092909389460710	MUHAMMAD ZULFAHMI SITORUS	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
3881	14722102835346245613	ERPINAWATI	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
3882	45122123047428583914	NOOR PRAPTO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
3883	45122112430615025713	NURDIANTO	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
3884	2800251307	RASIAH	BANK SYARIAH IND.	04/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
3885	45122123047036112710	SINTA NURJULIA SAHPUTRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3886	2600037660	NURSIAH	BANK SYARIAH IND.	13/09/2019	25.000.000,00	1.360.346,00	26.360.346,00
3887	45122011204871001514	FAUZI TRILAKSONO	BANK SYARIAH IND.	12/01/2022	25.000.000,00	285.694,00	25.285.694,00
3888	1301166225	SYAFA'ATUL QODARI SAHLAN	BANK SYARIAH IND.	10/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
3889	45122122642556352808	ARI MUKTI MAULANA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3890	45122121437156500206	ANA IFADAH	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3891	50622122613592582312	SRI YULANDARI ABD. AZIS	MEGA SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3892	14722121939721335611	SAHMIR ABDULLAH	BMI	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3893	1100829440	SAKINAH	BANK SYARIAH IND.	25/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
3894	11422120602770574811	ELLA EKA RATNASARI	BANK JATIM	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3895	14722121639441060707	SAMSUN BAHRIN	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
3896	0200206240	NURMASITAH	BANK SYARIAH IND.	05/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
3897	45122122241831180514	ANIE FATIMAH	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3898	14722101133162102113	AMIRA NABILA AZZAHRA	BMI	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
3899	50622120112442183411	NURMIATI LONANG	MEGA SYARIAH	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
3900	11922122903527392012	ACHMAD SAMSUL HUDI	BANK RIAU	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3901	1800043970	ELIYAH	BANK SYARIAH IND.	23/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
3902	14722113038142473210	ABDUL WAHAB	BMI	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
3903	45122102820835434112	ROSMAWATI	BANK SYARIAH IND.	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
3904	14722092931746283509	ADI FAISOL MUBAROQ	BMI	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
3905	45122121437683573713	NURUL AINI DWI	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3906	45122112229537154511	NUR HAMIDA SEPTINA MAHMUD	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
3907	45122123046832272209	AINUR ROFIK	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3908	14722042610786372908	SUPRANOTO	BMI	26/04/2022	25.000.000,00	180.851,00	25.180.851,00
3909	15322122315672160410	NOVI NURHAYATI	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3910	0300159218	RAHMAT RASYID	BANK SYARIAH IND.	04/09/2019	25.000.000,00	1.366.807,00	26.366.807,00
3911	45122123046788530609	FARINO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3912	45122102519082154808	SAEDAH	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
3913	45122123047263473711	RAHMAWATI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3914	0700041643	SAPRIL	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
3915	14722122740680541711	YANI PARTI ASTUTI	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3916	45122123047128424810	TATTAQUNA GHULAM WINUYAKA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3917	45122051136438473009	ALFIAH NURAINI	BANK SYARIAH IND.	11/05/2022	25.000.000,00	165.730,00	25.165.730,00
3918	45122102820929402114	MOH KEFIN ALIFIAN	BANK SYARIAH IND.	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
3919	3600024861	ABDULLAH ADAM	BANK SYARIAH IND.	04/01/2017	25.000.000,00	1.737.577,00	26.737.577,00
3920	15322122816028283910	DEBY YULIANTI	BANK SINARMAS	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3921	14720101940662500210	NGATINAH	BMI	19/10/2020	25.000.000,00	1.004.069,00	26.004.069,00
3922	45122011003573134611	MAGFIRAH	BANK SYARIAH IND.	10/01/2022	25.000.000,00	287.710,00	25.287.710,00
3923	45122103121372185211	SITI MAYMURI	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
3924	1301400236	Y. BASUKI	BMI	31/05/2019	25.000.000,00	1.435.730,00	26.435.730,00
3925	45122122744463382712	IDEWI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3926	1301101244	USMAN HADARI	BANK SYARIAH IND.	08/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
3927	45122011706252243111	LINA INDARTI	BANK SYARIAH IND.	17/01/2022	25.000.000,00	280.653,00	25.280.653,00
3928	45122092005519550311	ALMIJAN	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
3929	45122091403111143311	RADEN ARFANTO CHALAWATHAL IMAN	BANK SYARIAH IND.	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
3930	02222122717435231914	ZULIATI	CIMB NIAGA	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3931	11622122803187535609	DHARMI YANTI	BANK BPD ACEH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3932	45121031014740565207	DHANANG HARTANTO	BANK SYARIAH IND.	10/03/2021	25.000.000,00	876.319,00	25.876.319,00
3933	0900268217	NURNANINGSIH	CIMB NIAGA	24/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
3934	2600034187	MARIFATUNNISA	BANK SYARIAH IND.	31/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
3935	15322121415077155111	FARAH QONITHA ARIA	BANK SINARMAS	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
3936	20022120201915352011	RITA ZAHARA OKTAVIA	BTN	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
3937	14722112437603055408	SRI AGUSTINA	BMI	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
3938	45122112330058155212	RAJABI SYAHRULLAH	BANK SYARIAH IND.	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
3939	45122122946282254011	MOHAMAD NATSIR	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3940	02222120115949512512	YULI WINARSIH	CIMB NIAGA	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
3941	45122122946251193211	MOH SURYO SATRIO WIBOWO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3942	45122122844711422708	FARAH ALMIRA NUMA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3943	11622120502856281912	FITRIANA	BANK BPD ACEH	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
3944	0200206477	RESTI FAUZIAH	BMI	09/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
3945	45122111828567575014	SUNARIYAH	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
3946	45122120634001450811	BEGINDA SURI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3947	45122120633955294910	ROSTIN IGIRISA	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
3948	45122062359037051110	LINA HARYANTI	BANK SYARIAH IND.	23/06/2022	25.000.000,00	122.381,00	25.122.381,00
3949	45122101214749434313	HADIJA	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
3950	50622102511057363611	RISWAN DJUNA	MEGA SYARIAH	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
3951	50622122613648095414	ARIFIN	MEGA SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
3952	45122060348237294713	ALI ROHMAD KURNIAWAN	BANK SYARIAH IND.	03/06/2022	25.000.000,00	142.543,00	25.142.543,00
3953	45122123047322511713	MUSDALIFA MUSTAMIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3954	14721120731560522612	ARMAN UMAR	BMI	07/12/2021	25.000.000,00	519.506,00	25.519.506,00
3955	45122122945860293109	FAHRIZAL LIBRIANSA LUKITO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3956	14721081620386073011	MUHAMMAD SYARIF MAULANA HIDAYATULLAH	BMI	16/08/2021	25.000.000,00	705.221,00	25.705.221,00
3957	12822123000780220913	IQBAL PRAYADI SAPUTRA	BANK NTB SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3958	15322123016320125214	PUJI HARTATI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3959	0200218232	AMIR HASAN EFFENDI DASOPANG	BANK SYARIAH IND.	16/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
3960	50622123013958224010	SUGIYOWATI	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3961	02222123017715460211	LUQMAN BAIHAQI	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3962	45122122342135120910	FIRDA SASKIYA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3963	45122123047446095514	MARIA UTAMI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3964	14722102434694002613	IRWAN SULEMAN	BMI	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
3965	45122052543744503808	FATRAH GEU DONTI	BANK SYARIAH IND.	25/05/2022	25.000.000,00	151.616,00	25.151.616,00
3966	1301443040	LATIFAH DWI KUSUMANING MEI	BANK SYARIAH IND.	05/09/2019	25.000.000,00	1.366.089,00	26.366.089,00
3967	45120051235279274409	DRIANTAMA RIWAHJU S	BANK SYARIAH IND.	12/05/2020	25.000.000,00	1.156.016,00	26.156.016,00
3968	45122092607679112610	NURUL KAMILATI	BANK SYARIAH IND.	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
3969	45122122039789223407	SITI NUR IBRAHIM	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
3970	1301101662	TOHARI	BANK SYARIAH IND.	09/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
3971	45122100511699173012	JAROT HARSANA NUGRAHA	BANK SYARIAH IND.	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
3972	45122122241679221012	DENI DAMANHURI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
3973	14722121339123455807	SYAFWAN ABDULLAH LUMAELA	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
3974	14722112237102460408	DARYONO	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
3975	11622122703168360411	YUSRAWATI SYAHKUBAT S PD I	BANK BPD ACEH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3976	45122122342032422307	MUTIARA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
3977	15322122916195272614	SUYOTO	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3978	45122122141027363812	ERLINDA OCTARINA VIDYANTI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
3979	45122040729513494611	ERMIWATI SE	BANK SYARIAH IND.	07/04/2022	25.000.000,00	200.005,00	25.200.005,00
3980	45122110924654083506	NURFIRMANSYAH	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
3981	45122062861423384209	DADI WIDIANTO	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
3982	11622062001212573708	GEMISAH	BANK BPD ACEH	20/06/2022	25.000.000,00	125.405,00	25.125.405,00
3983	45122122845243182111	MYRNA ANNISA MA'RUF	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3984	45122123046969370710	NURAINUN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
3985	0900238204	ANDIKE MAHARANI	CIMB NIAGA	16/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
3986	1100924719	ILHAN NALASYARIF	BANK SYARIAH IND.	04/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
3987	45122122744452362012	IRAWATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3988	51722121208224351310	SITI NURAISAH AFRIANI	BANK PANIN SYARIAH	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
3989	45122121939027343807	SRIYANTI	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3990	45122122744445181912	IKHWAN ARYAN ADITANTRA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
3991	45122122844819321609	NAUFAL RAZQIA ALFATIH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
3992	45121122887125002208	RIZKA ALFIAN RINALDI	BANK SYARIAH IND.	28/12/2021	25.000.000,00	484.993,00	25.484.993,00
3993	45122122946349475711	ANDHY SISWO PRIHMONO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3994	50622111411815432610	RESMIWATI	MEGA SYARIAH	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
3995	14722102835333434512	SELLA AYU NURFITRIYAH	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
3996	51722121908414055406	SHIHAB IZZUDDIN	BANK PANIN SYARIAH	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
3997	02222122917614165511	SOFIA AINUR ROHMA	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
3998	11421111502581435713	MUNAJI	BANK JATIM	15/11/2021	25.000.000,00	555.663,00	25.555.663,00
3999	14722113038129185209	SAMURI	BMI	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
4000	45122122744416290912	ARYA ANTARIKSA ANINDYAJATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4001	45122122945700113208	FAHMI IKBAL	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4002	1500146933	ABDUL RAHIM	BANK SYARIAH IND.	16/11/2016	25.000.000,00	1.737.577,00	26.737.577,00
4003	14722122941136333214	AMRUN	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4004	50622122613632442614	MUHAMMAD SARJANA	MEGA SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4005	3900016127	NURAENI	BANK SYARIAH IND.	20/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
4006	45120020314855215510	MUHAMMAD MULFI	BANK SYARIAH IND.	03/02/2020	25.000.000,00	1.250.033,00	26.250.033,00
4007	11522091600993040012	SARTIN SARTINA	BANK JAMBI SYARIAH	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
4008	45121121080163595206	IZHAN AZWANI KATMAS	BANK SYARIAH IND.	10/12/2021	25.000.000,00	514.576,00	25.514.576,00
4009	0400179759	MUSAKKIR HAJI SAHRIL	BANK SYARIAH IND.	09/10/2019	25.000.000,00	1.341.679,00	26.341.679,00
4010	45121120277935234213	PRIMA HENDRA	BANK SYARIAH IND.	02/12/2021	25.000.000,00	527.724,00	25.527.724,00
4011	2300278538	A ASDIANSYAH DJ	BANK SYARIAH IND.	29/08/2016	25.000.000,00	1.737.577,00	26.737.577,00
4012	45122101013518134813	VIERANI ALYA SETYAWAN	BANK SYARIAH IND.	10/10/2022	25.000.000,00	51.567,00	25.051.567,00
4013	51722031001556540314	RAFKA MILYAN MAHENDRA SYA	BANK PANIN SYARIAH	10/03/2022	25.000.000,00	228.232,00	25.228.232,00
4014	45122123047440225014	SHABRI KHAIRON KAMIL	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4015	11622101802465322314	USMAN ABDUL TALEB	BANK BPD ACEH	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
4016	45121090349022013711	REZA MAKHYUDIN	BANK SYARIAH IND.	03/09/2021	25.000.000,00	675.638,00	25.675.638,00
4017	45122061453461034910	DESY WAHYUNI SIREGAR	BANK SYARIAH IND.	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
4018	51722093006465335006	RULI TAMUU	BANK PANIN SYARIAH	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
4019	45122090901187444912	CUT RIFA RIZKI	BANK SYARIAH IND.	09/09/2022	25.000.000,00	70.826,00	25.070.826,00
4020	11922122303433032910	JHON HENDRI HERMAN	BANK RIAU	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4021	1301233622	AGUTYA DEWINE RIZKY	BANK SYARIAH IND.	23/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
4022	45122102720412153212	WIWIN SULASTRI	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
4023	45122122744447341912	IRHAM	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4024	45122122946537443813	ZULKARNAIN NAHENDRA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4025	51722122908779331709	ARINI MARYAM	BANK PANIN SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4026	45122051237797233810	MUHAMMAD HELMI NUR WIDIYARTO	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
4027	45122102720492460314	KUSMAWATI	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
4028	50620012803429431711	SITI WARSIYATUN	MEGA SYARIAH	28/01/2020	25.000.000,00	1.255.731,00	26.255.731,00
4029	1001185090	IIN	BJBSYARIAH	12/06/2019	25.000.000,00	1.427.115,00	26.427.115,00
4030	45122111125736471208	ALFIAH HUSNAWATI BASRI	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
4031	50622122913926232514	ROY SARJOE	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4032	15322120114387574010	MAMAN SUPRIADI	BANK SINARMAS	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
4033	45122123047217241911	SAMADI KURNIAWAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4034	45122123047284195111	SHAFIRA ALIFA KHOIRUNNISA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4035	45122121437146305205	JELITA AUDIYA ZULFA	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
4036	45122123047274354311	KANIA KHAIRUNNISA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4037	45122122744661414414	ADINI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4038	45122042633850352211	ROHMI ASTUTI	BANK SYARIAH IND.	26/04/2022	25.000.000,00	180.851,00	25.180.851,00
4039	50622112112034204508	RUSMAWATI	MEGA SYARIAH	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
4040	45122110924969380410	TRI HERNOWO	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
4041	1301130303	ABD QOHAR MC	BMI	14/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
4042	1000951738	ASEP MUHAMAD RIFKI	BANK PERMATA SYARIAH	23/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
4043	14722111136959535111	DARUSSALAM	BMI	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
4044	45122040528673274409	SITI MUNAWAROH	BANK SYARIAH IND.	05/04/2022	25.000.000,00	202.021,00	25.202.021,00
4045	45122110924686010207	PATIMA	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
4046	45122111627396500611	HIKMAH RAMADHANY	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
4047	45122122744413420812	LINA YULYANTI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4048	2800312470	KAPI	BANK SYARIAH IND.	02/05/2019	25.000.000,00	1.456.551,00	26.456.551,00
4049	45121122786678184810	HELGA ADITYA RIZQI GEOVANI	BANK SYARIAH IND.	27/12/2021	25.000.000,00	486.636,00	25.486.636,00
4050	45121080643079472613	ARIZAL	BANK SYARIAH IND.	06/08/2021	25.000.000,00	721.656,00	25.721.656,00
4051	1301137543	HENDRA IRAWAN	BANK SYARIAH IND.	12/04/2017	25.000.000,00	1.737.577,00	26.737.577,00
4052	50622122913927422814	MASYITAH	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4053	45122012509301205912	UMI LATIFATUL AMIROH	BANK SYARIAH IND.	25/01/2022	25.000.000,00	272.588,00	25.272.588,00
4054	2800312469	YAYAH YULIAH	BANK SYARIAH IND.	02/05/2019	25.000.000,00	1.456.551,00	26.456.551,00
4055	14722122941137423514	WAGIN	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4056	45122101415779372114	ALIAH DEVI ARIYANTI	BANK SYARIAH IND.	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
4057	50622122113344043111	IBUT CARIMAN	MEGA SYARIAH	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4058	45122121638412304807	TISA AYU FIRALANTI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4059	45122123046687260708	RUSDIMAN SUAIB	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4060	2300352355	ELIZA MEIYANI	BANK SYARIAH IND.	20/08/2019	25.000.000,00	1.377.577,00	26.377.577,00
4061	45122120835261340413	RINI HANDAYANI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
4062	45121120678412220310	ABDUL GONI	BANK SYARIAH IND.	06/12/2021	25.000.000,00	521.150,00	25.521.150,00
4063	11822122202014530611	MUHAMMAD RAIHAN FIKAR ZULFIKAR	BANK NAGARI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4064	15322110112901221211	DIAN RACHMAWATI	BANK SINARMAS	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
4065	15322123016311114314	RUDI HADIYANTO	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4066	16000160711	HASMA	BANK SYARIAH IND.	08/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
4067	0900245853	FIFI DESELINA	BANK SYARIAH IND.	21/11/2017	25.000.000,00	1.737.577,00	26.737.577,00
4068	45120091463010304809	RATNA SARI WAHYUNI	BANK SYARIAH IND.	14/09/2020	25.000.000,00	1.037.307,00	26.037.307,00
4069	45122111125652492107	MAREYAM	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
4070	15322101912351433909	AQEELA NURAZIZA MARSELIA	BANK SINARMAS	19/10/2022	25.000.000,00	45.975,00	25.045.975,00
4071	45122112430358170410	GUNARDI	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
4072	45122101415376222308	TOPAN RUSTANDI	BANK SYARIAH IND.	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
4073	45122061352982413312	IDRUS	BANK SYARIAH IND.	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
4074	45122101214730372513	LIVANA PH	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
4075	02222121216430404111	NAJMATUS ZAHIRA MADANI	CIMB NIAGA	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4076	1301272521	ALY CHAROZIM	BMI	26/06/2018	25.000.000,00	1.737.577,00	26.737.577,00
4077	1900162484	AHMAD KHALIMI	BANK SYARIAH IND.	03/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
4078	3900013763	SUTARTO	BANK SYARIAH IND.	09/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
4079	45122111828450113312	AISYAH ENO PRAMESTI	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
4080	45122112129007270412	WAWAN SUTIAWAN	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
4081	50622122813801105711	JULIES FLORECYTA SUCI LAHAY	MEGA SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4082	45122082392329370610	SANTOSO	BANK SYARIAH IND.	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
4083	45122092307095373611	IMELDA AGUSTINA PERMATASARI	BANK SYARIAH IND.	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
4084	02222120916378450614	IKRAR BAHASTIKA	CIMB NIAGA	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
4085	3900014620	NANANG SUPYAN	BANK SYARIAH IND.	16/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
4086	11522101701058311210	RD M NASIR	BANK JAMBI SYARIAH	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
4087	0600175349	SIROD ASNAWIE	BANK SYARIAH IND.	05/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
4088	45122112831460165311	RAFIE LATIFANO ASHLAH	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
4089	2100045567	ELVIRA MOKOGINTA	BANK SYARIAH IND.	23/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
4090	45122102519486155713	LIA PAPUTUNGAN	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
4091	45122121437420004710	M ALI	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
4092	45122110423414485513	LULU DARISA	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
4093	01322123012937460910	WAROIYATUN	BANK PERMATA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4094	45122121638746513211	AULIA LESTARI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4095	45121041220897133010	SYAIFUL BAHRI	BANK SYARIAH IND.	12/04/2021	25.000.000,00	848.430,00	25.848.430,00
4096	14722110135553334808	HASANAH DUKALANG	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
4097	45122122845168300211	MARIYUN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4098	2400050033	ANDI AHYAR AR	BANK SYARIAH IND.	27/06/2016	25.000.000,00	1.737.577,00	26.737.577,00
4099	2600034186	MAHATIR MUHAMMAD	BANK SYARIAH IND.	31/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
