

## STATEMENT OF FINANCIAL POSITION

As of 31 October 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 October 2024
<b>ASSETS</b>		
1.	Cash	5,379,830
2.	Placements with Bank Indonesia	31,675,034
3.	Placements with other banks	2,338,387
4.	Spot and forward receivables	-
5.	Investments in marketable securities	55,581,040
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	175,879
8.	Receivables	155,013,935
	a. <i>Murabahah</i> receivables	142,179,114
	b. <i>Istishna</i> receivables	14
	c. Multiservices <i>ijarah</i> receivables	178,206
	d. Funds of <i>qardh</i>	12,641,416
	e. <i>Ijarah</i> receivables	15,185
9.	Financing	112,246,490
	a. <i>Mudharabah</i>	2,914,474
	b. <i>Musyarakah</i>	109,332,016
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	2,977,624
11.	Investment in share	-
12.	Other financial assets	1,539,438
13.	Allowance for impairment on financial assets -/-	10,432,075
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	4,250
17.	Intangible assets	747,060
18.	Fixed assets and equipments	5,607,015
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	6,388,285
<b>TOTAL ASSETS</b>		<b>369,251,595</b>

## STATEMENT OF FINANCIAL POSITION

As of 31 October 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 October 2024
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Wadiah deposits	70,770,638
	a. Demand deposits	19,405,078
	b. Savings deposits	51,365,560
2.	Non profit sharing investments	228,974,158
	a. Demand deposits	36,862,429
	b. Savings deposits	80,133,352
	c. Time deposits	111,978,377
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	10,537,295
5.	Liabilities to other banks	805,727
6.	Spot and forward payables	-
7.	Marketable securities issued	5,926,239
8.	Acceptance liabilities	175,879
9.	Fund borrowings	150,314
10.	Guarantee deposit	17,863
11.	Interoffice liabilities	-
12.	Others liabilities	7,970,256
13.	Profit sharing investments fund	-
14.	Minority interest	-
<b>TOTAL LIABILITIES</b>		<b>325,328,387</b>
<b>EKUITAS</b>		
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	1,092,643
	a. Gain	1,092,643
	b. Loss -/-	-
18.	Reserves	3,377,462
	a. General reserves	3,377,462
	b. Appropriated reserves	-
19.	Profit/loss	20,317,573
	a. Previous years	15,533,984
	b. Current year	5,639,150
	c. Dividend paid -/-	855,561
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>		<b>43,923,208</b>
<b>TOTAL EQUITY</b>		<b>43,923,208</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>369,251,595</b>

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 October 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 October 2024
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Income &amp; Expenses from Fund Management as Mudharib</b>		
<b>1.</b>	<b>Income from Fund Management as Mudharib</b>	<b>21,549,473</b>
	a. Income from Receivables	12,023,716
	i. Murabahah	11,063,204
	ii. Istishna	16
	iii. Multiservices ijarah	20,897
	iv. Ujrah	939,599
	v. Others	-
	b. Income from financing	6,413,324
	i. Mudharabah	131,632
	ii. Musyarakah	6,281,692
	iii. Others	-
	c. Income from ijarah	138,325
	d. Others	2,974,108
<b>2.</b>	<b>Profit sharing for investors -/-</b>	<b>6,519,892</b>
	a. Non Profit Sharing	6,519,892
	b. Profit Sharing	-
<b>3.</b>	<b>Net income from fund management as mudharib</b>	<b>15,029,581</b>
<b>B. Operating Income and Expenses Other than as Mudharib</b>		
1.	Gain/loss from increase/decrease in fair value of financial assets	52,763
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	568,982
4.	Gain/loss from spot and forward transactions (realised)	43,703
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	10,067
7.	Bank income as mudharib in mudharabah muqayyadah	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	1,792,672
10.	Other income	1,106,709
11.	Wadiah bonus -/-	478
12.	Impairment for financial assets -/-	1,879,166
13.	Losses related to operational risk -/-	20,797
14.	Impairment for non financial assets -/-	80,738
15.	Salaries and employee benefits -/-	4,049,528
16.	Promotion expenses -/-	641,959
17.	Other expenses -/-	4,455,398
	<b>Net Operating Income/Expenses</b>	<b>(7,553,168)</b>
	<b>OPERATING INCOME/EXPENSES</b>	<b>7,476,413</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain/loss from sale of fixed assets and equipment	(13,880)
2.	Other non-operating income/expenses	(180,997)
	<b>NON OPERATING INCOME/EXPENSES</b>	<b>(194,877)</b>
	<b>CURRENT YEAR PROFIT/LOSS BEFORE TAX</b>	<b>7,281,536</b>
	Income taxes	
	a. Estimated current year tax -/-	1,463,567
	b. Deferred tax income/expenses	(178,819)
	<b>CURRENT YEAR NET PROFIT/LOSS</b>	<b>5,639,150</b>
<b>1.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	
	<b>Items that will not be reclassified to profit or loss</b>	<b>229,299</b>
	a. Gain/loss from revaluation of fixed assets	116,525
	b. Gain/loss from remeasurement on defined benefit plan	112,774
	c. Others	-
<b>2.</b>	<b>Items that will be reclassified to profit or loss</b>	<b>171,197</b>
	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	171,197
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>400,496</b>
	<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>	<b>6,039,646</b>

## STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 October 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 October 2024
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	<b>21,367</b>
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	21,367
	3. Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	<b>4,117,273</b>
	1. Unused financing facilities	826,134
	a. Committed	-
	b. Uncommitted	826,134
	2. Outstanding irrevocable L/C	259,716
	3. Foreign currency positions to be submitted for spot and forward transactions	401,493
	4. Others	2,629,930
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>	<b>691,335</b>
	1. Guarantees received	238,956
	2. Income from non performing financing	417,243
	a. <i>Murabahah</i>	329,693
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	9,454
	d. Profit Sharing	74,505
	e. Others	3,591
	3. Others	35,136
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>	<b>2,201,502</b>
	1. Guarantees issued	2,201,502
	2. Others	-