

STATEMENT OF FINANCIAL POSITION

As of 31 January 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2025
ASSETS		
1.	Cash	7,051,882
2.	Placements with Bank Indonesia	39,136,858
3.	Placements with other banks	2,309,421
4.	Spot and forward receivables	-
5.	Investments in marketable securities	64,084,696
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	171,871
8.	Receivables	156,507,848
	a. <i>Murabahah</i> receivables	142,705,622
	b. <i>Istishna</i> receivables	10
	c. Multiservices <i>ijarah</i> receivables	170,911
	d. Funds of <i>qardh</i>	13,614,479
	e. <i>Ijarah</i> receivables	16,826
9.	Financing	119,956,269
	a. <i>Mudharabah</i>	2,901,600
	b. <i>Musyarakah</i>	117,054,669
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,059,754
11.	Investment in share	-
12.	Other financial assets	1,694,679
13.	Allowance for impairment on financial assets -/-	10,359,235
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	5,340
17.	Intangible assets	1,075,471
18.	Fixed assets and equipments	5,866,753
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	8,371,901
TOTAL ASSETS		398,942,911

STATEMENT OF FINANCIAL POSITION

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(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2025
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	72,749,583
	a. Demand deposits	19,319,147
	b. Savings deposits	53,430,436
2.	Non profit sharing investments	247,302,370
	a. Demand deposits	39,164,483
	b. Savings deposits	82,876,921
	c. Time deposits	125,260,966
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	17,910,728
5.	Liabilities to other banks	890,992
6.	Spot and forward payables	-
7.	Marketable securities issued	5,835,963
8.	Acceptance liabilities	171,871
9.	Fund borrowings	-
10.	Guarantee deposit	18,026
11.	Interoffice liabilities	-
12.	Others liabilities	8,401,049
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		353,280,600
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	874,701
	a. Gain	901,085
	b. Loss -/-	26,384
18.	Reserves	3,377,462
	a. General reserves	3,377,462
	b. Appropriated reserves	-
19.	Profit/loss	22,274,618
	a. Previous years	21,684,310
	b. Current year	590,308
	c. Dividend paid -/-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		45,662,311
TOTAL EQUITY		45,662,311
TOTAL LIABILITIES AND EQUITIES		398,942,911

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 January 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2025
OPERATING INCOME AND EXPENSES		
A. Income & Expenses from Fund Management as Mudharib		
1.	Income from Fund Management as Mudharib	2,306,653
	a. Income from Receivables	1,268,391
	i. Murabahah	1,147,189
	ii. Istishna	5
	iii. Multiservices ijarah	2,726
	iv. Ujrah	118,471
	v. Others	-
	b. Income from financing	668,505
	i. Mudharabah	22,094
	ii. Musyarakah	646,411
	iii. Others	-
	c. Income from ijarah	18,624
	d. Others	351,133
2.	Profit sharing for investors -/-	777,973
	a. Non Profit Sharing	777,973
	b. Profit Sharing	-
3.	Net income from fund management as mudharib	1,528,680
B. Operating Income and Expenses Other than as Mudharib		
1.	Gain/loss from increase/decrease in fair value of financial assets	40,333
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	40,497
4.	Gain/loss from spot and forward transactions (realised)	4,256
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	11,560
7.	Bank income as mudharib in mudharabah muqayyadah	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	256,881
10.	Other income	77,710
11.	Wadiah bonus -/-	54
12.	Impairment for financial assets -/-	242,039
13.	Losses related to operational risk -/-	603
14.	Impairment for non financial assets -/-	(7,584)
15.	Salaries and employee benefits -/-	407,949
16.	Promotion expenses -/-	63,519
17.	Other expenses -/-	473,719
	Net Operating Income/Expenses	(749,062)
OPERATING INCOME/EXPENSES		779,618
NON OPERATING INCOME AND EXPENSES		
1.	Gain/loss from sale of fixed assets and equipment	351
2.	Other non-operating income/expenses	(19,511)
NON OPERATING INCOME/EXPENSES		(19,160)
CURRENT YEAR PROFIT/LOSS BEFORE TAX		760,458
Income taxes		
a.	Estimated current year tax -/-	197,110
b.	Deferred tax income/expenses	26,960
CURRENT YEAR NET PROFIT/LOSS		590,308
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	-
Items that will be reclassified to profit or loss		30,430
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	30,430
c.	Others	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		30,430
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		620,738

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 January 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2025
I	COMMITMENT RECEIVABLES	444,600
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	444,600
	3. Others	-
II	COMMITMENT PAYABLES	4,337,569
	1. Unused financing facilities	885,780
	a. Committed	-
	b. Uncommitted	885,780
	2. Outstanding irrevocable L/C	200,827
	3. Foreign currency positions to be submitted for spot and forward transactions	674,255
	4. Others	2,576,707
III	CONTINGENT RECEIVABLES	715,510
	1. Guarantees received	247,863
	2. Income from non performing financing	432,038
	a. <i>Murabahah</i>	332,773
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	10,965
	d. Profit Sharing	82,769
	e. Others	5,531
	3. Others	35,609
IV	CONTINGENT LIABILITIES	1,773,529
	1. Guarantees issued	1,773,529
	2. Others	-