4100	45122113032328044510	JINTEN	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
4101	45122122342117485609	ANSARY RAMLI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4102	45122113032290241410	RIKI AGUS CANDRA	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
4103	45122090800238152207	SRI FADILLA	BANK SYARIAH IND.	08/09/2022	25.000.000,00	71.448,00	25.071.448,00
4104	2600038340	WAODE ZULIATI	BANK SYARIAH IND.	18/11/2019	25.000.000,00	1.312.961,00	26.312.961,00
4105	45122123047439044914	PRASETYO BUDI CAHYONO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4106	45122122945839342409	ADE CHANDRA GUMILANG	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4107	45122122945739065208	MUHAMMAD BARLI HALIM	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4108	45121120177329424209	AMRIANUR DITOSWAR SE	BANK SYARIAH IND.	01/12/2021	25.000.000,00	529.367,00	25.529.367,00
4109	45122121236000082209	RADEN VAN GOBEL	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4110	14722123041264051714	NURAHMI MADJID	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4111	45122121236334491611	BINTORO	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4112	51722090705791584407	NETI HERAWATI	BANK PANIN SYARIAH	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
4113	3900018173	MAULUDIN MUDA	BANK SYARIAH IND.	18/12/2019	25.000.000,00	1.291.423,00	26.291.423,00
4114	16000160072	BINTING M	BANK SYARIAH IND.	08/09/2016	25.000.000,00	1.737.577,00	26.737.577,00
4115	11622110402609151114	ARMIDA	BANK BPD ACEH	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
4116	45122120835108320911	NIA HUSNIATI	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
4117	45122122844791300509	ZAHRA AULIA SABILLA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4118	45122121939502443810	ANITA MARUF	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4119	45122121938863105705	MULIATI	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4120	14722120738662244010	PUTRI IRIANI BASRI	BMI	07/12/2022	25.000.000,00	15.532,00	25.015.532,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4121	506221215130293811107	DIAN MOELDAYANTI	MEGA SYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
4122	451221226426530809O9	MUNIRA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4123	451221228448822232O9	SARTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4124	1000944098	MAHFUDH RAFIF RABBAN	BANK SYARIAH IND.	16/02/2017	25.000.000,00	1.737.577,00	26.737.577,00
4125	451221026198833249I2	RUBIAH	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
4126	451221223423105721I1	RINA KUSMALASARI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4127	0900290655	RIFKI FAUZI	BANK PANIN SYARIAH	19/07/2019	25.000.000,00	1.400.551,00	26.400.551,00
4128	114221212028140729I2	AINUN NUR FAIZAH	BANK JATIM	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4129	451221230473190414I3	IRWANSYAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4130	451221212359642807O9	JUNAIDI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4131	451221213371273904I2	HELDY ISMAIL	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4132	517221222086240820I3	AGUS HARYADI	BANK PANIN SYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4133	451221213368263513O8	VICKY MILENIA RAMADHINA PUTRI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4134	451221206340983750I1	ANGGRAENI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4135	451221222417903329I3	USMAN UKAS	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4136	451220920054450599O9	ASDAR	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
4137	147221226405450103I4	ANDINI AYU KUSUMAWATI	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4138	147221109366590941I1	YUSRIANTO	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
4139	116221118027320113O8	ISMET INANU	BANK BPD ACEH	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
4140	013221115112200551I2	MARGO HARTONO	BANK PERMATA SYARIAH	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
4141	114221230030663038I0	RIO ROI RAHMATULOH	BANK JATIM	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4142	147221219396875935I0	MOHAMMAD NURUL HIDAYAH	BMI	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4143	114221206027693445I1	AHMAD SANUSI	BANK JATIM	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4144	506220902091354359O7	NOVRIJAL RACMATULLAH RAHUM	MEGA SYARIAH	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
4145	451221230467260137O8	IRMA AMALINA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4146	147221230412764443I4	ABDUL HAMIM HASANUDIN	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4147	116221219030182912I2	MUHAMMAD BINTANG ATTHORIQ	BANK BPD ACEH	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4148	451221222413523836O9	M SULHAN	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4149	451221207344904202I0	EVAN RENOLD	BANK SYARIAH IND.	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
4150	451221220403403225I1	NOVIAN PRADIPTA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4151	1301267061	BAMBANG SUYITNO	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
4152	022210310044252833I3	DIANDRA FAIZ PURNAMABROTO	CIMB NIAGA	10/03/2021	25.000.000,00	876.319,00	25.876.319,00
4153	022221205161041627I4	AHMAD FAIZAL	CIMB NIAGA	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4154	451221232982017280I9	KEVIN NOVRIYANT YUNUS	BANK SYARIAH IND.	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
4155	3900015886	MOHAMMAD TALIB	BANK SYARIAH IND.	13/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
4156	0800217846	SURATMI	BANK SYARIAH IND.	17/09/2019	25.000.000,00	1.357.474,00	26.357.474,00
4157	451221223422070534I0	SEHAT ALKATIRY	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4158	425220209004794255O9	ANSHAR	BJBSYARIAH	09/02/2022	25.000.000,00	257.467,00	25.257.467,00
4159	2600035963	AMIRUDDIN	BANK SYARIAH IND.	06/02/2019	25.000.000,00	1.517.576,00	26.517.576,00
4160	1301436655	INDRIANA YUS AVIANTI	BANK SYARIAH IND.	23/08/2019	25.000.000,00	1.375.423,00	26.375.423,00
4161	451221206337963712O8	EVA YANI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4162	451221222418574923I4	JUNADI	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4163	153221230163020626I4	UMI KALSUM	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4164	451221108242812331O8	NISA AL AZIZAH	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
4165	506221229138904016I2	AMITA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4166	153221226158632529I4	ARIS HIDIR ISMAIL	BANK SINARMAS	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4167	451221117277160221O9	ENDANG	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
4168	3800047360	HARTINI	BANK SYARIAH IND.	23/11/2018	25.000.000,00	1.737.577,00	26.737.577,00
4169	451220518404612535I2	BUDI PERMANA	BANK SYARIAH IND.	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
4170	451221102222451818I0	SHERLY DWI RIZQI AMALIA	BANK SYARIAH IND.	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
4171	147221228408870959I1	AL GHOJALI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4172	2600037998	SAHARUDDIN	BANK SYARIAH IND.	17/10/2019	25.000.000,00	1.335.936,00	26.335.936,00
4173	451221221405900915O7	NURMALAWATI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4174	451221209354321705O9	HIMMATUL ULYA	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
4175	451221213366615610O6	ALISA AULIA FATIHAH	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4176	153221230162711132I2	KUSNAH	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4177	451220920056054111I2	YENI FRIMADONA	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
4178	451221228455011817I3	LALU WARID FADHIL ASYKAR	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4179	1301392308	SHON ANY	BANK SYARIAH IND.	29/04/2019	25.000.000,00	1.458.705,00	26.458.705,00
4180	2800286942	ISWAHYUDI	BANK SYARIAH IND.	10/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
4181	451200107026573235I0	CHAYARA NAJMAH ATMAJA	BANK SYARIAH IND.	07/01/2020	25.000.000,00	1.275.674,00	26.275.674,00
4182	116221026025235545O8	JULIANI	BANK BPD ACEH	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
4183	451211220840271951I1	MURNIATI DIAN SARY	BANK SYARIAH IND.	20/12/2021	25.000.000,00	498.141,00	25.498.141,00
4184	022221230177115855I0	ROBY GUSTOMI	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4185	451221230469650505I0	DIDIT ARDIYANTO JUFRI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4186	451221103225973841O8	YARTETI	BANK SYARIAH IND.	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
4187	451221201327405619I2	MUDJI EFENDI	BANK SYARIAH IND.	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
4188	451221212362864901I1	DELI YANTI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4189	1301168711	SUMIHARTI	BANK SYARIAH IND.	16/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
4190	451220919044931254O8	NORMI	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
4191	1301411021	UMI KULSUM	BANK JATIM	04/07/2019	25.000.000,00	1.411.320,00	26.411.320,00
4192	451221202330593227I3	YULIN LADIKU	BANK SYARIAH IND.	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
4193	451221208349631800I0	ADDINA ANDALUSIA	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
4194	451221230472781347I1	KARDINATA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4195	147221227407492591I3	SELVI INDAH RIA	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4196	451220915033712002O8	JUNAERIA	BANK SYARIAH IND.	15/09/2022	25.000.000,00	67.099,00	25.067.099,00
4197	451221205335345641I1	RINALDI ABDILLAH HUTASUHUT	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4198	451221228456102920I4	YASPAN	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4199	147221109365494957O6	MUHAMMAD ARIEL AGUSMAN	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
4200	147221229410500804I1	SAPITRI DITA HATIAH	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4201	147200415208624347I3	SUROSO	BMI	15/04/2020	25.000.000,00	1.181.657,00	26.181.657,00
4202	451221226436070123I4	JAGAD CAKRABASWARA ANINDYAJATI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4203	147221222401915929I4	METI ROSLIANTI	BMI	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4204	115221229012681326I3	RITA NOVITA SARI	BANK JAMBI SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4205	011221227030455823I3	SUYANTI	BANK DANAMON	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4206	1301161337	DONO	BANK JATIM	27/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
4207	451221104233944038I3	ORYCE ZAHARA	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
4208	451221208352984444I3	SRIHARNI RUKMAN	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
4209	451221226426731014O9	ZAHRILA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4210	451221221406773703I0	WARSINI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4211	451221212362770000I1	SAHITALSI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4212	147210419117090648I1	AGUNG SANTOSO	BMI	19/04/2021	25.000.000,00	842.515,00	25.842.515,00
4213	147210830212135718I4	NOOR GIANTORO	BMI	30/08/2021	25.000.000,00	682.212,00	25.682.212,00
4214	427200605208484357O9	ABDUL LATIF	BANK SYARIAH IND.	05/06/2020	25.000.000,00	1.133.224,00	26.133.224,00
4215	451221229457961309O9	BADIUZZAMAN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4216	451221230474384447I4	AGOES WIBOWO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4217	451220121082333443I0	RAHMAN	BANK SYARIAH IND.	21/01/2022	25.000.000,00	276.621,00	25.276.621,00
4218	2300293693	ABDUL RACHIM	BANK SYARIAH IND.	24/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
4219	3600033237	MOHTAR UMANAHU	BANK SYARIAH IND.	16/12/2019	25.000.000,00	1.292.859,00	26.292.859,00
4220	451221003101114022O8	SEKAR ARUM SUARGANI	BANK SYARIAH IND.	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
4221	451221109248523752O8	APRIZEN	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
4222	451211111713264103I2	KAYLA NASTITI ARDIANTO	BANK SYARIAH IND.	11/11/2021	25.000.000,00	562.237,00	25.562.237,00
4223	1100829447	SAKIYO	BANK SYARIAH IND.	25/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
4224	425211228026350016I2	WINANI	BJBSYARIAH	28/12/2021	25.000.000,00	484.993,00	25.484.993,00
4225	451220408296474807O9	TETI KURNIATI	BANK SYARIAH IND.	08/04/2022	25.000.000,00	198.997,00	25.198.997,00
4226	451220223176070348I0	ARFA SABILA IZZATUNISA	BANK SYARIAH IND.	23/02/2022	25.000.000,00	243.353,00	25.243.353,00
4227	0900234049	ANDRIE NOVIANDARU	BANK SYARIAH IND.	02/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
4228	451221219390692251O7	CHANGE JIBRIL GHAZIANDRA AUFAQISYA	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4229	451221205332264650I8	MUHAMMAD SAMMAN	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4230	011221230031115717I0	RISNU FIRMANSYAH	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4231	013221129116834557I8	ALI IMRON	BANK PERMATA SYARIAH	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
4232	506221226136024049I2	LENI DUNDA	MEGA SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4233	506221229138852609I2	LINDA APRILIANI	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4234	451221229458223217O9	JEJEN ZENAL ARIF'IN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4235	451221227438801725O9	MASRUROH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4236	147221028353533205I4	PUJO WIYONO NGATIMIN	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
4237	3500686445	EKI ABAS	MEGA SYARIAH	24/10/2019	25.000.000,00	1.330.910,00	26.330.910,00
4238	451221212358101551O7	TITIN ALIDRUS	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4239	451211115719024100O9	IMAM ZARKASI	BANK SYARIAH IND.	15/11/2021	25.000.000,00	555.663,00	25.555.663,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4240	45122122140875551411	FAYRUZ ZAHROADZAKIYAH	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4241	45222093005028013807	MOCHAMAD ARIF ICHWANI	BJBSYARIAH	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
4242	51722121308282014609	LARAS PUTRI HASANAH	BANK PANIN SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4243	52122111600163324110	CUT ZULFAHNUR SYAFITRI	BSB	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
4244	14722122640373571810	UMY RAHAYU	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4245	14722092330925184107	SITI ZAHRAH DUBAILI	BMI	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
4246	45122111125626220307	ASRUL RAMADHAN A MD K G	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
4247	02221120216599553012	MISYATI	CIMB NIAGA	02/12/2021	25.000.000,00	527.724,00	25.527.724,00
4248	45122123047297045412	ACE DAMANHURI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4249	0600220386	KURNIAWAN DARMA PUTRA	BANK SYARIAH IND.	02/09/2019	25.000.000,00	1.368.243,00	26.368.243,00
4250	51722122308654403413	KOMARODIN	BANK PANIN SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4251	45122123046985341110	IMAM ZAENURI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4252	0200255728	MUHAMMAD RIDHO GUSTIADI	BANK SYARIAH IND.	13/05/2019	25.000.000,00	1.448.653,00	26.448.653,00
4253	15322122215648343814	DHAFA LOYAH TAMBUNAN	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4254	15322122315706360512	DIANA DWI AGUSTINA	BANK SINARMAS	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4255	14722122840943354113	SILVIA DAYANA	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4256	2800286234	IRVAN SETIAWAN	BANK SYARIAH IND.	06/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
4257	2800286227	ADERMA RASUANIATI	BANK SYARIAH IND.	06/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
4258	11122123000568443508	SRI SUNDARI	BANK DKI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4259	45121122887115571908	ANANDA ALITIA	BANK SYARIAH IND.	28/12/2021	25.000.000,00	484.993,00	25.484.993,00
4260	45122110925021511211	AZIZAH MIZAN	BANK SYARIAH IND.	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
4261	45122122945736325108	HARMOKO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4262	45122122946077244010	EMI NINGSIH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4263	45220222400647181210	YUNI ROCHMALIANA	BJBSYARIAH	24/02/2022	25.000.000,00	242.345,00	25.242.345,00
4264	0200214744	LOLA YOSEFA	BANK BPD SUMUT	06/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
4265	45122101715818091608	ROSNA ISMET PULOGU	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
4266	45122120634063013511	ATIKA HARTONO	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4267	14722080123693022709	SYAMSUL MAIL	BMI	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
4268	45122011907566380914	HARIANTO	BANK SYARIAH IND.	19/01/2022	25.000.000,00	278.637,00	25.278.637,00
4269	45122120835016462610	KASIYONO	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
4270	42522120706611395112	AJI SUHARSONO	BJBSYARIAH	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
4271	45122062861424044309	WISNU JUNANTOKO	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
4272	45122091603873433207	M ABID FIKRAN ZAKIYAN	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
4273	14722122640572234414	KHUSWATU NINGSIH	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4274	45122110824239441608	JAWARIA	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
4275	45122033027221094811	ESTY KARTIKA RINI SE	BANK SYARIAH IND.	30/03/2022	25.000.000,00	208.070,00	25.208.070,00
4276	45122012007950493212	EKO BUDISANTOSO HP	BANK SYARIAH IND.	20/01/2022	25.000.000,00	277.629,00	25.277.629,00
4277	50622122913928303114	NONCE DUNGGIO	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4278	45121120277943234613	PAWANA RAMADHAN	BANK SYARIAH IND.	02/12/2021	25.000.000,00	527.724,00	25.527.724,00
4279	50622042002989001412	ZULAIPAH	MEGA SYARIAH	20/04/2022	25.000.000,00	186.900,00	25.186.900,00
4280	50622101810814412413	RUDINI PAPUTUNGAN	MEGA SYARIAH	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
4281	12022122603927250711	SUMARDI	BANK SUMSEL	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4282	45122122744578225413	SAFARI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4283	12022122904009531111	BUDI HARI ANTO	BANK SUMSEL	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4284	45122092708103160408	NITA YOLANDA SARI	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
4285	1001033429	FEMILIA EKARISTA	BANK SYARIAH IND.	04/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
4286	11722121402161475812	NURDIANA POHAN	BANK BPD SUMUT	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
4287	45122123047271114011	KHUSNI TAMRIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4288	14722121239073530213	DEFI SILFIYANI	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4289	15322122916095143308	SRI MUNIKAH	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4290	45122092708321020310	MUH DONNY MARSANTO	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
4291	45122123046688340708	ISMUL HAMZA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4292	42220072842984552713	JAINAB MARADJABESSY	BANK SYARIAH IND.	28/07/2020	25.000.000,00	1.082.891,00	26.082.891,00
4293	45122090598048210306	MARNIATI	BANK SYARIAH IND.	05/09/2022	25.000.000,00	73.312,00	25.073.312,00
4294	45122120835327301714	LIESDA KOMARLINA	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
4295	3900012837	DARNA KUSUMA	BANK SYARIAH IND.	25/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
4296	42221030209133113908	TAIB UMASANGAJI	BANK SYARIAH IND.	02/03/2021	25.000.000,00	883.080,00	25.883.080,00
4297	14722113038126484609	NUR SAM SAM	BMI	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
4298	14722121239053230412	M FAISAL MUSTAMIN	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4299	45122102017491293208	FITRIANTY A ARSYAD	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
4300	1001105668	H IKBAL FARISI	BANK SYARIAH IND.	14/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
4301	45122042032116010109	ANDI BONAR SIREGAR	BANK SYARIAH IND.	20/04/2022	25.000.000,00	186.900,00	25.186.900,00
4302	45122091604106044310	MARTHI	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
4303	14722110235863171114	IMAM MAHYUDI	BMI	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
4304	0900241430	KUSRIANTO	CIMB NIAGA	27/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
4305	45122042132695131412	AHMAD FAUZI	BANK SYARIAH IND.	21/04/2022	25.000.000,00	185.892,00	25.185.892,00
4306	14722062117383405810	HARIYANTO	BMI	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
4307	1301314166	SUHA	BTN	27/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
4308	14721081620383502611	MUHAMMAD KHAFID RIDWAN	BMI	16/08/2021	25.000.000,00	705.221,00	25.705.221,00
4309	01122123003112371910	HESTYA PUSPALASARI	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4310	2100046131	SAPTANA SETYA BUDI SH MH	BMI	02/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
4311	45122102017932280114	CHINTIA AULIA HAQI	BANK SYARIAH IND.	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
4312	45122122643692055614	RAHMA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4313	45122122342158351710	NUR ANITA ADMAN	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4314	51722122808773205913	DYAN PURWATI	BANK PANIN SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4315	45122011103896234709	MUHAMMAD SHALAHUDDIN	BANK SYARIAH IND.	11/01/2022	25.000.000,00	286.702,00	25.286.702,00
4316	45122121638525093908	HASTARI ENDAH RAHAYU	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4317	50622122913869381111	AFRIANA ISFANDIARI IRSAN	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4318	45122091201702014109	MASI BABAY	BANK SYARIAH IND.	12/09/2022	25.000.000,00	68.963,00	25.068.963,00
4319	45122101114035245911	ATAYA NAVEEN IZZAN	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
4320	45122121337128020512	DHIAUL MILLAH	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4321	45122102419041243714	SUNGGIRNO	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
