

STATEMENT OF FINANCIAL POSITION

As of 30 November 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 November 2024
ASSETS		
1.	Cash	5,566,476
2.	Placements with Bank Indonesia	29,414,492
3.	Placements with other banks	2,511,164
4.	Spot and forward receivables	-
5.	Investments in marketable securities	59,223,553
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	197,864
8.	Receivables	156,478,897
	a. <i>Murabahah</i> receivables	142,908,166
	b. <i>Istishna</i> receivables	13
	c. Multiservices <i>ijarah</i> receivables	175,172
	d. Funds of <i>qardh</i>	13,379,825
	e. <i>Ijarah</i> receivables	15,721
9.	Financing	114,227,337
	a. <i>Mudharabah</i>	2,905,144
	b. <i>Musyarakah</i>	111,322,193
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,090,182
11.	Investment in share	-
12.	Other financial assets	1,840,619
13.	Allowance for impairment on financial assets -/-	10,400,272
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	4,149
17.	Intangible assets	743,605
18.	Fixed assets and equipments	5,692,744
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	6,966,519
TOTAL ASSETS		375,566,732

STATEMENT OF FINANCIAL POSITION

As of 30 November 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 November 2024
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	72,357,177
	a. Demand deposits	19,910,673
	b. Savings deposits	52,446,504
2.	Non profit sharing investments	230,752,291
	a. Demand deposits	34,255,273
	b. Savings deposits	80,670,111
	c. Time deposits	115,826,907
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	12,405,931
5.	Liabilities to other banks	810,778
6.	Spot and forward payables	-
7.	Marketable securities issued	5,415,828
8.	Acceptance liabilities	197,864
9.	Fund borrowings	1,208,219
10.	Guarantee deposit	18,002
11.	Interoffice liabilities	-
12.	Others liabilities	7,910,814
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		331,076,922
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	1,098,245
	a. Gain	1,098,245
	b. Loss -/-	-
18.	Reserves	3,377,462
	a. General reserves	3,377,462
	b. Appropriated reserves	-
19.	Profit/loss	20,878,573
	a. Previous years	15,533,984
	b. Current year	6,200,150
	c. Dividend paid -/-	855,561
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		44,489,810
TOTAL EQUITY		44,489,810
TOTAL LIABILITIES AND EQUITIES		375,566,732

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 30 November 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 November 2024
OPERATING INCOME AND EXPENSES		
A. Income & Expenses from Fund Management as Mudharib		
1.	Income from Fund Management as Mudharib	23,791,817
a.	Income from Receivables	13,282,868
i.	Murabahah	12,211,145
ii.	Istishna	16
iii.	Multiservices ijarah	22,488
iv.	Ujrah	1,049,219
v.	Others	-
b.	Income from financing	7,090,820
i.	Mudharabah	153,550
ii.	Musarakah	6,937,270
iii.	Others	-
c.	Income from ijarah	150,879
d.	Others	3,267,250
2.	Profit sharing for investors -/-	7,178,075
a.	Non Profit Sharing	7,178,075
b.	Profit Sharing	-
3.	Net income from fund management as mudharib	16,613,742
B. Operating Income and Expenses Other than as Mudharib		
1.	Gain/loss from increase/decrease in fair value of financial assets	53,184
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	604,778
4.	Gain/loss from spot and forward transactions (realised)	46,676
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	14,989
7.	Bank income as mudharib in mudharabah muqayyadah	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	2,068,562
10.	Other income	1,199,584
11.	Wadiah bonus -/-	527
12.	Impairment for financial assets -/-	1,953,797
13.	Losses related to operational risk -/-	103,176
14.	Impairment for non financial assets -/-	(13,192)
15.	Salaries and employee benefits -/-	4,601,253
16.	Promotion expenses -/-	739,932
17.	Other expenses -/-	5,000,747
	Net Operating Income/Expenses	(8,398,467)
	OPERATING INCOME/EXPENSES	8,215,275
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	(13,716)
2.	Other non-operating income/expenses	(195,131)
	NON OPERATING INCOME/EXPENSES	(208,847)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	8,006,428
	Income taxes	
a.	Estimated current year tax -/-	1,627,056
b.	Deferred tax income/expenses	(179,222)
	CURRENT YEAR NET PROFIT/LOSS	6,200,150
1.	OTHER COMPREHENSIVE INCOME	
	Items that will not be reclassified to profit or loss	229,299
a.	Gain/loss from revaluation of fixed assets	116,525
b.	Gain/loss from remeasurement on defined benefit plan	112,774
c.	Others	-
2.	Items that will be reclassified to profit or loss	176,799
a.	Gain/loss from exchange difference on translation of foreign currency financial statement	-
b.	Gain/loss from changes of financial assets on measured at fair value through other comprehensive income	176,799
c.	Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	406,098
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	6,606,248

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 30 November 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 November 2024
I	COMMITMENT RECEIVABLES	361,529
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	361,529
	3. Others	-
II	COMMITMENT PAYABLES	3,873,797
	1. Unused financing facilities	841,014
	a. Committed	-
	b. Uncommitted	841,014
	2. Outstanding irrevocable L/C	236,224
	3. Foreign currency positions to be submitted for spot and forward transactions	384,253
	4. Others	2,412,306
III	CONTINGENT RECEIVABLES	701,756
	1. Guarantees received	241,240
	2. Income from non performing financing	425,171
	a. <i>Murabahah</i>	333,697
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	9,953
	d. Profit Sharing	77,903
	e. Others	3,618
	3. Others	35,345
IV	CONTINGENT LIABILITIES	2,156,944
	1. Guarantees issued	2,156,944
	2. Others	-