

STATEMENT OF FINANCIAL POSITION

As of 28 February 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		28 February 2025
ASSETS		
1.	Cash	6,376,642
2.	Placements with Bank Indonesia	32,067,530
3.	Placements with other banks	3,416,612
4.	Spot and forward receivables	-
5.	Investments in marketable securities	66,199,393
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	134,151
8.	Receivables	157,911,201
	a. <i>Murabahah</i> receivables	143,729,785
	b. <i>Istishna</i> receivables	8
	c. Multiservices <i>ijarah</i> receivables	169,062
	d. Funds of <i>qardh</i>	13,994,884
	e. <i>Ijarah</i> receivables	17,462
9.	Financing	120,913,561
	a. <i>Mudharabah</i>	2,909,604
	b. <i>Musyarakah</i>	118,003,957
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,225,361
11.	Investment in share	-
12.	Other financial assets	1,850,465
13.	Allowance for impairment on financial assets -/-	10,450,042
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	15,642
17.	Intangible assets	1,168,294
18.	Fixed assets and equipments	5,906,003
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	8,571,071
TOTAL ASSETS		397,315,287

STATEMENT OF FINANCIAL POSITION

As of 31 January 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 January 2025
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	72,388,674
	a. Demand deposits	19,514,478
	b. Savings deposits	52,874,196
2.	Non profit sharing investments	246,599,736
	a. Demand deposits	40,825,216
	b. Savings deposits	80,325,299
	c. Time deposits	125,449,221
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	16,249,798
5.	Liabilities to other banks	804,149
6.	Spot and forward payables	-
7.	Marketable securities issued	6,064,143
8.	Acceptance liabilities	134,151
9.	Fund borrowings	750,000
10.	Guarantee deposit	18,167
11.	Interoffice liabilities	-
12.	Others liabilities	8,068,924
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		351,077,760
EKUITAS		
15.	Share capital	23,064,630
	a. Authorised share capital	40,000,000
	b. Unpaid-in capital -/-	16,935,370
	c. Treasury stock -/-	-
16.	Additional paid-in capital	(3,929,100)
	a. Agio	3,381,491
	b. Disagio -/-	7,310,591
	c. Capital contribution	-
	d. Funds for paid-up capital	-
	e. Others	-
17.	Other comprehensive income	878,394
	a. Gain	901,085
	b. Loss -/-	22,691
18.	Reserves	3,377,462
	a. General reserves	3,377,462
	b. Appropriated reserves	-
19.	Profit/loss	22,846,141
	a. Previous years	21,684,310
	b. Current year	1,161,831
	c. Dividend paid -/-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		46,237,527
TOTAL EQUITY		46,237,527
TOTAL LIABILITIES AND EQUITIES		397,315,287

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 28 February 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 28 February 2025
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as Mudharib	
1.	Income from Fund Management as Mudharib	4,516,729
	a. Income from Receivables	2,472,711
	i. Murabahah	2,237,865
	ii. Istishna	19
	iii. Multiservices ijarah	4,259
	iv. Ujrah	230,568
	v. Others	-
	b. Income from financing	1,430,055
	i. Mudharabah	44,243
	ii. Musyarakah	1,385,812
	iii. Others	-
	c. Income from ijarah	22,630
	d. Others	591,333
2.	Profit sharing for investors -/-	1,505,345
	a. Non Profit Sharing	1,505,345
	b. Profit Sharing	-
3.	Net income from fund management as mudharib	3,011,384
B.	Operating Income and Expenses Other than as Mudharib	
1.	Gain/loss from increase/decrease in fair value of financial assets	57,657
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	140,542
4.	Gain/loss from spot and forward transactions (realised)	8,262
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	14,943
7.	Bank income as mudharib in mudharabah muqayyadah	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	516,732
10.	Other income	160,951
11.	Wadiah bonus -/-	108
12.	Impairment for financial assets -/-	487,247
13.	Losses related to operational risk -/-	872
14.	Impairment for non financial assets -/-	(19,721)
15.	Salaries and employee benefits -/-	784,224
16.	Promotion expenses -/-	133,389
17.	Other expenses -/-	988,896
	Net Operating Income/Expenses	(1,475,928)
	OPERATING INCOME/EXPENSES	1,535,456
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	533
2.	Other non-operating income/expenses	(37,965)
	NON OPERATING INCOME/EXPENSES	(37,432)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	1,498,024
	Income taxes	241,336
	a. Estimated current year tax -/-	(94,857)
	b. Deferred tax income/expenses	-
	CURRENT YEAR NET PROFIT/LOSS	1,161,831
1.	OTHER COMPREHENSIVE INCOME	
	Items that will not be reclassified to profit or loss	-
	a. Gain/loss from revaluation of fixed assets	-
	b. Gain/loss from remeasurement on defined benefit plan	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	34,123
	a. Gain/loss from exchange difference on translation of foreign currency financial statement	-
	b. Unrealised (loss)/gain on securities measured at fair value through other comprehensive income	34,123
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	34,123
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	1,195,954

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 28 February 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		28 February 2025
I	COMMITMENT RECEIVABLES	507,161
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	507,161
	3. Others	-
II	COMMITMENT PAYABLES	5,485,234
	1. Unused financing facilities	1,166,311
	a. Committed	-
	b. Uncommitted	1,166,311
	2. Outstanding irrevocable L/C	767,965
	3. Foreign currency positions to be submitted for spot and forward transactions	709,300
	4. Others	2,841,658
III	CONTINGENT RECEIVABLES	731,664
	1. Guarantees received	252,431
	2. Income from non performing financing	443,622
	a. <i>Murabahah</i>	332,338
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	11,517
	d. Profit Sharing	94,491
	e. Others	5,276
	3. Others	35,611
IV	CONTINGENT LIABILITIES	1,812,249
	1. Guarantees issued	1,812,249
	2. Others	-