4322	42220110661954585509	SAWIRAH	BANK SYARIAH IND.	06/11/2020	25.000.000,00	986.975,00	25.986.975,00
4323	1800052382	AHMED NAZARI ABDAN	BANK SYARIAH IND.	29/10/2018	25.000.000,00	1.737.577,00	26.737.577,00
4324	14722122840785372609	YAHYA	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4325	45122122744163005110	CANDRA ADITYA WIGUNA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4326	45122122040305045910	RIKO TUGINO	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4327	45122123046955485809	LA ODE SIWI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4328	1001184018	LUTFI FITROH HADI	BANK SYARIAH IND.	31/05/2019	25.000.000,00	1.435.730,00	26.435.730,00
4329	14722092030415440307	LATIF ISMAIL	BMI	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
4330	3600031064	ASARIN MASUD	BANK SYARIAH IND.	10/05/2019	25.000.000,00	1.450.807,00	26.450.807,00
4331	45122122643438455212	SUSI HIMALIATI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4332	1301266840	WAHYU ELIZ FIFIARINI	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
4333	14722102134370483009	NGADIMIN	BMI	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
4334	45122113032181295408	TITIN SULASTRI	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
4335	45122123046740554308	MUHAMMAD FIKRY MASRURI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4336	14722121339120175207	AHMAD WAHYU FAUZAN	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4337	1001098461	SYAPIIH H SAIDI	BANK SYARIAH IND.	28/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
4338	45122122341895262106	SUSIYANTI HAREFA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4339	11822122902113353910	CITA GESMITA Z BAHRI	BANK NAGARI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4340	14722122840907382712	RAIH SALSABILA	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4341	45122123046801061009	NAUFAL RIZKY RAMADHAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4342	45122122844803150909	TYAS TRI PARWATININGSIH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4343	45122123046993581310	HANA' NURUL FAIZAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4344	1500163357	RR AMBARWATI KUSUMASTUTININGSIH	BANK SYARIAH IND.	07/11/2017	25.000.000,00	1.737.577,00	26.737.577,00
4345	45122123047372465713	YURNITA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4346	1001025818	WINASIH	BANK SYARIAH IND.	15/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
4347	45122060850493433010	ROPIN YUANA	BANK SYARIAH IND.	08/06/2022	25.000.000,00	137.503,00	25.137.503,00
4348	45122120734725250612	MARIA HUDAIBYAH AZZAHRA	BANK SYARIAH IND.	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
4349	02222111415125582709	ROMIYATI	CIMB NIAGA	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
4350	0700039990	DISWARMAN IBNU HAJAR	BANK SYARIAH IND.	06/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
4351	45122122946291134111	ANDIKA DASIN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4352	45122122946404371612	JUMRIAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4353	50622122913892251812	ERLIANI	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4354	45122122744550353113	ARSYA RIZKY SYAHRI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4355	45122121638526303908	PUSVIKASARI AMILI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4356	45122121638519543508	AAT SAFAAT	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4357	45122112530654090508	KASMO	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
4358	45122122341957365906	FATIMAH	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4359	45122093009720593308	SITI ZAFRINA AZFA RIZKY	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
4360	45122112229578351012	MARSINI	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
4361	45122090197183222008	UMI LAELA	BANK SYARIAH IND.	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
4362	50622110811623033409	RITA DALUTA	MEGA SYARIAH	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
4363	45122122642964453310	KHOTIMATUS SADIYAH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4364	45122121638535184308	EKA APRIYANTI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4365	45122123047426103914	FADLY	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4366	15322102012414592411	ZUMAESAROH	BANK SINARMAS	20/10/2022	25.000.000,00	45.354,00	25.045.354,00
4367	11522122801259485010	ACHMAD FUAD FAUZI	BANK JAMBI SYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4368	11622101402431415811	ABDUL MALEK	BANK BPD ACEH	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
4369	45122121938903193606	NUGRAHA	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4370	45122122945725024908	ARIEF RAHMATULLAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4371	51722053002838474511	BANNA AKBAR	BANK PANIN SYARIAH	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
4372	45122062459342181107	MUZAKKI ARFAN	BANK SYARIAH IND.	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
4373	2300365294	MUH FAIQ FATHIN QUSYAYYI	BANK SYARIAH IND.	30/12/2019	25.000.000,00	1.282.807,00	26.282.807,00
4374	14722101233357195012	FERA YULIANA	BMI	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
4375	2800312247	LESTARI WAHYU WINARNI	BANK SYARIAH IND.	29/04/2019	25.000.000,00	1.458.705,00	26.458.705,00
4376	02222123017742441213	NYAI SUMIARTI	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4377	1301101663	NURUL HIDAYATI	BANK SYARIAH IND.	09/12/2016	25.000.000,00	1.737.577,00	26.737.577,00
4378	1301045951	NADYA KARTIKA BRAMASTASIA	BANK JATIM	02/06/2016	25.000.000,00	1.737.577,00	26.737.577,00
4379	02222121216404374909	SUNARTI	CIMB NIAGA	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4380	15322123016236210210	HARYATI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4381	45122121337076091611	HARRY RASDIAN	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4382	1301220684	RATNA LIDIAWATI	BTN	22/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
4383	45122123046774390209	YOFITA SARI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4384	45122122845251332311	WIDYOHARSONO WALUJO	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4385	1000981378	TRI SUPRIHATININGSIH	BANK SYARIAH IND.	08/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
4386	45122042132780353114	ANISA INDARDANASTRI	BANK SYARIAH IND.	21/04/2022	25.000.000,00	185.892,00	25.185.892,00
4387	45122122141116294513	IRAHMA	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4388	1301470331	RIDWAN	BMI	22/10/2019	25.000.000,00	1.332.346,00	26.332.346,00
4389	11622062001213123908	ABDULLAH	BANK BPD ACEH	20/06/2022	25.000.000,00	125.405,00	25.125.405,00
4390	15322123016298205613	MUNJIR	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4391	14722120738654021410	LIDYA JUNITA SA'ALI	BMI	07/12/2022	25.000.000,00	15.532,00	25.015.532,00
4392	14722102635022415811	DJUNAEDI	BMI	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
4393	14722122740690552811	MUHAMMAD ADI SUCIPTO	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4394	01122122703044082313	SUKIRNO	BANK DANAMON	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4395	45122101214746374213	HASANUDIN	BANK SYARIAH IND.	12/10/2022	25.000.000,00	50.324,00	25.050.324,00
4396	45122120533506282311	NUR AFIFAH H	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4397	45122102519348394011	WARSITO	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
4398	45122100411068154112	ZULFIKAR MUSA	BANK SYARIAH IND.	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
4399	45122110724020104313	WASIEM	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
4400	45122122643091380511	DWITA MALWA TIHANI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4401	14722102434702344213	SUADI	BMI	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
4402	14722122840864442611	HANA ZAHRA SALSABILA	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4403	0900279880	ANDI NINGSIH LANGGARA	BANK SYARIAH IND.	06/02/2019	25.000.000,00	1.517.576,00	26.517.576,00
4404	45122111125703195307	FITRIA TAHIR	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
4405	45122021014543260114	SUHERMAN	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
4406	45122122744433481312	CHRISANTI ANGGRAINY SOFYAN	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4407	45122121236089405409	MOCHAMMAD SLAMET HIDAYATULLOH	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4408	45122122844931514709	EED SAHENRA	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4409	14722120638533535807	SITTI KERAWATI	BMI	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4410	45122122040415212112	NIDIA PARAMITA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4411	45122051840416221112	LAILY MELYAGITA	BANK SYARIAH IND.	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
4412	45122112831160581407	HASNAH	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
4413	45122122643156252111	NUKKY RIZKI NUARI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4414	14722112237165113208	MUHAMMAD AHRUL FATWA	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
4415	45122122945840582409	ARYATI DWI WULANDARI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4416	01122123003130305413	M FAUZI ARIF	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4417	45120061140049135411	HENRIKA CANDRAS WULAN	BANK SYARIAH IND.	11/06/2020	25.000.000,00	1.127.526,00	26.127.526,00
4418	45122122845040412110	TEGUH PURWANTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4419	45122032926767291511	DONNY SUMARNA	BANK SYARIAH IND.	29/03/2022	25.000.000,00	209.078,00	25.209.078,00
4420	45122121538292501212	SALBIAH	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
4421	3600033321	DIN WEU	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
4422	14722110135667554012	NASRIANTI BASIRU	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
4423	11422020400290235013	DANANG SETIAWAN	BANK JATIM	04/02/2022	25.000.000,00	262.507,00	25.262.507,00
4424	45122122845549173813	SUYUTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4425	3500680166	NONCE GINSU	BANK SYARIAH IND.	09/02/2017	25.000.000,00	1.737.577,00	26.737.577,00
4426	14722110936557092407	TAWAKKAL	BMI	09/11/2022	25.000.000,00	32.928,00	25.032.928,00
4427	45122121235922245608	NUR LAILI	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4428	45122121437471171411	FADLI	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
4429	14722110135612100111	SUTYANINGSIH	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
4430	14722122640340032709	HENDRA SYAMHARI	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4431	02222111615204491210	EKO PURNOMO	CIMB NIAGA	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
4432	2600032497	GUNTUR	BANK SYARIAH IND.	12/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
4433	01622101401881431714	RUKMIARSIH	BANK MAYBANK	14/10/2022	-	49.081,00	49.081,00
4434	45122122643223283911	BANA BAYU WIBOWO	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4435	45122110423357451413	MUHAMMAD SUBHAN RIZKI	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
4436	15322112514094293008	NININGSARI	BANK SINARMAS	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
4437	45120011608005031014	ABU BAKAR ASSEGAF	BANK SYARIAH IND.	16/01/2020	25.000.000,00	1.267.127,00	26.267.127,00
4438	45122123046978570910	NITA WINATA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4439	45122122643097280611	TRIAN ARGONO	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4440	2400070814	BUDIARTI	BANK SYARIAH IND.	10/12/2019	25.000.000,00	1.297.166,00	26.297.166,00
4441	45122121236144021210	SAHRIN HI MUSLIM	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4442	45122123047391471214	WIWIN WAHYUNI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4443	45122101314903071509	HARIATI	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
4444	1000984379	JULAESIH	CIMB NIAGA	16/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
4445	02220113025849274413	HALIAH	CIMB NIAGA	30/11/2020	25.000.000,00	964.183,00	25.964.183,00
4446	45122112530817000010	ENY PRASETYOWATI	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
4447	45122122844898543809	HS. BUSRIADI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4448	12022121503791195408	MARWAN	BANK SUMSEL	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
4449	0900222727	FUAD	BANK SYARIAH IND.	14/11/2016	25.000.000,00	1.737.577,00	26.737.577,00
4450	45122123047287395711	ALINUR RAHMAN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4451	15322122816036550511	DELMI ERWAN	BANK SINARMAS	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4452	14722091529952282613	IFTISAN BADJEBER	BMI	15/09/2022	25.000.000,00	67.099,00	25.067.099,00
4453	45122120634268262214	ALIYAH DZATIL HIMMAH	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4454	45122122642771274209	TRI WAHYU SUGIYANTO	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4455	11722123002334491110	MARNIDA YUSFIANI	BANK BPD SUMUT	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4456	12022122803988230613	DAWISA	BANK SUMSEL	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4457	02221060408828294914	EKA FERAWATI	CIMB NIAGA	04/06/2021	25.000.000,00	803.640,00	25.803.640,00
4458	01122122002936250012	INDO TUNEK	BANK DANAMON	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4459	15322122015453485811	DEWI RATNA SARI	BANK SINARMAS	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4460	45122120533644020013	SYAFEI	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4461	45122123047183420911	AFIFATUN NISA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4462	45122093009776171809	LUSY LESTARI	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
4463	2300293694	ARIE RICHFAN RACHIM	BANK SYARIAH IND.	24/03/2017	25.000.000,00	1.737.577,00	26.737.577,00
4464	01622122902287491611	MANSUR	BANK MAYBANK	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4465	11622110202590010314	MUSLIM ADAM	BANK BPD ACEH	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
4466	45122061453132264908	ABRISAM ALTAF	BANK SYARIAH IND.	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
4467	14722110836490540110	SOMADI	BMI	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
4468	15322123016322055714	SRI SULIANI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4469	45122121638465480908	SUBAEDA	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4470	45122123047203321611	GHANYVAN WS PERMEIDANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4471	14722112938089295010	SOLIHAT	BMI	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
4472	15322123016285182713	MUHAMAD ALFATH NUR RIZQI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4473	15322110713160482413	ANDRI MULYONO	BANK SINARMAS	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
4474	02222052004621133107	BINURI AYU DWIARNI	CIMB NIAGA	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
4475	45122092808925361711	ABDULLAH DODA SE	BANK SYARIAH IND.	28/09/2022	25.000.000,00	59.022,00	25.059.022,00
4476	14722062117365371210	RONDANG GALUH AMINAH	BMI	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
4477	11922111402983072808	HANIF KURNIA FITRI	BANK RIAU	14/11/2022	25.000.000,00	29.822,00	25.029.822,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4478	45120090360573585312	MUHAMAD FAHREZA HARVIAN	BANK SYARIAH IND.	03/09/2020	25.000.000,00	1.047.754,00	26.047.754,00
4479	11922111803044094811	NABIL AL FAYED	BANK RIAU	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
4480	42221012704990031614	RAHMAH	BANK SYARIAH IND.	27/01/2021	25.000.000,00	911.813,00	25.911.813,00
4481	45122011706296485111	HENDRO CAHYONO	BANK SYARIAH IND.	17/01/2022	25.000.000,00	280.653,00	25.280.653,00
4482	50622122613594582612	SURYANI M. HAMBALI	MEGA SYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4483	14722121339134002808	RAPIAH	BMI	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4484	45122111828480142513	DIANA PRATIWI	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
4485	45122021515516411411	UTAMI	BANK SYARIAH IND.	15/02/2022	25.000.000,00	251.418,00	25.251.418,00
4486	45122101114077483612	REYHAN AUGUSPRASI	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
4487	14722102835221340309	ANDI INTANG	BMI	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
4488	11622092102231402907	SRI MALINDA	BANK BPD ACEH	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
4489	45122102519184300410	IDA ISMAYANI	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
4490	42522122807260341114	YUDA NUR PUTRA PRATAMA	BJBSYARIAH	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4491	45121120879474142309	ALI IMRAN	BANK SYARIAH IND.	08/12/2021	25.000.000,00	517.863,00	25.517.863,00
4492	45122122945818581409	RINA	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4493	45122021515676114113	ALWI ZAM ZAM	BANK SYARIAH IND.	15/02/2022	25.000.000,00	251.418,00	25.251.418,00
4494	45122122040443534912	FITRI SEPTYANDINI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4495	11622121603001234708	YANTI AGUSMAIDAR	BANK BPD ACEH	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4496	45122042233071165911	ASEP SAEPUL IMANUDIN	BANK SYARIAH IND.	22/04/2022	25.000.000,00	184.883,00	25.184.883,00
4497	51722090505705484107	FITRIANI MALOHO	BANK PANIN SYARIAH	05/09/2022	25.000.000,00	73.312,00	25.073.312,00
4498	14722123041147411608	WAHID KHOIRUL	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4499	11421113002712520313	NAURA THIFAL BAIHAQI	BANK JATIM	30/11/2021	25.000.000,00	531.011,00	25.531.011,00
4500	11922122203418240711	RICE RIKAWATI	BANK RIAU	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4501	45122092708291044809	DIDIK IRIANTO	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
4502	45122122642999304010	MAYA MIRALAKSMI NOOR SUKARNA	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4503	50622110311418270909	SURIYANTY ADE, S.SOS	MEGA SYARIAH	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
4504	45122121236344421911	VITA NUR WIDYANINGRUM	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4505	45122093009808405509	MUHAMMAD NAUVAL MAROM	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
4506	45122091904649195609	SITI AFRILIA FATMAWATI	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
4507	45122032425681115514	DEDI IRWANDI	BANK SYARIAH IND.	24/03/2022	25.000.000,00	214.118,00	25.214.118,00
4508	45122092307153532712	TIA MARGARETA	BANK SYARIAH IND.	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
4509	45122012609769502912	FITRI NOOR	BANK SYARIAH IND.	26/01/2022	25.000.000,00	271.580,00	25.271.580,00
4510	45122091201285590007	WAHYULI	BANK SYARIAH IND.	12/09/2022	25.000.000,00	68.963,00	25.068.963,00
4511	45122012108171220210	MUTMAINNATUS SAADAH	BANK SYARIAH IND.	21/01/2022	25.000.000,00	276.621,00	25.276.621,00
4512	45122061554495400212	RIRIN ERDINA	BANK SYARIAH IND.	15/06/2022	25.000.000,00	130.446,00	25.130.446,00
4513	14722091429712434808	HADANA	BMI	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
4514	45122042032117020109	DR ARIYATI YOSI	BANK SYARIAH IND.	20/04/2022	25.000.000,00	186.900,00	25.186.900,00
4515	45122061352735482410	AINUL YAQIN HADI SUWANDONO	BANK SYARIAH IND.	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
4516	45122090197174411608	HASNAH	BANK SYARIAH IND.	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
4517	45122091904727022310	HAMKA	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
4518	14722061316634251412	MUHAMMAD FATAHILLAH	BMI	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
4519	45122091603775034206	DZULKIFLI ALIM	BANK SYARIAH IND.	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
4520	45122091904695301010	JAMIL	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
4521	45122013111160010912	AMIR HAMZAH	BANK SYARIAH IND.	31/01/2022	25.000.000,00	266.540,00	25.266.540,00
4522	45122092005254142708	ABDUR RACHMAN AS SUDAIS	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
4523	14722062317834001712	KHANAFI	BMI	23/06/2022	25.000.000,00	122.381,00	25.122.381,00
4524	11622092302251050707	SRI ANJAINI	BANK BPD ACEH	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
4525	45122063063027404709	BERNADETA WAHYU MINARTI	BANK SYARIAH IND.	30/06/2022	25.000.000,00	115.324,00	25.115.324,00
4526	14722062017202391612	NURDIN M JAINI	BMI	20/06/2022	25.000.000,00	125.405,00	25.125.405,00
4527	14722033108513171109	MUNAWAR H KAMARUDDIN	BMI	31/03/2022	25.000.000,00	207.062,00	25.207.062,00
4528	45122010400954561309	SALMAH	BANK SYARIAH IND.	04/01/2022	25.000.000,00	293.759,00	25.293.759,00
4529	11322011700143505811	NING HASNA KINASIH	BANK JATENG S.	17/01/2022	25.000.000,00	280.653,00	25.280.653,00
4530	45122091302233182608	MUHAMAD WAHYUDI	BANK SYARIAH IND.	13/09/2022	25.000.000,00	68.341,00	25.068.341,00
4531	14722091629985364206	TUMINAH	BMI	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
4532	45122093009719533308	SITI AZHIRA KIARA RIZKY	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
4533	45122092607694263510	WAMPANI SIDIK	BANK SYARIAH IND.	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
4534	45122090598158292307	RITA SATRIA	BANK SYARIAH IND.	05/09/2022	25.000.000,00	73.312,00	25.073.312,00
4535	45122062861619262911	NESHYA MAYA PUTRI	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
4536	01322052503687350111	UNDANG BARIJI	BANK PERMATA SYARIAH	25/05/2022	25.000.000,00	151.616,00	25.151.616,00
4537	11622092302252081107	DIAN HARDIANTO	BANK BPD ACEH	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
4538	45122092707958065806	SARDIANA	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
4539	50622092910141030310	HASIM YUSUF	MEGA SYARIAH	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
4540	45122030419444403209	NOBEL SIMBALA	BANK SYARIAH IND.	04/03/2022	25.000.000,00	234.280,00	25.234.280,00
4541	45122060850486422610	FERA SANTI	BANK SYARIAH IND.	08/06/2022	25.000.000,00	137.503,00	25.137.503,00
4542	50622090209134325907	RAMANG SK. RAHIM	MEGA SYARIAH	02/09/2022	25.000.000,00	75.175,00	25.075.175,00
4543	45122092004993442206	FATMI ANDARI	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
4544	45122052041245292008	DEADY RIZKY YUNANTO	BANK SYARIAH IND.	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
4545	1101199028	BADIAH	CIMB NIAGA	27/11/2019	25.000.000,00	1.306.500,00	26.306.500,00
4546	1301231390	WIDIANINGRUM	BANK SYARIAH IND.	17/01/2018	25.000.000,00	1.737.577,00	26.737.577,00
4547	45122122743771384308	ERNI ERAWATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4548	45122052342648300613	YAYUK SUPRIYO	BANK SYARIAH IND.	23/05/2022	25.000.000,00	153.632,00	25.153.632,00
4549	1301180220	SUWONO	CIMB NIAGA	18/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
4550	14722092731326143907	SUHENDRO BAMBANG SUBROTO	BMI	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
4551	42522123007379045213	RIFA BILQIS	BJBSYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4552	45122123046689281008	SUNARSI MAKAWARU	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4553	45122120132692032611	ISMAIL AGUS	BANK SYARIAH IND.	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
4554	45122121939052534507	MENGSI MAKALALAG	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4555	45122122845287443311	ARINURTIA RACHMAJATI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4556	50622121312864193906	ZAINAL ABIDIN	MEGA SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4557	2600037539	DARWIS DIMENG METTE	BANK SYARIAH IND.	03/09/2019	25.000.000,00	1.367.525,00	26.367.525,00
4558	1000974295	IMAM ROSIDI	BANK DKI	18/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
4559	45122110322865573511	WULANDARI FERA YANTI	BANK SYARIAH IND.	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
4560	15322122615843172013	WISDAR	BANK SINARMAS	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4561	45122121538008354108	SAHARA	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
4562	14722092130680560811	MARTHIAS PANDU WICAKSONO	BMI	21/09/2022	25.000.000,00	63.371,00	25.063.371,00
4563	14722122139933525006	RINA MULYANI	BMI	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4564	0700041633	AHMAD FARHAN	BANK SYARIAH IND.	05/05/2017	25.000.000,00	1.737.577,00	26.737.577,00
4565	11522122701254135113	SRI SULASTRI NINGSIH	BANK JAMBI SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4566	14722112137077404814	ABU HANIFA	BMI	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
4567	11422092302282044509	NUR MAHMUDAH	BANK JATIM	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
4568	45122122744051291910	ERNI KURNIAWATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4569	45122120634188200913	HENNY EKAWATI	BANK SYARIAH IND.	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4570	45122121236016253009	OHIM ABDUL ROHIM	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4571	45122122140808275410	ANGGI FEBRIYANA	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4572	45122051036186120913	CITRA ELDITHIA SURYADI	BANK SYARIAH IND.	10/05/2022	25.000.000,00	166.738,00	25.166.738,00
4573	45122112430628082314	SULISTIANIK	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
4574	45120092164688474108	ADY RISDIANTO	BANK SYARIAH IND.	21/09/2020	25.000.000,00	1.030.660,00	26.030.660,00
4575	45122101816735405210	DARMAZI	BANK SYARIAH IND.	18/10/2022	25.000.000,00	46.596,00	25.046.596,00
4576	45122122743828520309	MUHAMMAD MUSTAFA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4577	01121121602684160109	ULIL AMRI	BANK DANAMON	16/12/2021	25.000.000,00	504.715,00	25.504.715,00
4578	14722062417990232512	DHANY PRISTIANTO INDIRWAN	BMI	24/06/2022	25.000.000,00	121.373,00	25.121.373,00
4579	45122122744647323414	MUHAMMAD FARIZ AZHAM	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4580	14722100432323571112	YENI	BMI	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
4581	45122122946187061111	ZAINUDIN	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4582	45122092708299305109	MARIYATUL KIBTIYAH	BANK SYARIAH IND.	27/09/2022	25.000.000,00	59.643,00	25.059.643,00
4583	45122090799593222307	HAFSAH	BANK SYARIAH IND.	07/09/2022	25.000.000,00	72.069,00	25.072.069,00
4584	45122121638846050013	UNGGUL SETIAJI	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4585	45122123047397141714	EDI SUSANTO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4586	51722112507834054813	YOSEP LESMANA	BANK PANIN SYARIAH	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
4587	45122121537737025905	DEWI MURNIATI	BANK SYARIAH IND.	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
4588	45122060951283193710	MUALLIMAH	BANK SYARIAH IND.	09/06/2022	25.000.000,00	136.495,00	25.136.495,00
4589	50622122713675001011	MARYANTI	MEGA SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4590	15322122215594565009	RICO ADITYA	BANK SINARMAS	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4591	45122121437632440713	NOER LAENA	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
4592	2300275730	NURBAYA	BANK SYARIAH IND.	15/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
4593	3900018201	MACHMUD SABUKU	BANK SYARIAH IND.	19/12/2019	25.000.000,00	1.290.705,00	26.290.705,00
4594	14722122039793011508	NURRAKHMA EKA ADHITYAWATI	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4595	14722102434707394813	AHMAD ALDJUFRI	BMI	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
4596	14722120938913030413	SRI SULASTRI WULANDARI	BMI	09/12/2022	25.000.000,00	14.290,00	25.014.290,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4597	45122061453303535309	ERVIDA AISYAH NASUTION	BANK SYARIAH IND.	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
4598	15322063006254485812	BAHIROTUL MILLAH	BANK SINARMAS	30/06/2022	25.000.000,00	1.004,00	25.001.004,00
4599	14722122840933481713	BUDI HARTONO	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4600	15322123016318055014	ZAENAL ARIFIN	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4601	51722122208603351510	SITI SYAVA ALVIANI	BANK PANIN SYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4602	11922122703490534611	MULYADI	BANK RIAU	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4603	14721031208350224813	SUTIYEM	BMI	12/03/2021	25.000.000,00	874.629,00	25.874.629,00
4604	45122111627610070614	G RIZKI NURUL KHOTIMAH	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
4605	45122110423169463509	NURAENI	BANK SYARIAH IND.	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
4606	45122121336647230806	FIRDAN ASDI FAHMI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4607	45122121437592082112	SLAMET JAYADI	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
4608	14722110135564013109	MARLINDA	BMI	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
4609	45122092909211270508	M YUSUF	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
4610	45122121235996392009	ASRIN BUNTUAN	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4611	45122122342314302311	ANTON WINARTO SPD	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4612	02220112425256325910	SRI MANDA SARI	CIMB NIAGA	24/11/2020	25.000.000,00	969.881,00	25.969.881,00
4613	45122123047272344111	HARRY NOOR SUKARNA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4614	14722122840963493214	MUHAMMAD FAJAR	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4615	45122122241332353009	EVA KHOLISOH	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4616	45122061453848165713	IHAT	BANK SYARIAH IND.	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
4617	11822122802102000612	DELFI ARSYAH HIDAYAT	BANK NAGARI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4618	45122122743853191709	ZALIFA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4619	45122123047150415810	MAYA RESTI INDRIANI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4620	45122111627412211511	IKKE MELIYANTI	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
4621	45122120533160020208	INAYAH	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4622	1100943753	AHMAD RIFAI	BANK SYARIAH IND.	28/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
4623	01322121312185361912	RAHWINI	BANK PERMATA SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4624	01322110410832445208	ABU BAKAR SYARIFUDDIN	BANK PERMATA SYARIAH	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
4625	14722110335902183209	RIDWAN GAZALI SANGADJI	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
4626	14722123041231421611	KHANSA GINTING	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4627	0900214696	NOER CHUSNA MUTIARA	BANK SYARIAH IND.	12/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
4628	1301039186	MISTAHAR	BANK SYARIAH IND.	26/04/2016	25.000.000,00	1.737.577,00	26.737.577,00
4629	2600035964	NURHIKMA	BANK SYARIAH IND.	06/02/2019	25.000.000,00	1.517.576,00	26.517.576,00
4630	45122120233009235509	DEDEH HADIJAH	BANK SYARIAH IND.	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
4631	45122122140786154610	SITI NURAINI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4632	01122122803063260211	LIDIA	BANK DANAMON	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4633	14722122840941543213	RUSMA RAMAYANA	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4634	02220112325171563813	SULAEMAN. R	CIMB NIAGA	23/11/2020	25.000.000,00	970.831,00	25.970.831,00
4635	45122092909276084808	SUYATNO	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
4636	45122062157379415309	ALPI SAHRIN	BANK SYARIAH IND.	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
4637	45122110723720163410	ARDIANTO	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
4638	45122122642688321909	CHOLIS DWI PRATOMO	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4639	45122040528665213909	ABDULLAH	BANK SYARIAH IND.	05/04/2022	25.000.000,00	202.021,00	25.202.021,00
4640	45122091302185120608	AULIA HIDAYAHTULLAH PAKAYA	BANK SYARIAH IND.	13/09/2022	25.000.000,00	68.341,00	25.068.341,00
4641	02222052004651195609	WIJI	CIMB NIAGA	20/05/2022	25.000.000,00	156.657,00	25.156.657,00
4642	45122101716020121810	ARMAN	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
4643	11722121902191062309	EVA JULYANTI	BANK BPD SUMUT	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4644	45122123047429224014	MAWAR RIKA APRILIA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4645	51722033001884573212	JUBAEDA LAGARATA	BANK PANIN SYARIAH	30/03/2022	25.000.000,00	208.070,00	25.208.070,00
4646	11922122203423252612	AGUS WIDODO	BANK RIAU	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4647	45122042733970181108	TEGAR RAHMANTO	BANK SYARIAH IND.	27/04/2022	25.000.000,00	179.843,00	25.179.843,00
4648	45122021014540035813	TRI AKBAR TANJUNG	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
4649	45122122744042381710	RUSMIN SANGADJI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4650	01122122903090551013	ANGGA PRASETYO	BANK DANAMON	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4651	1301241635	YULIANA	BTN	14/02/2018	25.000.000,00	1.737.577,00	26.737.577,00
4652	14722060615358505908	NUR YUSRAN	BMI	06/06/2022	25.000.000,00	139.519,00	25.139.519,00
4653	1301045327	SUMARTI	BANK SYARIAH IND.	31/05/2016	25.000.000,00	1.737.577,00	26.737.577,00
4654	45122112831175152207	SRI RAHAYU TILOLA	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
4655	45122122141082541813	ZULKIFLI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4656	45122011405580311309	MUCHAMAD NURDIN	BANK SYARIAH IND.	14/01/2022	25.000.000,00	283.677,00	25.283.677,00
4657	14722100532487301312	AFRIANA ISFANDIARI IRSAN	BMI	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
4658	45122101415783382614	SRI JULYANI	BANK SYARIAH IND.	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
4659	45122120935720392113	SHAFA ANBIYAA	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
4660	2800227662	YUSEP	BANK SYARIAH IND.	12/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
4661	1000979944	TUTI FAUZIAH	BANK SYARIAH IND.	04/08/2017	25.000.000,00	1.737.577,00	26.737.577,00
4662	3900015935	IIN ZUNANI	BANK SYARIAH IND.	02/08/2018	25.000.000,00	1.737.577,00	26.737.577,00
4663	15322123016282282213	ISMI	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4664	45122021816397075408	SURIYATI LAIYA	BANK SYARIAH IND.	18/02/2022	25.000.000,00	248.394,00	25.248.394,00
4665	45122062157373055009	MUHAMMAD ZAKY IRJA NAIM	BANK SYARIAH IND.	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
4666	45122112128781261610	TRENDY BREGANTORO ISNANDIKO	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
4667	45122123047288575811	BAMBANG SUGIHARTO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4668	2300328357	SITI NUR WAHIDAH	BANK SYARIAH IND.	10/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
4669	45122122140988050812	YUARTO SETIAWAN	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4670	14722122840908503112	PUSPITA RATU DEWANGGA	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4671	45122121938942585706	ANDI RASDIYANAH	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4672	02222121516596294706	MUHAIMINA	CIMB NIAGA	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
4673	14722090929212515711	KURNIATI	BMI	09/09/2022	25.000.000,00	70.826,00	25.070.826,00
4674	14722120538487004812	SITTI YAMNI	BMI	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4675	02222122817494335611	ANNY ROHIMAH	CIMB NIAGA	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4676	11622090902132330207	FITRI WAHYUNI	BANK BPD ACEH	09/09/2022	25.000.000,00	70.826,00	25.070.826,00
4677	45122093009857045411	FEBRIYANTI	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
4678	45122122642687311909	DESI SETYANINGSIH	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4679	50622122113321584210	SARJONO	MEGA SYARIAH	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
4680	45121041321206340010	AULIA ANDIKA PUTRI	BANK SYARIAH IND.	13/04/2021	25.000.000,00	847.585,00	25.847.585,00
4681	45122120132724105511	ABYAN FAISAL PUTRATAMA	BANK SYARIAH IND.	01/12/2022	25.000.000,00	19.260,00	25.019.260,00
4682	45122122040148153709	KAMAL	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4683	45122123047309310613	MUHRIFIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4684	45122091302227242308	KAMSIAH	BANK SYARIAH IND.	13/09/2022	25.000.000,00	68.341,00	25.068.341,00
4685	45122120835222043012	RUSMIYATUN	BANK SYARIAH IND.	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
4686	45122122744094073210	NAIMAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4687	45122121236273105910	KARSIPAH	BANK SYARIAH IND.	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4688	11522122901269162613	NANIK SORAYA	BANK JAMBI SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4689	45122123047276584411	SRI RAZENI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4690	45122122744031511410	MUH AN NASHRULLAH K. SAMMA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4691	14722122039832190309	ZEEVA KHALILAH FAIRUZY	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4692	45122111728123223214	SYAMSUL ARIF SARIFUDIN	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
4693	45122051338819442713	MUHAMMAD AMIN QODRI SYAHNAIDI	BANK SYARIAH IND.	13/05/2022	25.000.000,00	163.713,00	25.163.713,00
4694	14722061316637421912	ESA KARTIKA	BMI	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
4695	14722112437686055011	JENAL ARIPIN	BMI	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
4696	15322123016313044414	ANDI ISMAIL	BANK SINARMAS	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4697	45122090598185323507	SUCI INDAH PERMATA SARI	BANK SYARIAH IND.	05/09/2022	25.000.000,00	73.312,00	25.073.312,00
4698	14722122340270315810	AMALIA FITHRI NURUL IZZAH	BMI	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4699	45122091904698411210	RIKAWATI	BANK SYARIAH IND.	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
4700	45122122946416301912	ABDUL AZIZ	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4701	45122122341942345106	SUPARMI	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4702	45122122945971200410	ARTHANTHI YAN PRATIWI SARI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4703	45122121337036572710	IRSAM ARSYAD	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4704	45122112229374271310	INDAH IMAWATI	BANK SYARIAH IND.	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
4705	45122120935708130313	UKAR	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
4706	45122122643372502312	MUHAMMAD ANAS ARRISKONI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4707	51722123008812125111	ERUS	BANK PANIN SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4708	14722121238989553210	SURIYANTI	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4709	14721062117507545509	MOH ROFIQ A	BMI	21/06/2021	25.000.000,00	789.273,00	25.789.273,00
4710	45122122643086300411	SYARIFUL MAHSYAR	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4711	45122123046974300910	FADHILA KHOIRUN NISA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4712	11622123003246301710	SUSILAWATI	BANK BPD ACEH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4713	14722110235782145810	RULLI SUGIYANTO	BMI	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
4714	45122122946489330413	SURYO AGUNG NUGROHO	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4715	45122122643501192313	POLY DJ HUSAIN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4716	022220125009671547 11	NAJMA WAFEVA AHMADA	CIMB NIAGA	25/01/2022	25.000.000,00	272.588,00	25.272.588,00
4717	45122102619952375913	IHSAN FAUZI	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
4718	45122102720404222512	REVA ALIFIA	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
4719	14722110836409541807	HADIDJAH SUKO	BMI	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
4720	45122112932087115810	MACHMUDI	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
4721	45122110724064243214	TRI SANTOSO	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
4722	14722112337470192909	YUSNI SINYO	BMI	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
4723	45122102820553424008	SAUDA LAKORO	BANK SYARIAH IND.	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
4724	14722112237348455110	MUSLIMIN	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
4725	45122110121826465810	PARYONO	BANK SYARIAH IND.	01/11/2022	25.000.000,00	37.898,00	25.037.898,00
4726	14722110335905313409	SETIAWATI ADRIAS	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
4727	15322103112830234611	AHMAD ROMZI HAMID	BANK SINARMAS	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
4728	45122101715966584509	SUMIATIK	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
4729	45122112931802293207	BAHRYAN PURMADIPTA	BANK SYARIAH IND.	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
4730	45122101716026242210	NUR ANNA	BANK SYARIAH IND.	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
4731	45122111219089322213	NUGRAH NURSYAFIQA	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
4732	45122102720078551309	JOHANDI	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
4733	45122111426493424813	MAHDINI TUTIANA	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
4734	11122100400432051314	YULISMA HALIM	BANK DKI	04/10/2022	25.000.000,00	55.294,00	25.055.294,00
4735	45122111526682195109	KHANSA ALQURRATUAINI P S	BANK SYARIAH IND.	15/11/2022	25.000.000,00	29.200,00	25.029.200,00
4736	14722110436073354708	MOHAMAD RASYAH FAJRIAN RUMADAY	BMI	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
4737	45122110724061503014	YAHYA KAMAL BONE	BANK SYARIAH IND.	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
4738	45122110824338440109	ARIF TRI PUTRA	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
4739	45122100310250552709	RININTA ISMAIL	BANK SYARIAH IND.	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
4740	45122102619871224412	FERAWATI	BANK SYARIAH IND.	26/10/2022	25.000.000,00	41.626,00	25.041.626,00
4741	45122101113642503908	M DEWANI ADIL KH	BANK SYARIAH IND.	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
4742	01122110702574434114	TRI HANDAYANI	BANK DANAMON	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
4743	45122111125618185806	MIRNAWATI S PD	BANK SYARIAH IND.	11/11/2022	25.000.000,00	31.685,00	25.031.685,00
4744	45122111828447560012	UZHA KIRANA DEWI	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
4745	45122112530754392909	ISTIQAMATUD DINIYYA MUTTAQIN	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
4746	14722112837897220108	ALKHALIFI NAZIRUL ASROFI TOMA	BMI	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
4747	45122102720407472912	TAQIYYUDDIN	BANK SYARIAH IND.	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
4748	45122111727930532611	FATTAN MAHESWARA CAKRADARI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
4749	02222111415124422709	SUWAN	CIMB NIAGA	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
4750	14722101934058561609	RISNA PANTU	BMI	19/10/2022	25.000.000,00	45.975,00	25.045.975,00
4751	3900013714	SAMSUDIN NAPITUPULU	BANK SYARIAH IND.	25/11/2016	25.000.000,00	1.737.577,00	26.737.577,00
4752	1100955522	MUHAMMAD ALI RIFQI ABIDIN	BANK SYARIAH IND.	29/09/2017	25.000.000,00	1.737.577,00	26.737.577,00
4753	45122122945676321008	ANTO SARI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4754	11622120602877545010	AMAT	BANK BPD ACEH	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4755	50622100610377391509	NOVITA LAYA	MEGA SYARIAH	06/10/2022	25.000.000,00	54.052,00	25.054.052,00
4756	45122090699423024011	HARLINAH	BANK SYARIAH IND.	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
4757	45122120533753042814	MUHAMMAD RIDHO HAFIDZ	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4758	45122122845416144212	BAMBANG IMKANI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4759	01122122703047422413	SUPARMI	BANK DANAMON	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4760	45122121939401304009	CHAMIDATUL CHURROYASIN	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4761	45121043024003040010	RONI FAHMI	BANK SYARIAH IND.	30/04/2021	25.000.000,00	833.218,00	25.833.218,00
4762	45122123047442555114	DEWI RAHMAWATI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4763	42522122207019191909	ULFAH NUROHIBAH	BJBSYARIAH	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4764	45122121336827481308	MOCHAMMAD ILHAM FARID	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
4765	14722122840886195811	SITI QONAAH	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4766	45122112430566460113	BAGUS MASSYANTO	BANK SYARIAH IND.	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
4767	42522051001232034210	TETEN ALI MULKU ENGKUN	BJBSYARIAH	10/05/2022	25.000.000,00	166.738,00	25.166.738,00
4768	45122123047411272614	EDI INDRA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4769	14722040108751402411	SALMAN RABBANI PUTRA GUNAWAN	BMI	01/04/2022	25.000.000,00	206.054,00	25.206.054,00
4770	51721072710855195312	DEWI RIWAYAH	BANK PANIN SYARIAH	27/07/2021	25.000.000,00	738.091,00	25.738.091,00
4771	45122121939569092111	ALFA ZAIDAN ALLATIF	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4772	2600037204	ANDI AFRIADI	BANK SYARIAH IND.	02/08/2019	25.000.000,00	1.390.500,00	26.390.500,00
4773	0900279882	ABDUL WAHAB BANGKONA	BANK SYARIAH IND.	06/02/2019	25.000.000,00	1.517.576,00	26.517.576,00
4774	0900281847	MUCHAMMAD SISWONO	BANK SYARIAH IND.	04/03/2019	25.000.000,00	1.498.910,00	26.498.910,00
4775	11422110402586110713	HILMAN DZULFIKAR	BANK JATIM	04/11/2022	25.000.000,00	36.034,00	25.036.034,00
4776	50622122913871191311	RINA MARLINA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4777	14722123041190310810	SUNARLIN	BMI	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4778	11922122603447303409	AMBYARIAH	BANK RIAU	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4779	02222111615230581611	ABDUL MUJIB	CIMB NIAGA	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
4780	45122031522635345210	SAFRIANA	BANK SYARIAH IND.	15/03/2022	25.000.000,00	223.191,00	25.223.191,00
4781	45122111025408205709	RAFI'UL AIN	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
4782	15321052404831563109	WIWIN PURWASIH	BANK SINARMAS	24/05/2021	25.000.000,00	812.936,00	25.812.936,00
4783	45122122743790285108	REGAN AQILLA HERMANSYAH	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4784	45122111727922562211	NABIEL GILDAS HALFAWY	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
4785	1600020212	MUHAMMAD NUR HIDAYAH	BANK SYARIAH IND.	20/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
4786	45122123047065033310	ELMIDA ZAKIATI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4787	45122122845351301712	TIARA FIRDAUSI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4788	20021081601170262813	DWI MAHDIANI PRATIWI	BTN	16/08/2021	25.000.000,00	705.221,00	25.705.221,00
4789	45122111025128393106	SAHRIANI HR	BANK SYARIAH IND.	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
4790	45122122845464530213	AMALIA FAUZIAH RAHMAH	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4791	02221053108467093010	NURUL INDRIHABSARI	CIMB NIAGA	31/05/2021	25.000.000,00	807.020,00	25.807.020,00
4792	14720121148183174710	MASRUROH	BMI	11/12/2020	25.000.000,00	953.737,00	25.953.737,00
4793	14722121639440295806	HASAN BASRI TAFALAS	BMI	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4794	45122011706180240211	YENI RACHMAN KHASIM	BANK SYARIAH IND.	17/01/2022	25.000.000,00	280.653,00	25.280.653,00
4795	45122123047200121411	SRIATUN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4796	45120021820528151108	ERNA	BANK SYARIAH IND.	18/02/2020	25.000.000,00	1.235.788,00	26.235.788,00
4797	42720091033960551313	AUDY FERDIANANDA	BANK SYARIAH IND.	10/09/2020	25.000.000,00	1.041.106,00	26.041.106,00
4798	42522121606844222608	TITIK NUR CHOLIFAH	BJBSYARIAH	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4799	11622120502862252712	MUMTAZUL FAKHRI	BANK BPD ACEH	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4800	45120050835073182214	ARNO PRIMADITYA	BANK SYARIAH IND.	08/05/2020	25.000.000,00	1.159.814,00	26.159.814,00
4801	15322122916099344908	ADE IMAMATUS ZAHRO	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4802	11622111002663411107	ARIDA	BANK BPD ACEH	10/11/2022	25.000.000,00	32.307,00	25.032.307,00
4803	45122103121363134811	MUTA ALIM	BANK SYARIAH IND.	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
4804	01122123003128093213	ANDI PRASETIO	BANK DANAMON	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4805	45122042633620450509	RAIDPAL MACHMUD S HUT	BANK SYARIAH IND.	26/04/2022	25.000.000,00	180.851,00	25.180.851,00
4806	45122111627282481810	DARMAWATI	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
4807	45122123047037222710	IMAM KUSMAYADI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4808	15322112914281522111	MANSUR	BANK SINARMAS	29/11/2022	25.000.000,00	20.502,00	25.020.502,00
4809	02222122717369441411	SUNAWARDI	CIMB NIAGA	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4810	45120090260035043510	DHEA ZAKIA MILLAH NUR'GRAHA	BANK SYARIAH IND.	02/09/2020	25.000.000,00	1.048.703,00	26.048.703,00
4811	14722112237335433710	TRI HANDAYANI	BMI	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
4812	15322122615844102613	DINA FITRIATUL K	BANK SINARMAS	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4813	14722122941028544110	AHID HIDAYAT	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4814	14722122840972075014	SRI ARIATI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4815	02222122717436521914	SULISWANTO	CIMB NIAGA	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4816	14722122640386323610	HANI KHAIRANI SURAHMAN	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4817	45122090800644354511	NANANG HERDI YANA	BANK SYARIAH IND.	08/09/2022	25.000.000,00	71.448,00	25.071.448,00
4818	45122122341926074306	HENIX OKTAVIANA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4819	45122122946301314611	WAHDAH SITI AISYAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4820	20022122202056003814	THORIQ ARRIDLWAN	BTN	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4821	15322122816085311914	FEBRIDAWATI ASMI	BANK SINARMAS	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4822	45122122040155423909	SOFYAN	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4823	50622122913925182414	IKA NORA	MEGA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4824	14722121939566351907	LINA ROYANI	BMI	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4825	15322120814754325909	HARYADI	BANK SINARMAS	08/12/2022	25.000.000,00	14.911,00	25.014.911,00
4826	14722091529826045806	MOH AQIL AUFA DIKO	BMI	15/09/2022	25.000.000,00	67.099,00	25.067.099,00
4827	45121061133765574711	MUHAMMAD FAISAL	BANK SYARIAH IND.	11/06/2021	25.000.000,00	797.724,00	25.797.724,00
4828	45122123046773280209	Fathiya El Huda	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4829	45122122743833040609	ERSA HERWINDA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4830	01322120511911072914	SADIYAN	BANK PERMATA SYARIAH	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
4831	45122121939302330809	DIAN ARYANI MAULIDYA	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4832	14722091930184572207	HUSMIN FAJRIN HULINGGI	BMI	19/09/2022	25.000.000,00	64.614,00	25.064.614,00
4833	01322112211463295214	FRENKY DWIHANDANA	BANK PERMATA SYARIAH	22/11/2022	25.000.000,00	24.851,00	25.024.851,00
4834	01122122002935465811	WARTONO	BANK DANAMON	20/12/2022	25.000.000,00	7.455,00	25.007.455,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4835	11622031100488204210	SRI WAHYUNI	BANK BPD ACEH	11/03/2022	25.000.000,00	227.224,00	25.227.224,00
4836	45122092307111135511	LUTFI ADI PUTRA	BANK SYARIAH IND.	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
4837	45122122643132381611	ZAHROTUL HAFIZOH PANJAITAN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4838	02222033103051021411	JENAL AWANUDIN	CIMB NIAGA	31/03/2022	25.000.000,00	207.062,00	25.207.062,00
4839	45122102519410403612	ANGGRA MURDIANTO	BANK SYARIAH IND.	25/10/2022	25.000.000,00	42.247,00	25.042.247,00
4840	14722122740585103508	APRIS ISMAIL	BMI	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4841	45122122845219481311	DINDA SEKAR DAMAYANTI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4842	01122120602817195910	PERI KOKO RITONGA	BANK DANAMON	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4843	01322122912901402714	RAYYAN JADDA FILLAH	BANK PERMATA SYARIAH	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4844	14722090628502360807	KASHRINA MASYID AZKA	BMI	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
4845	14722121939717135011	MASNI LEBA	BMI	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4846	45122122040202435709	NURBAETI	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4847	45122101415549002210	MUSTAFA	BANK SYARIAH IND.	14/10/2022	25.000.000,00	49.081,00	25.049.081,00
4848	45121041621787510509	HASNIA	BANK SYARIAH IND.	16/04/2021	25.000.000,00	845.050,00	25.845.050,00
4849	51722122308657270314	MOHAMAD SUBKI	BANK PANIN SYARIAH	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4850	14722122840768025008	KUSNUL KOTIMAH	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4851	45122123047398061814	SAEPUDIN	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4852	02222122717328203608	HAERATON	CIMB NIAGA	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4853	14722091429732360509	MUJIBURRAHMAN	BMI	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
4854	45122123047106224110	MUHAMMAD RASYA NAUFALIANOOR	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4855	45122123047390381214	NADIAH KHALISHAH PURNAMADEWI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4856	14722090628506311207	HAYATUN	BMI	06/09/2022	25.000.000,00	72.690,00	25.072.690,00
4857	45122122643601431614	ABILAWA SAKTI ANINDYAJATI	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4858	50622121513083021611	RATNI AISIYAH	MEGA SYARIAH	15/12/2022	25.000.000,00	10.562,00	25.010.562,00
4859	45122122040079421709	HIDAYATUL IHSAN	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4860	02222121616690412910	FATKHU RAHMA IZZATI	CIMB NIAGA	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
4861	14722032808030100510	BENNY	BMI	28/03/2022	25.000.000,00	210.086,00	25.210.086,00
4862	45122122743898412809	SURIATI	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
4863	45122121939394473709	JHON KENEDI	BANK SYARIAH IND.	19/12/2022	25.000.000,00	8.077,00	25.008.077,00
4864	02222122917649204713	DEWI TRISNOWATI	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4865	02222123017750012713	ANIS FADLILATUL MAULUDIYAH	CIMB NIAGA	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4866	14722063018768551909	FANY ADHIATI	BMI	30/06/2022	25.000.000,00	115.324,00	25.115.324,00
4867	14722091630114333310	RISMAN	BMI	16/09/2022	25.000.000,00	66.477,00	25.066.477,00
4868	14722122640488402612	TETRA YUDHA BAKTI P	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4869	45122030921069393012	MUHAMMAD FAHRIZAL RIZKY KUSUMA	BANK SYARIAH IND.	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
4870	45122120232928440709	IKA LAILIANA HIDAYATI	BANK SYARIAH IND.	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
4871	45122121437520053511	PARYONO	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
4872	45122122342161561910	YUNANTO SIGIT NUGROHO	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
4873	45122012609522594709	YUNUS HUNAENI	BANK SYARIAH IND.	26/01/2022	25.000.000,00	271.580,00	25.271.580,00
4874	14722122039783440708	AZUAN RESTU BAIHAKKI	BMI	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
4875	45122123047404092114	RIO PRATAMA	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
4876	14722110336011410212	MOH. ALI BAKRI MARWAN	BMI	03/11/2022	25.000.000,00	36.656,00	25.036.656,00
4877	15322122916187480714	ENCANG SUPRIATNA	BANK SINARMAS	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
4878	45122041130179192113	RR JULIA SRI SUCAHYATI	BANK SYARIAH IND.	11/04/2022	25.000.000,00	195.973,00	25.195.973,00
4879	45122102418589491310	SULISTIAWATI	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
4880	45122112530736171809	RASDIANA	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
4881	50622092009748352007	SYAMSIAR A. BUDUL	MEGA SYARIAH	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
4882	14722122640375562110	M ILHAM FACHRI	BMI	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
4883	45122092307160293412	BONY IRAWAN SUDIRMAN	BANK SYARIAH IND.	23/09/2022	25.000.000,00	62.128,00	25.062.128,00
4884	45122110222099235408	AGUNG CAHYANTO	BANK SYARIAH IND.	02/11/2022	25.000.000,00	37.277,00	25.037.277,00
4885	45122011003582425111	ASHAR	BANK SYARIAH IND.	10/01/2022	25.000.000,00	287.710,00	25.287.710,00
4886	14722122840823103610	ROLYAH BAHTIAR	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4887	45120082658196380711	SAPINI	BANK SYARIAH IND.	26/08/2020	25.000.000,00	1.055.351,00	26.055.351,00
4888	45122053045664254511	MILYUNARTO	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
4889	45122120935604222310	MUHAMMAD HUSNUL FAEYZAN	BANK SYARIAH IND.	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
4890	45122122241485262110	VINSCHA NOVINZA AHIRA RIFDY	BANK SYARIAH IND.	22/12/2022	25.000.000,00	6.213,00	25.006.213,00
4891	45121060231006185011	SITTI HUSNAH	BANK SYARIAH IND.	02/06/2021	25.000.000,00	805.330,00	25.805.330,00
4892	14722121238995253810	IRWAN ARI	BMI	12/12/2022	25.000.000,00	12.426,00	25.012.426,00
4893	02220102322574425610	NURHAYA	CIMB NIAGA	23/10/2020	25.000.000,00	1.000.271,00	26.000.271,00
4894	45122113032233582609	ARIYANTI PUSPITA RAHAYUNINGSIH	BANK SYARIAH IND.	30/11/2022	25.000.000,00	19.881,00	25.019.881,00
4895	14722062317811200411	AISYAH SHINEA LAEYLASSAF	BMI	23/06/2022	25.000.000,00	122.381,00	25.122.381,00
4896	02222112415632484510	SENIMAH	CIMB NIAGA	24/11/2022	25.000.000,00	23.609,00	25.023.609,00
4897	1301267113	MONICHA JUANDA	BANK SYARIAH IND.	23/05/2018	25.000.000,00	1.737.577,00	26.737.577,00
4898	45122053045493304610	TRIO RIZKY SAPUTRA	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
4899	2800252244	WAHYUDIN	BANK SYARIAH IND.	12/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
4900	45122041831674372614	AFIF NAUFAL	BANK SYARIAH IND.	18/04/2022	25.000.000,00	188.916,00	25.188.916,00
4901	45121031014765564608	SYAFIQ SALIM ABDULLAH	BANK SYARIAH IND.	10/03/2021	25.000.000,00	876.319,00	25.876.319,00
4902	14722122840937302213	ASHABUL KAHFI AR'RUM	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4903	45121121481573024012	NUR SHABRINA	BANK SYARIAH IND.	14/12/2021	25.000.000,00	508.002,00	25.508.002,00
4904	14722120638534051808	ANITA MUSNAINI	BMI	06/12/2022	25.000.000,00	16.153,00	25.016.153,00
4905	14722122840948404813	RENADA ARISTYA	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
4906	45122111728019443912	SUARDI	BANK SYARIAH IND.	17/11/2022	25.000.000,00	27.958,00	25.027.958,00
4907	45122071873358290507	SUHARDI	BANK SYARIAH IND.	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
4908	45122072879917010510	NOVA SILVANA SABIRIN	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
4909	45122082291402261408	REVANDRA ZAHFRI FARELESYA	BANK SYARIAH IND.	22/08/2022	25.000.000,00	82.010,00	25.082.010,00
4910	45122082291487401109	MOKHAMMAD FAISOL AMRI	BANK SYARIAH IND.	22/08/2022	25.000.000,00	82.010,00	25.082.010,00
4911	45122082492766170907	TRY AYU AMALIA	BANK SYARIAH IND.	24/08/2022	25.000.000,00	80.767,00	25.080.767,00
4912	45121121481563273412	DWI OKTAVIANI LESTARI	BANK SYARIAH IND.	14/12/2021	25.000.000,00	508.002,00	25.508.002,00
4913	11122081100310473209	EDDY RUSWANTO	BANK DKI	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
4914	11122072200269374608	IDA ELFINA NAINGGOLAN	BANK DKI	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
4915	11422070501354522007	RETNO PUJIANTO	BANK JATIM	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
4916	11622070601416325907	EKA SANTI	BANK BPD ACEH	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
4917	2300388352	MEGAWATI	BANK SULSELBAR SYARIAH	07/07/2022	25.000.000,00	-	25.000.000,00
4918	2300389253	MUHTAR	BANK SULSELBAR SYARIAH	05/08/2022	25.000.000,00	-	25.000.000,00
4919	2300389399	ASFAR	BANK SULSELBAR SYARIAH	10/08/2022	25.000.000,00	-	25.000.000,00
4920	12822070500353040610	AKHMAD	BANK NTB SYARIAH	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
4921	14722071821440042912	HERU BAHARUDIN	BMI	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
4922	14722070719879120912	RAIDHAN RYANTAMA ILYAS	BMI	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
4923	14722060315219580113	LUSIANI	BMI	03/06/2022	25.000.000,00	142.543,00	25.142.543,00
4924	14722072222301265109	RIZKI NURHIDAYATI	BMI	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
4925	14722072021877144812	TJAHJONO HERU SUBEKTI	BMI	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
4926	14722071821385280511	ANDIE HAKIM	BMI	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
4927	14722082927433370708	FEBRIYANTO KAHARU	BMI	29/08/2022	25.000.000,00	77.661,00	25.077.661,00
4928	14722072122059513410	HENDRIATI	BMI	21/07/2022	25.000.000,00	101.891,00	25.101.891,00
4929	14722061316609093911	BEKTI SUKOCO	BMI	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
4930	14722082627333034110	NURYANTO	BMI	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
4931	14722080924673500210	MUSLIMIN	BMI	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
4932	20022051800530092211	RATNA KUSUMA WARDANI	BTN	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
4933	50621032403538260413	ABDUL KHOLIK	MEGA SYARIAH	24/03/2021	25.000.000,00	864.487,00	25.864.487,00
4934	45121121682722560112	SITI MULYANI	BANK SYARIAH IND.	16/12/2021	25.000.000,00	504.715,00	25.504.715,00
4935	45121120177481543511	MEGAWATI LESTARI	BANK SYARIAH IND.	01/12/2021	25.000.000,00	529.367,00	25.529.367,00
4936	45121101562927552113	MUHAMMAD BADAR	BANK SYARIAH IND.	15/10/2021	25.000.000,00	606.611,00	25.606.611,00
4937	45120051335542234113	ZULFARID HIMAWAN SATRIA	BANK SYARIAH IND.	13/05/2020	25.000.000,00	1.155.066,00	26.155.066,00
4938	45120090360565294612	MUHAMAD FAHREZA HARVIAN	BANK SYARIAH IND.	03/09/2020	25.000.000,00	1.047.754,00	26.047.754,00
4939	45120092164785394809	SABRINA RAHMAWATI	BANK SYARIAH IND.	21/09/2020	25.000.000,00	1.030.660,00	26.030.660,00
4940	42221011402640025210	HIKMATUS SHOLIHAH	BANK SYARIAH IND.	14/01/2021	25.000.000,00	922.800,00	25.922.800,00
4941	20021071901120072210	TIARA NAJMI HIKMAH NAFISA	BTN	19/07/2021	25.000.000,00	751.239,00	25.751.239,00
4942	45121041220771042009	MIRZA AULIA RAHMAN	BANK SYARIAH IND.	12/04/2021	25.000.000,00	848.430,00	25.848.430,00
4943	02221120216600363212	WARISAN	CIMB NIAGA	02/12/2021	25.000.000,00	527.724,00	25.527.724,00
4944	2200057969	DONY GREDINAND	BANK SYARIAH IND.	27/09/2018	25.000.000,00	1.737.577,00	26.737.577,00
4945	02221102614754290409	NELLY NURMALAWATI	CIMB NIAGA	26/10/2021	25.000.000,00	588.533,00	25.588.533,00
4946	45122071573189245811	DAVIT SEYEDI	BANK SYARIAH IND.	15/07/2022	25.000.000,00	105.618,00	25.105.618,00
4947	45122072277032015212	SUKARYO	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
4948	45122072577157571707	UUS MUSOLINI	BANK SYARIAH IND.	25/07/2022	25.000.000,00	99.405,00	25.099.405,00
4949	45122082291744512311	ADE PUSPITASARI	BANK SYARIAH IND.	22/08/2022	25.000.000,00	82.010,00	25.082.010,00
4950	45122072577133080907	NIRWANA	BANK SYARIAH IND.	25/07/2022	25.000.000,00	99.405,00	25.099.405,00
4951	45122072276959015911	ABDUL FAJAR ALAMSYAH	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
4952	45122082291731521711	MUHAMMAD TAUFAN SIREGAR	BANK SYARIAH IND.	22/08/2022	25.000.000,00	82.010,00	25.082.010,00
4953	45122080483706551711	WINDA HENDRYAWATI	BANK SYARIAH IND.	04/08/2022	25.000.000,00	93.193,00	25.093.193,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
4954	45222080303370533407	HARSYA KHOERUDDIN PUTRA	BJBSYARIAH	03/08/2022	25.000.000,00	93.814,00	25.093.814,00
4955	45122082593839542808	ABDULLAH JAZID	BANK SYARIAH IND.	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
4956	45122082492637372506	SRI WIDAYANTI	BANK SYARIAH IND.	24/08/2022	25.000.000,00	80.767,00	25.080.767,00
4957	45122070868231591710	HILDA SANTOSO POTABUGA	BANK SYARIAH IND.	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
4958	45122080985849584809	YATI SUHARTI	BANK SYARIAH IND.	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
4959	45122012609507084109	ELMI SUKMAWATI	BANK SYARIAH IND.	26/01/2022	25.000.000,00	271.580,00	25.271.580,00
4960	45122080282224530811	ALFIYAN FITHRONI	BANK SYARIAH IND.	02/08/2022	25.000.000,00	94.435,00	25.094.435,00
4961	45122080282226181011	IKE ARIADNA RATNASARI	BANK SYARIAH IND.	02/08/2022	25.000.000,00	94.435,00	25.094.435,00
4962	45122082392335560810	SRI LATIFAH	BANK SYARIAH IND.	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
4963	45122021716105442109	NOVIE ISTIADZAH ARIFANDI	BANK SYARIAH IND.	17/02/2022	25.000.000,00	249.402,00	25.249.402,00
4964	45122021716103481909	AMBERAN MULYADI SUBELI	BANK SYARIAH IND.	17/02/2022	25.000.000,00	249.402,00	25.249.402,00
4965	45122030920960000311	LODI AMAT ASRI	BANK SYARIAH IND.	09/03/2022	25.000.000,00	229.240,00	25.229.240,00
4966	45122032224669565010	SHANTI MAYA SUSANA	BANK SYARIAH IND.	22/03/2022	25.000.000,00	216.135,00	25.216.135,00
4967	45122070464978504911	MUHAMMAD BURMANSYAH KUSUMADIJAYA	BANK SYARIAH IND.	04/07/2022	25.000.000,00	112.452,00	25.112.452,00
4968	45122042533485583312	SUGINEM	BANK SYARIAH IND.	25/04/2022	25.000.000,00	181.859,00	25.181.859,00
4969	02221060408830195014	ERNAWATI	CIMB NIAGA	04/06/2021	25.000.000,00	803.640,00	25.803.640,00
4970	45122052342508235011	HILWANA FARHA MEDINA	BANK SYARIAH IND.	23/05/2022	25.000.000,00	153.632,00	25.153.632,00
4971	45122083196933452612	M NURHADI ARIFIN	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
4972	45122080985716360209	HARRY ZUANDA	BANK SYARIAH IND.	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
4973	45122071874082182611	RAHMAN BUDIARTO	BANK SYARIAH IND.	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
4974	45122080985708220009	MISNAWATI	BANK SYARIAH IND.	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
4975	45122062359205340612	TRI RATNO NUR IKHSAN	BANK SYARIAH IND.	23/06/2022	25.000.000,00	122.381,00	25.122.381,00
4976	45122062760260105908	MAYA SARI	BANK SYARIAH IND.	27/06/2022	25.000.000,00	118.349,00	25.118.349,00
4977	45122070666609271210	SUTANTO SAROMENG	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
4978	45122070565376250508	SRI KARTINI P	BANK SYARIAH IND.	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
4979	45122070666702510211	LENY SRI WAHYUNI	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
4980	45122070766915143606	RANIA FIDELLA PUTRI AL HADIST	BANK SYARIAH IND.	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
4981	45122070565741280510	AHMAD MUNANDA ASSAJID	BANK SYARIAH IND.	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
4982	45122081287663260306	LIA RAKHMANITA	BANK SYARIAH IND.	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
4983	45122082392039470907	GITA MEINA AMALIA	BANK SYARIAH IND.	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
4984	45122081086275181607	AKHMAD KRISNA KAMIL	BANK SYARIAH IND.	10/08/2022	25.000.000,00	89.465,00	25.089.465,00
4985	45122081890316585208	MUH ERFIADI NUR FAHMI	BANK SYARIAH IND.	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
4986	45122081588801495010	SITTI SAHRAWATI	BANK SYARIAH IND.	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
4987	45122081588794254710	AMAT MAUN	BANK SYARIAH IND.	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
4988	45122081991216262909	NURLINDAYANI	BANK SYARIAH IND.	19/08/2022	25.000.000,00	83.873,00	25.083.873,00
4989	45122082493216150110	NISRINA DWI SABSIANITA	BANK SYARIAH IND.	24/08/2022	25.000.000,00	80.767,00	25.080.767,00
4990	45122083196547585807	HAMDIYAH HAMIRI	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
4991	45122060246828551708	BETTY SEFRIATIN	BANK SYARIAH IND.	02/06/2022	25.000.000,00	143.551,00	25.143.551,00
4992	50622070706285104312	SRI LENAWATI SUCIANINGSIH	MEGA SYARIAH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
4993	50622081208144092906	FAJERI	MEGA SYARIAH	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
4994	51722061403255315210	ARHAM	BANK PANIN SYARIAH	14/06/2022	25.000.000,00	131.454,00	25.131.454,00
4995	51722080904918365906	ST AMINAH INDAR	BANK PANIN SYARIAH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
4996	42221040112887293710	IKSAN	BANK SYARIAH IND.	01/04/2021	25.000.000,00	857.726,00	25.857.726,00
4997	45120012311214213113	WISNU ADI PURNOMO	BANK SYARIAH IND.	23/01/2020	25.000.000,00	1.260.479,00	26.260.479,00
4998	14720021412817521311	USMAN MAHANGIRI	BMI	14/02/2020	25.000.000,00	1.239.586,00	26.239.586,00
4999	11522051700406040012	ALBENI RIO	BANK JAMBI SYARIAH	17/05/2022	25.000.000,00	159.681,00	25.159.681,00
5000	11622061701210423513	ASSHAQUILLE DAFFA GHAZALE	BANK BPD ACEH	17/06/2022	25.000.000,00	128.430,00	25.128.430,00
5001	11622051900886203208	LIA LESTARI	BANK BPD ACEH	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
5002	11622040600646015709	YENNI WAHYUNI SIREGAR	BANK BPD ACEH	06/04/2022	25.000.000,00	201.013,00	25.201.013,00
5003	11622061501179052211	ABUBAKAR SIDIK	BANK BPD ACEH	15/06/2022	25.000.000,00	130.446,00	25.130.446,00
5004	11622052400949460609	SAIPRATIWI	BANK BPD ACEH	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
5005	11622070601413394307	ASWIN ARIGATO	BANK BPD ACEH	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
5006	11622072601611053809	WAN DALINA	BANK BPD ACEH	26/07/2022	25.000.000,00	98.784,00	25.098.784,00
5007	2300388351	NUR WAHIDAH	BANK SULSELBAR SYARIAH	07/07/2022	25.000.000,00	-	25.000.000,00
5008	2300388570	AMIRUDDIN	BANK SULSELBAR SYARIAH	13/07/2022	25.000.000,00	-	25.000.000,00
5009	2300388623	RASYA ARFAN YUDHISTRA	BANK SULSELBAR SYARIAH	14/07/2022	25.000.000,00	-	25.000.000,00
5010	2300389209	HASNIAR	BANK SULSELBAR SYARIAH	04/08/2022	25.000.000,00	-	25.000.000,00
5011	2300389246	MURIATI	BANK SULSELBAR SYARIAH	05/08/2022	25.000.000,00	-	25.000.000,00
5012	2300389395	MUH SAID	BANK SULSELBAR SYARIAH	10/08/2022	25.000.000,00	-	25.000.000,00
5013	2300389460	ANDI YASMIN AFIQAH	BANK SULSELBAR SYARIAH	12/08/2022	25.000.000,00	-	25.000.000,00
5014	2300389507	HASFIAH	BANK SULSELBAR SYARIAH	15/08/2022	25.000.000,00	-	25.000.000,00
5015	14722063018849572112	SUFIANI	BMI	30/06/2022	25.000.000,00	115.324,00	25.115.324,00
5016	14722071521117090009	WIDIYA WULANDARI	BMI	15/07/2022	25.000.000,00	105.618,00	25.105.618,00
5017	14722040509023352410	FITRI ISTANTI S PSI M.PSI	BMI	05/04/2022	25.000.000,00	202.021,00	25.202.021,00
5018	14722072923447065708	TASHA HADIANTY DELIANA	BMI	29/07/2022	25.000.000,00	96.920,00	25.096.920,00
5019	14722031707141313611	JAVAS ARSA RADITHYA	BMI	17/03/2022	25.000.000,00	221.175,00	25.221.175,00
5020	14722082527052135607	HELNA TRISTIANA VITA PERDANA	BMI	25/08/2022	25.000.000,00	80.146,00	25.080.146,00
5021	14722021004177443912	ARYA DAFFA WICAKSONO	BMI	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
5022	14722070118980123211	FAUZAN SAMATEA	BMI	01/07/2022	25.000.000,00	114.316,00	25.114.316,00
5023	14722051212214370811	SYAUQY AHMAD ZAHRO	BMI	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
5024	14722051312424290610	ZULAEHA MUHAMMAD HAKIM	BMI	13/05/2022	25.000.000,00	163.713,00	25.163.713,00
5025	14722081225504331312	MUTIARA KHANSA MAULIDA	BMI	12/08/2022	25.000.000,00	88.222,00	25.088.222,00
5026	14722031807273345613	RAFIGAH INDRANINGSIH	BMI	18/03/2022	25.000.000,00	220.167,00	25.220.167,00
5027	14722031106637095913	EMIL	BMI	11/03/2022	25.000.000,00	227.224,00	25.227.224,00
5028	14722070519465313910	ANDI MUKTIONO	BMI	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
5029	14722081125199321808	SADEK SALAUE	BMI	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
5030	14722052413691144007	MUARIF	BMI	24/05/2022	25.000.000,00	152.624,00	25.152.624,00
5031	14722051712563242408	RIZWAN SYAHRIAL LUBIS	BMI	17/05/2022	25.000.000,00	159.681,00	25.159.681,00
5032	14722061016352283511	NUZWIDA	BMI	10/06/2022	25.000.000,00	135.486,00	25.135.486,00
5033	14722072622799170610	DEVI FATMAWATI	BMI	26/07/2022	25.000.000,00	98.784,00	25.098.784,00
5034	14722070519282123007	BELLA CAHYANI WAHYUDI PUTRI	BMI	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
5035	14722082627329381610	JIBRAN YOGA PRATAMA	BMI	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
5036	45222080103312131412	DIMAS SULTAN SETIAWAN	BJBSYARIAH	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
5037	45222040500989524713	EMA SURYANINGSIH	BJBSYARIAH	05/04/2022	25.000.000,00	202.021,00	25.202.021,00
5038	45121051826950321013	DHINI SYLVANA	BANK SYARIAH IND.	18/05/2021	25.000.000,00	818.007,00	25.818.007,00
5039	45121010601188043911	ASNETTI	BANK SYARIAH IND.	06/01/2021	25.000.000,00	929.560,00	25.929.560,00
5040	45120062943991414109	BETTI RUSLI	BANK SYARIAH IND.	29/06/2020	25.000.000,00	1.110.432,00	26.110.432,00
5041	14722062317801175110	KHADIJAH NESHWAYYA LAEYLASSAF	BMI	23/06/2022	25.000.000,00	122.381,00	25.122.381,00
5042	14722041309730271911	EDA LAELASARI	BMI	13/04/2022	25.000.000,00	193.956,00	25.193.956,00
5043	14722040408946102612	ZUNANIK MUFIDAH	BMI	04/04/2022	25.000.000,00	203.029,00	25.203.029,00
5044	14722030405931264810	NISA FARAHDILA TRISIANLY	BMI	04/03/2022	25.000.000,00	234.280,00	25.234.280,00
5045	14722022104993541911	RAYYANA KAMILA WIDYAWAN	BMI	21/02/2022	25.000.000,00	245.370,00	25.245.370,00
5046	45122051237370380908	JUANDA	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
5047	14722090528266503407	AMIRAH SYAFIQAH	BMI	26/07/2022	25.000.000,00	73.312,00	25.073.312,00
5048	14722122941101263112	SUWANTINAH	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
5049	42522062202187311613	TATAG ABIYOSO UTOMO	BJBSYARIAH	22/06/2022	25.000.000,00	123.389,00	25.123.389,00
5050	14722101133179260214	ADNAN AHID MUZAKKY	BMI	11/10/2022	25.000.000,00	50.945,00	25.050.945,00
5051	42522051001234174310	RATU MAHESWARI LUVENA ELVARETTA ENGKUN	BJBSYARIAH	10/05/2022	25.000.000,00	166.738,00	25.166.738,00
5052	0900235597	ANISA SARASWATI	BANK SYARIAH IND.	12/07/2017	25.000.000,00	1.737.577,00	26.737.577,00
5053	45122062861616232711	AHMAD FAUZAN	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
5054	3800057511	UMMUL KHAIR	BANK SULSELBAR SYARIAH	13/12/2022	25.000.000,00	-	25.000.000,00
5055	45122051238029141312	SYABDAH	BANK SYARIAH IND.	12/05/2022	25.000.000,00	164.721,00	25.164.721,00
5056	45122060749491312209	DESSY ELITA PUSPITA SARI	BANK SYARIAH IND.	07/06/2022	25.000.000,00	138.511,00	25.138.511,00
5057	45122063062666423107	MONDASTRI KORIB SUDARYO	BANK SYARIAH IND.	30/06/2022	25.000.000,00	115.324,00	25.115.324,00
5058	45120051936168274513	DIMAS ASY'ARI	BANK SYARIAH IND.	19/05/2020	25.000.000,00	1.149.368,00	26.149.368,00
5059	45122051739347305510	TITIS ELIJA SAADAH	BANK SYARIAH IND.	17/05/2022	25.000.000,00	159.681,00	25.159.681,00
5060	45122122643684105314	YUSUF NURYADIN	BANK SYARIAH IND.	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
5061	0900228979	RIZA PERWITANINGRUM	BANK SYARIAH IND.	22/02/2017	25.000.000,00	1.737.577,00	26.737.577,00
5062	14722121439214143509	MURNI MINGGU	BMI	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
5063	45122122040402521212	ASEP KOMARA	BANK SYARIAH IND.	20/12/2022	25.000.000,00	7.455,00	25.007.455,00
5064	0900234276	ABDUL LATIP	BANK SYARIAH IND.	07/06/2017	25.000.000,00	1.737.577,00	26.737.577,00
5065	14722110736330571911	YULIANITA	BMI	07/11/2022	25.000.000,00	34.171,00	25.034.171,00
5066	45122121638325105906	MUCHRAJA RIZKY	BANK SYARIAH IND.	16/12/2022	25.000.000,00	9.941,00	25.009.941,00
5067	45122123046738034308	YESSICA INDAH YUNITASARI	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
5068	45122051840436481912	SATRIO RIZQ MAULADITO	BANK SYARIAH IND.	18/05/2022	25.000.000,00	158.673,00	25.158.673,00
5069	45122122744483024012	FIKROH NABILA	BANK SYARIAH IND.	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
5070	45122111426536113514	RA INDAH DWI ASTUTI HANDAYANI	BANK SYARIAH IND.	14/11/2022	25.000.000,00	29.822,00	25.029.822,00
5071	45122052543527562907	MUHAMMAD AFIFUDDIN	BANK SYARIAH IND.	25/05/2022	25.000.000,00	151.616,00	25.151.616,00
5072	45122122945812371309	DWIYANI PUJI BASUKI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
5073	0900275648	MUHAMAD ABDUH	BANK SYARIAH IND.	19/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
5074	02222122917648174413	ARIE PANDAWA	CIMB NIAGA	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
5075	11722122702289105212	BAMBANG	BANK BPD SUMUT	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
5076	1800058604	SENO	BANK SYARIAH IND.	27/12/2019	25.000.000,00	1.284.961,00	26.284.961,00
5077	3900015887	IBNU RAZAQ HUSAINI THALIB	BANK SYARIAH IND.	13/07/2018	25.000.000,00	1.737.577,00	26.737.577,00
5078	45122123047185341011	DEDE FIRMANSYAH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
5079	11622120902925201210	FITRIANI	BANK BPD ACEH	09/12/2022	25.000.000,00	14.290,00	25.014.290,00
5080	14722122941121020514	GHULAM FAIZIN	BMI	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
5081	14722122840917145312	ULUL AZMI	BMI	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
5082	298 Jemaah				-	(13.871.912,00)	(13.871.912,00)
5083	0900246101	DEWI MEGAWATI	BANK SYARIAH IND.	24/11/2017	25.000.000,00	1.737.577,00	26.737.577,00
5084	45120091463005474609	ILYASA HAQQANI S.KOM	BANK SYARIAH IND.	14/09/2020	25.000.000,00	1.037.307,00	26.037.307,00
5085	45122122342263445910	YUDA YUSTISIA	BANK SYARIAH IND.	23/12/2022	25.000.000,00	5.592,00	25.005.592,00
5086	45122012609492273709	GAFRI JN	BANK SYARIAH IND.	26/01/2022	25.000.000,00	271.580,00	25.271.580,00
5087	45122120533168380608	MAIMANAH	BANK SYARIAH IND.	05/12/2022	25.000.000,00	16.775,00	25.016.775,00
5088	45122021014539535513	SARPIK	BANK SYARIAH IND.	10/02/2022	25.000.000,00	256.459,00	25.256.459,00
5089	45122110824386122809	MOCHAMAD ALDI ABDILLAH	BANK SYARIAH IND.	08/11/2022	25.000.000,00	33.549,00	25.033.549,00
5090	45122092005541461811	NOVAL BAHARUDIN	BANK SYARIAH IND.	20/09/2022	25.000.000,00	63.992,00	25.063.992,00
5091	45122092909420364310	YULISMA	BANK SYARIAH IND.	29/09/2022	25.000.000,00	58.401,00	25.058.401,00
5092	1301042760	KHAFIFAH	BANK PANIN SYARIAH	17/05/2016	25.000.000,00	1.737.577,00	26.737.577,00
5093	11622120202821460210	NAZARUDDIN	BANK BPD ACEH	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
5094	14722112337581122814	TRI SUCI RAMADHANI	BMI	23/11/2022	25.000.000,00	24.230,00	25.024.230,00
5095	14722100332161112311	AMNA NGABITO	BMI	03/10/2022	25.000.000,00	55.916,00	25.055.916,00
5096	0200255883	FADLY SYAFNI	BANK SYARIAH IND.	20/05/2019	25.000.000,00	1.443.628,00	26.443.628,00
5097	02222120215986304110	YANA	CIMB NIAGA	02/12/2022	25.000.000,00	18.639,00	25.018.639,00
5098	11722121402160525612	SAKTI SAFRIZAL	BANK BPD SUMUT	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
5099	0900288851	RYAN DWI WIBISONO	BANK SYARIAH IND.	02/07/2019	25.000.000,00	1.412.756,00	26.412.756,00
5100	45122101315232091912	ISMADI YUSUF	BANK SYARIAH IND.	13/10/2022	25.000.000,00	49.703,00	25.049.703,00
5101	45122122140807265410	ROBIHANDA	BANK SYARIAH IND.	21/12/2022	25.000.000,00	6.834,00	25.006.834,00
5102	14722091429666345907	ARFA PANDI	BMI	14/09/2022	25.000.000,00	67.720,00	25.067.720,00
5103	3800057356	MUSDALIFA NURDIN	BANK SULSELBAR SYARIAH	21/11/2022	25.000.000,00	-	25.000.000,00
5104	15322112514098364508	JURIDA	BANK SINARMAS	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
5105	50622123013998194114	WINIH	MEGA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
5106	45122053045159410809	AATHIRA SYIFA PUTRI ANANDRA	BANK SYARIAH IND.	30/05/2022	25.000.000,00	146.576,00	25.146.576,00
5107	45122062861193283508	ATH THARIQ PUTRI UTAMI	BANK SYARIAH IND.	28/06/2022	25.000.000,00	117.341,00	25.117.341,00
5108	45122102419033163514	HARTINI	BANK SYARIAH IND.	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
5109	51722112507833574413	HJ LISYASIL KAROMAH	BANK PANIN SYARIAH	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
5110	45122122844707572308	WAHYU DWI PRABOWO	BANK SYARIAH IND.	28/12/2022	25.000.000,00	2.485,00	25.002.485,00
5111	01322123012935370810	KHOERUR ROHMAD	BANK PERMATA SYARIAH	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
5112	45122102820954344914	SAINEM	BANK SYARIAH IND.	28/10/2022	25.000.000,00	40.383,00	25.040.383,00
5113	11622122703164204710	ISHAK	BANK BPD ACEH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
5114	45122112831413142911	MUH FAZRI SURYA SETIAWAN USMAN	BANK SYARIAH IND.	28/11/2022	25.000.000,00	21.124,00	25.021.124,00
5115	45122112530748232809	MOHAMMAD WILDAN FIRDAUSI	BANK SYARIAH IND.	25/11/2022	25.000.000,00	22.988,00	25.022.988,00
5116	45122121336876394108	KEISHA AMELIA ARTANTI	BANK SYARIAH IND.	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
5117	45122122945876233509	UMI FATONAH	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
5118	11522122701255175113	IMAM MUZAQI	BANK JAMBI SYARIAH	27/12/2022	25.000.000,00	3.106,00	25.003.106,00
5119	45122122945848352609	YUSLIANTI	BANK SYARIAH IND.	29/12/2022	25.000.000,00	1.864,00	25.001.864,00
5120	42522122607143485513	IDAM KHOLID	BJBSYARIAH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
5121	45122123046990051210	EKA KHOLIFATUNINGSIH	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
5122	45122111828308590910	ROMLI	BANK SYARIAH IND.	18/11/2022	25.000.000,00	27.336,00	25.027.336,00
5123	0900276858	ASTIDHITA NURAINI L	BANK DKI	31/12/2018	25.000.000,00	1.737.577,00	26.737.577,00
5124	45122123047363025013	AINUN ANGGRAINI RONOSUMITRO	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
5125	50622121312882304707	SUHAYATI	MEGA SYARIAH	13/12/2022	25.000.000,00	11.804,00	25.011.804,00
5126	45122112128646170709	TIAS MELATI SYAHBUDDIN	BANK SYARIAH IND.	21/11/2022	25.000.000,00	25.473,00	25.025.473,00
5127	2800227659	YUSEP	BANK SYARIAH IND.	12/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
5128	11622051900887203808	MAT PUJI	BANK BPD ACEH	19/05/2022	25.000.000,00	157.665,00	25.157.665,00
5129	45122111627092300908	MAYA MARIAH ALQIBTI	BANK SYARIAH IND.	16/11/2022	25.000.000,00	28.579,00	25.028.579,00
5130	45122121437161320606	TRI FATCHUR ROHMAN	BANK SYARIAH IND.	14/12/2022	25.000.000,00	11.183,00	25.011.183,00
5131	45122123047215491811	NENG WINA AMALIYA SE	BANK SYARIAH IND.	30/12/2022	25.000.000,00	1.243,00	25.001.243,00
5132	14722060715707385710	DJAMIN	BMI	07/06/2022	25.000.000,00	138.511,00	25.138.511,00
5133	45122093009793503309	ARIF WICAKSONO	BANK SYARIAH IND.	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
5134	8120012935	PUTRI REGINA ADAM	BMI	29/08/2022	25.000.000,00	-	25.000.000,00
5135	11622122603129515110	NURHANISAH	BANK BPD ACEH	26/12/2022	25.000.000,00	3.728,00	25.003.728,00
5136	45122061554667041914	TRI WIDYA	BANK SYARIAH IND.	15/06/2022	25.000.000,00	130.446,00	25.130.446,00
5137	45122062359024240710	WARIH PRASETIO	BANK SYARIAH IND.	23/06/2022	25.000.000,00	122.381,00	25.122.381,00
5138	45122060951169153509	DESMI YURYETI JOHAN	BANK SYARIAH IND.	09/06/2022	25.000.000,00	136.495,00	25.136.495,00
5139	45122061554508551112	EKO PRIJANTO	BANK SYARIAH IND.	15/06/2022	25.000.000,00	130.446,00	25.130.446,00
5140	45122061654793414408	DELILA AL DJEREDI	BANK SYARIAH IND.	16/06/2022	25.000.000,00	129.438,00	25.129.438,00
5141	45122061554509071212	NURHAWARY HASYIM	BANK SYARIAH IND.	15/06/2022	25.000.000,00	130.446,00	25.130.446,00
5142	45122062157186003608	M FAWWAZ KHAIRUL MUJTABA	BANK SYARIAH IND.	21/06/2022	25.000.000,00	124.397,00	25.124.397,00
5143	45122060951287214010	ARIS WINDRAYANTO	BANK SYARIAH IND.	09/06/2022	25.000.000,00	136.495,00	25.136.495,00
5144	45122061352970462912	VIZAYANTI	BANK SYARIAH IND.	13/06/2022	25.000.000,00	132.462,00	25.132.462,00
5145	45120031829853353608	ADITYA NUGROHO RAHARDI	BANK SYARIAH IND.	18/03/2020	25.000.000,00	1.208.247,00	26.208.247,00
5146	14722100532363063306	NURHAYATI	BMI	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
5147	11622080501747120409	SARUDIN	BANK BPD ACEH	05/08/2022	25.000.000,00	92.571,00	25.092.571,00
5148	12022093003049431508	ROSANTI	BANK SUMSEL	30/09/2022	25.000.000,00	57.779,00	25.057.779,00
5149	15322080808421344709	ODE ROSMINI	BANK SINARMAS	08/08/2022	25.000.000,00	90.707,00	25.090.707,00
5150	7180010618	NURFAIKA	BANK PANIN SYARIAH	17/10/2022	25.000.000,00	-	25.000.000,00
5151	7139784779	MUHIDDIN DJAILANI	BANK SYARIAH IND.	27/06/2022	25.000.000,00	-	25.000.000,00
5152	02220021305253573309	WAHYUDI SATRIYO BINTORO	CIMB NIAGA	13/02/2020	25.000.000,00	1.240.536,00	26.240.536,00
5153	42720091634519201109	WATININGSIH	BANK SYARIAH IND.	16/09/2020	25.000.000,00	1.035.408,00	26.035.408,00
5154	0900284511	VERA JASINI PUTRI	BANK MAYBANK	15/04/2019	25.000.000,00	1.468.756,00	26.468.756,00
5155	45121041421422093409	IMAM MAULANA MALIK IBRAHIM	BANK SYARIAH IND.	14/04/2021	25.000.000,00	846.740,00	25.846.740,00
5156	45121072741149093812	BRAMANTYO JATI PRASOJO	BANK SYARIAH IND.	27/07/2021	25.000.000,00	738.091,00	25.738.091,00
5157	45122033127529212510	KODARIAH	BANK SYARIAH IND.	31/03/2022	25.000.000,00	299.385,00	25.299.385,00
5158	45120042033459450810	SYAIFUL ANWAR	BANK SYARIAH IND.	20/04/2020	25.000.000,00	1.176.908,00	26.176.908,00
5159	45122071974398072207	TRISMAWATI	BANK SYARIAH IND.	19/07/2022	25.000.000,00	103.133,00	25.103.133,00
5160	45122072075502100710	SITTI SALMA	BANK SYARIAH IND.	20/07/2022	25.000.000,00	102.512,00	25.102.512,00
5161	45122072276863283009	ABDURRAHMAN NAVIS MAULANA	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
5162	45122080483189545806	SAFIIN	BANK SYARIAH IND.	04/08/2022	25.000.000,00	93.193,00	25.093.193,00
5163	45122082694673371209	NUNDANG BUSAERI IR MT	BANK SYARIAH IND.	26/08/2022	25.000.000,00	79.524,00	25.079.524,00
5164	45122072277036055412	KHAIRUNNISA	BANK SYARIAH IND.	22/07/2022	25.000.000,00	101.269,00	25.101.269,00
5165	45122072879738484808	WIDHA LISTYORATIH	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
5166	45122072879724024508	WIDODO SOEHERMANTOYO	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
5167	45122070662953317708	SIROJUL MUNIR	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
5168	45122070867908133208	SITI SANIA	BANK SYARIAH IND.	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
5169	45122083196932382612	RATNA BUDI SETIANI	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
5170	45122072879983354210	ARIEF RACHMAN	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
5171	45122070464617253509	NINA GUSTIAN	BANK SYARIAH IND.	04/07/2022	25.000.000,00	112.452,00	25.112.452,00
5172	45122070565978142812	EKA KURNIANTI	BANK SYARIAH IND.	05/07/2022	25.000.000,00	111.831,00	25.111.831,00
5173	45122070666598040810	ABDUL MUTTALIB SAROMENG	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
5174	45122070666582390110	MUHAMMAD RAQIB	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
5175	45122071371624574112	DIAN RIANAWATI	BANK SYARIAH IND.	13/07/2022	25.000.000,00	106.861,00	25.106.861,00
5176	45122071168650164606	NADIA AULIA PUTRI	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
5177	45122071169662421012	MUHAMMAD FATHUR RAYYAN	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
5178	45122071873633173508	MUHAMMAD FAYYADH HAASIM	BANK SYARIAH IND.	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
5179	45122071169741204912	MOH ICHWAN DS	BANK SYARIAH IND.	11/07/2022	25.000.000,00	108.103,00	25.108.103,00
5180	45122080382864030410	DIAYU PUTRI SITI MURBARANI	BANK SYARIAH IND.	03/08/2022	25.000.000,00	93.814,00	25.093.814,00
5181	45122071873271180906	ARIYANTO	BANK SYARIAH IND.	18/07/2022	25.000.000,00	103.754,00	25.103.754,00
5182	45122081187497540110	SAID FATAHILLAH	BANK SYARIAH IND.	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
5183	45122081689591153809	RATIH ARMIATI	BANK SYARIAH IND.	16/08/2022	25.000.000,00	85.737,00	25.085.737,00
5184	45122081890720203511	NASTIAN	BANK SYARIAH IND.	18/08/2022	25.000.000,00	84.495,00	25.084.495,00
5185	45122082392500550112	NURKILA SUAIB	BANK SYARIAH IND.	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
5186	45122082493466033612	JIHAN ISTIFADA	BANK SYARIAH IND.	24/08/2022	25.000.000,00	80.767,00	25.080.767,00
5187	45122083096376085112	RACHMAT HADI AGUSTI	BANK SYARIAH IND.	30/08/2022	25.000.000,00	77.039,00	25.077.039,00
5188	45122082995546211911	RADITYA HAFIZ	BANK SYARIAH IND.	29/08/2022	25.000.000,00	77.661,00	25.077.661,00
5189	45122083196410113906	MUNTHASAR	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
5190	45122083196727042409	HASBI MURAIZA HASYIM	BANK SYARIAH IND.	31/08/2022	25.000.000,00	76.418,00	25.076.418,00
5191	50622070706238430909	ANUAR AHMAD	MEGA SYARIAH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00

NO	NOMOR VALIDASI	NAMA	BANK	TANGGAL SETORAN MASUK	JUMLAH SETORAN	NMVA	TOTAL
5192	56622080107519240912	ZAKARIA	MEGA SYARIAH	01/08/2022	25.000.000,00	95.056,00	25.095.056,00
5193	56622082308566594606	DINAN FERDIAN	MEGA SYARIAH	23/08/2022	25.000.000,00	81.388,00	25.081.388,00
5194	51722080904922171207	SYAMSU RIJAL B	BANK PANIN SYARIAH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
5195	51722080904923092607	SUKAESI	BANK PANIN SYARIAH	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
5196	51722070704013375106	NUR BAWANI	BANK PANIN SYARIAH	07/07/2022	25.000.000,00	110.589,00	25.110.589,00
5197	54722081500238461510	DINI HARDINI	BTPNS	15/08/2022	25.000.000,00	86.358,00	25.086.358,00
5198	1301056065	YUDHA ARISTIONO	BANK SYARIAH IND.	27/07/2016	25.000.000,00	1.737.577,00	26.737.577,00
5199	42720112644139342711	BETI AGUS SETIOWATI	BANK SYARIAH IND.	26/11/2020	25.000.000,00	967.982,00	25.967.982,00
5200	42221060317585590009	MOH NAILUL HUDI AL MADLUBI	BANK SYARIAH IND.	03/06/2021	25.000.000,00	804.485,00	25.804.485,00
5201	45121102665752160410	BUNA	BANK SYARIAH IND.	26/10/2021	25.000.000,00	588.533,00	25.588.533,00
5202	1900157054	MARIYANA	BANK SYARIAH IND.	12/12/2017	25.000.000,00	1.737.577,00	26.737.577,00
5203	50620012803424550711	SUDI NURSOYO	MEGA SYARIAH	28/01/2020	25.000.000,00	1.255.731,00	26.255.731,00
5204	02220102722794332309	SALMIAH	CIMB NIAGA	27/10/2020	25.000.000,00	996.472,00	25.996.472,00
5205	42221032411952052612	BADARIA	BANK SYARIAH IND.	24/03/2021	25.000.000,00	864.487,00	25.864.487,00
5206	01321122409842054409	ANNISA FIRDAUS	BANK PERMATA SYARIAH	24/12/2021	25.000.000,00	491.567,00	25.491.567,00
5207	3800056939	MUH TAHIR	BANK SULSELBAR SYARIAH	13/09/2022	25.000.000,00	-	25.000.000,00
5208	3800056942	ABDUL MAJID	BANK SULSELBAR SYARIAH	14/09/2022	25.000.000,00	-	25.000.000,00
5209	3800057079	VIVIN CAHYANI	BANK SULSELBAR SYARIAH	03/10/2022	25.000.000,00	-	25.000.000,00
5210	01322070805868503911	LELI ZUWIRTA	BANK PERMATA SYARIAH	08/07/2022	25.000.000,00	109.967,00	25.109.967,00
5211	01322080807312501409	MUHARROMATUNNISA	BANK PERMATA SYARIAH	08/08/2022	25.000.000,00	90.707,00	25.090.707,00
5212	01322080807304540209	RAMLI	BANK PERMATA SYARIAH	08/08/2022	25.000.000,00	90.707,00	25.090.707,00
5213	14722081926378393209	AHMAD ADRI ZIDDAN KAMIL	BMI	19/08/2022	25.000.000,00	83.873,00	25.083.873,00
5214	14722081125267122210	TYAS FEBRIATMOKO	BMI	11/08/2022	25.000.000,00	88.844,00	25.088.844,00
5215	14722081926376432909	MUHAMMAD FAIZ ADRI AR RASYID	BMI	19/08/2022	25.000.000,00	83.873,00	25.083.873,00
5216	45122072880023561411	LINA MARISSA	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
5217	45122070666773015411	SUBHAN ISMAL	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
5218	45122072880039482111	HASAN	BANK SYARIAH IND.	28/07/2022	25.000.000,00	97.542,00	25.097.542,00
5219	45122070666782420012	BAENA DERO	BANK SYARIAH IND.	06/07/2022	25.000.000,00	111.210,00	25.111.210,00
5220	2300389210	ISMAIL	BANK SULSELBAR SYARIAH	04/08/2022	25.000.000,00	-	25.000.000,00
5221	02222103114422213009	SAHRI	CIMB NIAGA	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
5222	02222102714375081414	SITI MARYAM	CIMB NIAGA	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
5223	02222103114423513009	ARTIJA	CIMB NIAGA	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
5224	02222102414127435111	AHMAD ZEINURI	CIMB NIAGA	24/10/2022	25.000.000,00	42.869,00	25.042.869,00
5225	02222102114034484810	FABIAN RIDLAIL FATIH AL-AZIS	CIMB NIAGA	21/10/2022	25.000.000,00	44.732,00	25.044.732,00
5226	02222103114466425911	SAID	CIMB NIAGA	31/10/2022	25.000.000,00	38.520,00	25.038.520,00
5227	2300390578	ASSE	BANK SULSELBAR SYARIAH	23/09/2022	25.000.000,00	-	25.000.000,00
5228	2300390626	SYAMSUL RIJAL	BANK SULSELBAR SYARIAH	26/09/2022	25.000.000,00	-	25.000.000,00
5229	2300390624	ROSMAWATI	BANK SULSELBAR SYARIAH	26/09/2022	25.000.000,00	-	25.000.000,00
5230	2300390942	EVIKASIM NOOR	BANK SULSELBAR SYARIAH	11/10/2022	25.000.000,00	-	25.000.000,00
5231	45122090800117420406	MEIDA DUNGGIO	BANK SYARIAH IND.	08/09/2022	25.000.000,00	71.448,00	25.071.448,00
5232	11222102700286231610	SUMIYATI	BANK DIY	27/10/2022	25.000.000,00	41.005,00	25.041.005,00
5233	11522100501045484014	MAHMUD ZUHDI	BANK JAMBI SYARIAH	05/10/2022	25.000.000,00	54.673,00	25.054.673,00
5234	11522101701059381210	HASBULLAH	BANK JAMBI SYARIAH	17/10/2022	25.000.000,00	47.218,00	25.047.218,00
5235	14722092631197205609	MUHAMMAD ANAS	BMI	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
5236	14722092631192474709	FADHILATUL FITRIYAH	BMI	26/09/2022	25.000.000,00	60.265,00	25.060.265,00
5237	14722091529916015409	WAHYU NUGROHO HERU CAHYO	BMI	15/09/2022	25.000.000,00	67.099,00	25.067.099,00
5238	14722090828948180808	DIAN LUSI WESTISARI	BMI	08/09/2022	25.000.000,00	71.448,00	25.071.448,00
5239	14722090128001341609	MALDI	BMI	01/09/2022	25.000.000,00	75.797,00	25.075.797,00
5240	14722080924719592710	TAMSIR	BMI	09/08/2022	25.000.000,00	90.086,00	25.090.086,00
5241	14722071921625235410	MUHAMMAD JAYSI ALFARUQ	BMI	19/07/2022	25.000.000,00	103.133,00	25.103.133,00
5242	45122092206461081709	IDA FARIDA	BANK SYARIAH IND.	22/09/2022	25.000.000,00	62.750,00	25.062.750,00
5243	45122091503348515107	MARINI TRI CAHYANI	BANK SYARIAH IND.	15/09/2022	25.000.000,00	67.099,00	25.067.099,00
5244	45122091302438403010	YETTI YUNUS IBRAHIM	BANK SYARIAH IND.	13/09/2022	25.000.000,00	68.124,00	25.068.124,00
5245	45122060247180261510	RULLY RULIANDI	BANK SYARIAH IND.	02/06/2022	25.000.000,00	-	25.000.000,00
5246	45122022317648081711	SITI MASNAH	BANK SYARIAH IND.	23/02/2022	25.000.000,00	-	25.000.000,00
5247	45122122844705482208	FARKHAN AL FATHONI	BANK SYARIAH IND.	28/12/2022	25.000.000,00	-	25.000.000,00
5248	45122120634044562411	ILYAS	BANK SYARIAH IND.	06/12/2022	25.000.000,00	-	25.000.000,00
5249	45122011305088121510	FADIL	BANK SYARIAH IND.	13/01/2022	25.000.000,00	-	25.000.000,00
5250	45122122140495421906	YURSIDAH SABIHI	BANK SYARIAH IND.	21/12/2022	25.000.000,00	-	25.000.000,00
5251	12622042500246335408	JUSMAWATI	BANK SULSELBAR SYARIAH	25/04/2022	25.000.000,00	-	25.000.000,00
5252	12622051000257275211	IRMAYANTI	BANK SULSELBAR SYARIAH	10/05/2022	25.000.000,00	-	25.000.000,00
5253	12622051200273213107	JASMAWATI	BANK SULSELBAR SYARIAH	12/05/2022	25.000.000,00	-	25.000.000,00
5254	12622051200278461810	WAHYUDI	BANK SULSELBAR SYARIAH	12/05/2022	25.000.000,00	-	25.000.000,00
5255	12622051900294210410	FATMAWATI	BANK SULSELBAR SYARIAH	19/05/2022	25.000.000,00	-	25.000.000,00
5256	12622052000312224312	HANISA	BANK SULSELBAR SYARIAH	20/05/2022	25.000.000,00	-	25.000.000,00
5257	12622052000313014712	AMBO SAKKA	BANK SULSELBAR SYARIAH	20/05/2022	25.000.000,00	-	25.000.000,00
5258	12622052500333505207	A NURFIANA	BANK SULSELBAR SYARIAH	25/05/2022	25.000.000,00	-	25.000.000,00
5259	12622052500336022712	ILA ARMILA	BANK SULSELBAR SYARIAH	25/05/2022	25.000.000,00	-	25.000.000,00
5260	12622052500337313112	SRI ARMAYA	BANK SULSELBAR SYARIAH	25/05/2022	25.000.000,00	-	25.000.000,00
5261	12622061400406281813	HASRIAH SYAM	BANK SULSELBAR SYARIAH	14/06/2022	25.000.000,00	-	25.000.000,00
5262	12622062300423405206	MUH LUKMANUL HAKIM ARIS	BANK SULSELBAR SYARIAH	23/06/2022	25.000.000,00	-	25.000.000,00
5263	12622062300424134807	ALIYAH MUTMAINNAH HR	BANK SULSELBAR SYARIAH	23/06/2022	25.000.000,00	-	25.000.000,00
		JUMLAH			**131.400.000.000,00**	**1.431.145.993,00**	**132.831.145.993,00**

BPKH
Badan Pengelola Keuangan Haji

LAMPIRAN 12

REKAP *WAITING LIST* HAJI REGULER
Per 31 Desember 2022

No	Kode Bank	Nama Bank	Nilai Setoran	NMVA	TOTAL
1	116	BANK BPD ACEH	1.170.810.000.000,00	60.125.717.614,00	1.230.935.717.614,00
2	123	BANK BPD KALBAR	8.475.000.000,00	38.816.918,00	8.513.816.918,00
3	122	BANK BPD KALSEL SYARIAH	142.850.000.000,00	4.500.821.405,00	147.350.821.405,00
4	117	BANK BPD SUMUT	1.253.415.000.000,00	67.226.480.139,00	1.320.641.480.139,00
5	011	BANK DANAMON	305.225.000.000,00	8.969.906.188,00	314.194.906.188,00
6	112	BANK DIY	49.150.000.000,00	1.574.497.512,00	50.724.497.512,00
7	111	BANK DKI	215.625.000.000,00	11.403.426.216,00	227.028.426.216,00
8	115	BANK JAMBI SYARIAH	101.950.000.000,00	2.067.074.089,00	104.017.074.089,00
9	113	BANK JATENG S.	1.173.225.000.000,00	58.786.465.406,00	1.232.011.465.406,00
10	114	BANK JATIM	2.743.275.000.000,00	155.724.312.851,00	2.898.999.312.851,00
11	124	BANK KALTIMTARA	116.725.000.000,00	4.315.753.704,00	121.040.753.704,00
12	016	BANK MAYBANK	365.925.000.000,00	12.624.693.629,00	378.549.693.629,00
13	118	BANK NAGARI	885.835.000.000,00	46.885.430.968,00	932.720.430.968,00
14	128	BANK NTB SYARIAH	110.225.000.000,00	3.651.781.508,00	113.876.781.508,00
15	028	BANK OCBC NISP	14.825.000.000,00	471.592.425,00	15.296.592.425,00
16	517	BANK PANIN SYARIAH	3.128.275.000.000,00	149.543.936.226,00	3.277.818.936.226,00
17	013	BANK PERMATA SYARIAH	4.326.600.000.000,00	218.874.047.575,00	4.545.474.047.575,00
18	119	BANK RIAU KEPRI SYR.	976.340.000.000,00	48.174.185.245,00	1.024.514.185.245,00
19	153	BANK SINARMAS	1.052.150.000.000,00	23.396.744.266,00	1.075.546.744.266,00
20	126	BANK SULSELBAR SYARIAH	60.925.000.000,00	724.699.329,00	61.649.699.329,00
21	120	BANK SUMSEL	1.388.045.927.778,00	71.356.077.324,00	1.459.402.005.102,00
22	451	BANK SYARIAH IND.	83.622.560.098.569,00	4.598.629.441.130,00	88.221.189.539.699,00
23	536	BCA SYARIAH	73.050.000.000,00	2.526.974.076,00	75.576.974.076,00
24	425	BJBSYARIAH	353.600.000.000,00	6.559.956.399,00	360.159.956.399,00
25	147	BMI	14.105.902.044.380,00	715.670.295.762,00	14.821.572.340.142,00
26	521	BSB	38.225.000.000,00	1.607.076.748,00	39.832.076.748,00
27	200	BTN	2.045.475.000.000,00	117.249.684.497,00	2.162.724.684.497,00
28	547	BTPNS	32.275.000.000,00	961.563.255,00	33.236.563.255,00
29	022	CIMB NIAGA	4.548.125.000.000,00	207.631.021.280,00	4.755.756.021.280,00
30	506	MEGA SYARIAH	4.267.451.343.947,00	202.316.226.439,00	4.469.767.570.386,00
JUMLAH			**128.676.534.414.674,00**	**Rp 6.803.588.700.123,00**	**Rp 135.480.123.114.797,00**

BPKH
Badan Pengelola Keuangan Haji

LAMPIRAN 12

REKAP *WAITING LIST* HAJI KHUSUS
Per 31 Desember 2022

No	Kode Bank	Nama Bank	Nilai Setoran		NMVA		TOTAL	
1	111	BANK DKI	USD	1.024.000	USD	61.567	USD	1.085.567
2	028	BANK OCBC NISP	USD	72.000	USD	160	USD	72.160
3	517	BANK PANIN SYARIAH	USD	408.000	USD	1.762	USD	409.762
4	013	BANK PERMATA SYARIAH	USD	6.348.000	USD	448.661	USD	6.796.661
5	153	BANK SINARMAS	USD	348.000	USD	708	USD	348.708
6	451	BANK SYARIAH IND.	USD	209.773.000	USD	11.028.133	USD	220.801.134
7	147	BMI	USD	158.976.000	USD	8.740.312	USD	167.716.312
8	200	BTN	USD	3.000	USD	218	USD	3.218
9	022	CIMB NIAGA	USD	22.360.000	USD	1.343.678	USD	23.703.678
10	506	MEGA SYARIAH	USD	2.525.000	USD	106.994	USD	2.631.994
JUMLAH			**USD**	**401.837.000**	**USD**	**21.732.191**	**USD**	**423.569.192**
EKUIVALEN RUPIAH			**Rp**	**6.321.297.851.090,00**	**Rp**	**341.869.100.930,00**	**Rp**	**6.663.166.952.021,00**

Utang setoran awal - haji regular	**Rp**	**128.676.534.414.674,00**
Utang setoran awal - haji khusus	**Rp**	**6.321.297.851.090,00**
Utang rekening Virtual Account	**Rp**	**7.145.457.801.053,00**

BADAN PENGELOLA KEUANGAN HAJI (BPKH)
NERACA
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	31 Desember 2022	31 Desember 2021
ASET		
Kas dan setara kas	1.317.827.057,00	9.246.996.255,00
Piutang - bersih	219.952.296.492,00	4.502.635.014,00
Persediaan	440.356.290,00	338.102.353,00
Beban dibayar dimuka	2.457.493.244,00	12.246.591.242,00
Pendapatan yang masih harus diterima	1.810.361.498.436,00	1.725.850.809.078,00
Uang muka Investasi	0,00	1.000.000.000.000,00
Penempatan pada bank	48.946.474.776.287,00	45.636.507.916.615,00
Investasi surat berharga	114.964.163.493.125,00	110.909.318.708.087,00
Penyertaan saham pada entitas anak	1.847.507.611.422,00	276.650.155.259,00
Investasi langsung dan lainnya	779.065.973.000,00	964.290.413.186,00
Investasi emas	425.129.338,00	0,00
Aset tetap – bersih	6.243.125.819,00	6.624.609.770,00
Aset tak berwujud – bersih	10.641.777.377,00	22.328.361.609,00
Kas yang dibatasi penggunaannya	25.000.000.000,00	25.000.000.000,00
Aset lain-lain	2.086.021.348,00	3.034.335.246,00
JUMLAH ASET	**168.616.137.379.235,00**	**160.595.939.633.714,00**
LIABILITAS		
Utang beban	1.317.257.097,00	28.479.271.292,00
Utang jemaah tunda	5.159.934.508.062,00	9.180.651.053.705,00
Utang pajak	21.313.898.907,00	53.419.425.316,00
Utang lain-lain	202.729.221.106,00	129.350.124.594,00
Dana titipan jemaah	142.143.290.066.817,00	133.254.547.989.632,00
Pendapatan nilai manfaat yang ditangguhkan	0,00	238.078.541.630,00
JUMLAH LIABILITAS	**147.528.584.951.989,00**	**142.884.526.406.169,00**
ASET NETO		
Aset neto tanpa pembatasan	1.175.156.094.101,00	488.770.622.721,00
Aset neto dengan pembatasan	19.912.396.333.145,00	17.222.642.604.824,00
JUMLAH ASET NETO	21.087.552.427.246,00	**17.711.413.227.545,00**
JUMLAH LIABILITAS DAN ASET NETO	**168.616.137.379.235,00**	**160.595.939.633.714,00**

BADAN PENGELOLA KEUANGAN HAJI (BPKH)
LAPORAN OPERASIONAL
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	31 Desember 2022	31 Desember 2021
A. DENGAN PEMBATASAN DARI PEMBERI SUMBER DAYA		
DANA PENYELENGGARAAN IBADAH HAJI (PIH)		
Pendapatan setoran jemaah berangkat	3.777.867.150.710,00	0,00
Beban PIH	(9.033.246.037.415,00)	0,00
Surplus/(Defisit)	**(5.255.378.886.705,00)**	**0,00**
Pendapatan nilai manfaat	9.890.385.873.509,00	9.764.217.501.076,00
Pendapatan hibah	2.165.028.822,00	0,00
Penyaluran untuk rekening virtual	(2.064.058.901.116,00)	(2.500.000.000.000,00)
Beban operasional BPKH	(250.171.599.907,00)	(234.005.267.977,00)
Beban hibah	(2.165.028.822,00)	(64.956.702.284,00)
Surplus Dana PIH	**7.576.155.372.486,00**	**6.965.255.530.815,00**
DANA ABADI UMAT (DAU)		
Pendapatan nilai manfaat	242.297.133.737,00	237.615.583.591,00
Penyaluran program kemaslahatan	(130.318.759.229,00)	(189.446.292.902,00)
Surplus DAU	**111.978.374.508,00**	**48.169.290.689,00**
AKUMULASI SURPLUS	**2.432.754.860.289,00**	**7.013.424.821.504,00**
Penggunaan nilai manfaat akumulasi tahun sebelumnya	238.078.541.630,00	0,00
Bagian Laba Entitas Asosiasi	0,00	7.003.271.510,00
Bagian Laba Entitas Anak	21.979.885.129,00	0,00
Pendapatan lain-lain	25.757.928.107,00	499.554.467.599,00
SURPLUS SEBELUM PAJAK PENGHASILAN	**2.718.571.215.155,00**	**7.519.982.560.613,00**
Beban pajak penghasilan	(21.313.898.907,00)	(52.125.766.660,00)
JUMLAH SURPLUS	**2.697.257.316.248,00**	**7.467.856.793.953,00**
B. TANPA PEMBATASAN DARI PEMBERI SUMBER DAYA		
Pendapatan Hibah	0,00	236.935.303.186,00
Penghasilan komprehensif lain	705.686.471.380,00	21.676.194.301,00
JUMLAH SURPLUS KOMPREHENSIF	**3.402.943.787.628,00**	**7.726.468.291.440,00**

BADAN PENGELOLA KEUANGAN HAJI (BPKH)
LAPORAN PERUBAHAN ASET NETO
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	31 Desember 2022	31 Desember 2021
ASET NETO TANPA PEMBATASAN		
Saldo awal 1 Januari	236.935.303.186,00	0,00
Surplus/(defisit) periode tahun berjalan	0,00	236.935.303.186,00
Saldo Akhir 31 Desember	**236.935.303.186,00**	**236.935.303.186,00**
Penghasilan Komprehensif Lain		
Saldo awal 1 Januari	251.835.319.535,00	1.077.452.330.865,00
Koreksi saldo awal	(19.301.000.000,00)	(847.293.205.631,00)
Penghasilan komprehensif tahun berjalan	705.686.471.380,00	21.676.194.301,00
Saldo Akhir 31 Desember	938.220.790.915,00	**251.835.319.535,00**
JUMLAH ASET NETO TANPA PEMBATASAN	**1.175.156.094.101,00**	**488.770.622.721,00**
ASET NETO DENGAN PEMBATASAN		
Dana Penyelenggaraan Ibadah Haji (PIH)		
Saldo awal 1 Januari	13.486.464.504.439,00	6.069.402.148.832,00
Koreksi aset neto	7.937.684.493,00	(5.821.728.128,00)
Pelimpahan asset neto PKOH kementerian agama	0,00	3.196.580.471,00
Surplus tahun berjalan	2.585.278.941.740,00	7.419.687.503.264,00
Saldo Akhir 31 Desember	**16.079.681.130.672,00**	**13.486.464.504.439,00**
Dana Abadi Umat (DAU)		
Saldo awal 1 Januari	3.736.178.100.385,00	3.681.339.337.174,00
Koreksi aset neto	(15.441.272.420,00)	6.669.472.522,00
Surplus periode tahun berjalan	111.978.374.508,00	48.169.290.689,00
Saldo Akhir 31 Desember	**3.832.715.202.473,00**	**3.736.178.100.385,00**
JUMLAH ASET NETO DENGAN PEMBATASAN	**19.912.396.333.145,00**	**17.222.642.604.824,00**
JUMLAH ASET NETO	**21.087.552.427.246,00**	**17.711.413.227.545,00**

BADAN PENGELOLA KEUANGAN HAJI (BPKH)
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	31 Desember 2022	31 Desember 2021
Arus Kas dari Aktivitas Operasi		
Penerimaan nilai manfaat	10.343.497.674.849,00	9.873.139.962.089,00
Pengeluaran transfer penyelenggaraan ibadah haji dari nilai manfaat	(5.473.411.725.883,00)	0,00
Penerimaan piutang	2.518.729.865,00	240.440.002,00
Penerimaan lain-lain	23.296.928.101,00	9.866.052.993,00
Pengeluaran beban pajak nilai manfaat	(10.820.074.955,00)	(234.808.612.352,00)
Pengeluaran operasional BPKH	(249.434.689.958,00)	(196.586.707.528,00)
Pengeluaran kegiatan untuk kemaslahatan umat islam	(139.118.479.071,00)	(188.931.876.605,00)
Pengeluaran lain-lain	(61.068.261.660,00)	(17.612.442.751,00)
Kas Bersih yang diperoleh dari Aktivitas Operasi	**4.435.460.101.288,00**	**9.245.306.815.848,00**
Arus Kas Dari Aktivitas Investasi		
Pembelian aset tetap	(1.064.428.076,00)	(2.013.072.108,00)
Pembelian aset tak berwujud	(63.664.500,00)	(19.340.351.414,00)
Penurunan penempatan pada bank	(2.653.159.698.178,00)	(305.150.426.038,00)
Perolehan investasi	(11.557.885.699.238,00)	(23.801.985.796.029,00)
Hasil pelepasan dan pencairan investasi	7.579.300.500.000,00	9.502.282.920.133,00
Kas Bersih yang Digunakan untuk Aktivitas Investasi	**(6.632.872.989.992,00)**	**(14.626.206.725.456,00)**
Arus Kas Dari Aktivitas Pendanaan		
Penerimaan setoran jemaah	8.674.123.415.296,00	7.002.903.311.480,00
Pengeluaran transfer penyelenggaraan ibadah haji dari setoran jemaah	(3.777.867.150.710,00)	0,00
Pengeluaran untuk pengembalian dan pembatalan BPIH	(1.882.819.569.387,00)	(1.630.708.092.648,00)
Pengeluaran untuk pengembalian kepada PIHK	(823.952.975.693,00)	0,00
Kas Bersih yang diperoleh dari Aktivitas Pendanaan	**2.189.483.719.506,00**	**5.372.195.218.832,00**
Pengaruh perubahan kurs mata uang pada kas dan setara kas	0,00	0,00
Penurunan Kas dan Setara Kas	**(7.929.169.198,00)**	**(8.704.690.776,00)**
Kas dan Setara Kas Pada Awal Tahun	**9.246.996.255,00**	**17.951.687.031,00**
Kas dan Setara Kas Pada Akhir Tahun	**1.317.827.057,00**	**9.246.996.255,00**

BADAN PENGELOLA KEUANGAN HAJI (BPKH)
LAPORAN REALISASI ANGGARAN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022
(Disajikan Dalam Rupiah Penuh, Kecuali Dinyatakan Lain)

Uraian	Anggaran Tahun 2022 (Satu Tahun Penuh)	Realisasi Periode Sampai Dengan 31 Desember 2022	
		Nilai	% Realisasi
A. PENDAPATAN			
Nilai Manfaat			
Nilai manfaat - penempatan	1.163.000.000.000,00	1.533.228.877.017,00	131,83%
Nilai manfaat - investasi	7.906.000.000.000,00	8.799.448.722.877,00	111,30%
Pendapatan lain-lain	0,00	1.176.535.119,00	-
	9.069.000.000.000,00	**10.333.854.135.013,00**	**113,95%**
B. BELANJA			
BELANJA DANA BPIH			
Belanja PIH - Bipih	7.903.980.000.000,00	3.777.867.150.710,00	47,80%
Belanja PIH - subsidi PIH	9.119.192.630.962,00	5.473.411.725.883,00	60,02%
	17.023.172.630.962,00	**9.251.278.876.593,00**	**54,35%**
BELANJA DANA ABADI UMAT			
Belanja program kemaslahatan	**230.000.000.000,00**	**130.548.670.675,00**	**56,76%**
BELANJA OPERASIONAL BPKH			
Belanja pegawai	177.165.284.659,00	115.471.326.851,00	65,18%
Belanja operasional kantor	212.594.845.545,00	120.303.026.039,00	56,59%
Belanja modal	8.599.125.100,00	1.128.092.576,00	13,12%
	398.359.255.304,00	**236.902.445.466,00**	**59,47%**

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Laporan Tahunan
Annual Report
2022

Transformasi Digital dan Penguatan ESG Untuk Mendukung Optimalisasi Pengelolaan Keuangan Haji
Digital Transformation and ESG Strengthening to Support Hajj Fund Management Optimization

Laporan Tahunan Annual Report **2022**