

## STATEMENT OF FINANCIAL POSITION

As of 31 August 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 August 2024
<b>ASSETS</b>		
1.	Cash	4,708,079
2.	Placements with Bank Indonesia	26,184,224
3.	Placements with other banks	3,400,267
4.	Spot and forward receivables	-
5.	Investments in marketable securities	60,308,637
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	133,587
8.	Receivables	152,678,725
	a. <i>Murabahah</i> receivables	140,420,594
	b. <i>Istishna</i> receivables	17
	c. Multiservices <i>ijarah</i> receivables	184,196
	d. Funds of <i>qardh</i>	12,059,755
	e. <i>Ijarah</i> receivables	14,163
9.	Financing	105,312,444
	a. <i>Mudharabah</i>	2,881,793
	b. <i>Musyarakah</i>	102,430,651
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	2,772,240
11.	Investment in share	-
12.	Other financial assets	1,787,365
13.	Allowance for impairment on financial assets -/-	10,112,164
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	3,396
17.	Intangible assets	751,263
18.	Fixed assets and equipments	5,194,610
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	6,242,388
<b>TOTAL ASSETS</b>		<b>359,374,464</b>

## STATEMENT OF FINANCIAL POSITION

As of 31 August 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 August 2024
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Wadiah deposits	70,475,722
	a. Demand deposits	20,372,457
	b. Savings deposits	50,103,265
2.	Non profit sharing investments	227,313,390
	a. Demand deposits	38,626,639
	b. Savings deposits	78,856,348
	c. Time deposits	109,830,403
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	7,585,952
5.	Liabilities to other banks	784,768
6.	Spot and forward payables	-
7.	Marketable securities issued	4,431,061
8.	Acceptance liabilities	133,587
9.	Fund borrowings	1,659,249
10.	Guarantee deposit	18,845
11.	Interoffice liabilities	-
12.	Others liabilities	4,170,352
13.	Profit sharing investments fund	-
14.	Minority interest	-
<b>TOTAL LIABILITIES</b>		<b>316,572,944</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	1,135,804
	a. Gain	1,135,804
	b. Loss -/-	-
18.	Reserves	3,377,462
	a. General reserves	3,377,462
	b. Appropriated reserves	-
19.	Profit/loss	19,152,724
	a. Previous years	15,533,984
	b. Current year	4,474,301
	c. Dividend paid -/-	855,561
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>		<b>42,801,520</b>
<b>TOTAL EQUITY</b>		<b>42,801,520</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>359,374,464</b>

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 August 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 August 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>16,957,805</b>
a.	Income from Receivables	9,519,267
i.	Murabahah	8,772,794
ii.	Istishna	15
iii.	Multiservices ijarah	17,145
iv.	Ujrah	729,313
v.	Others	-
b.	Income from financing	4,959,699
i.	Mudharabah	104,083
ii.	Musarakah	4,855,616
iii.	Others	-
c.	Income from ijarah	115,135
d.	Others	2,363,704
<b>2.</b>	<b>Profit sharing for investors -/-</b>	<b>5,172,134</b>
a.	Non Profit Sharing	5,172,134
b.	Profit Sharing	-
<b>3.</b>	<b>Net income from fund management as mudharib</b>	<b>11,785,671</b>
<b>B. Operating Income and Expenses Other than as Mudharib</b>		
1.	Gain/loss from increase/decrease in fair value of financial assets	67,422
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	451,456
4.	Gain/loss from spot and forward transactions (realised)	34,361
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	9,376
7.	Bank income as mudharib in mudharabah muqayyadah	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	1,279,566
10.	Other income	883,507
11.	Wadiah bonus -/-	391
12.	Impairment for financial assets -/-	1,476,667
13.	Losses related to operational risk -/-	12,357
14.	Impairment for non financial assets -/-	15,802
15.	Salaries and employee benefits -/-	3,123,314
16.	Promotion expenses -/-	477,866
17.	Other expenses -/-	3,472,404
	<b>Net Operating Income/Expenses</b>	<b>(5,853,113)</b>
<b>OPERATING INCOME/EXPENSES</b>		<b>5.932.558</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain/loss from sale of fixed assets and equipment	(10,512)
2.	Other non-operating income/expenses	(144,058)
<b>NON OPERATING INCOME/EXPENSES</b>		<b>(154,570)</b>
<b>CURRENT YEAR PROFIT/LOSS BEFORE TAX</b>		<b>5,777,988</b>
Income taxes		
a.	Estimated current year tax -/-	1,157,727
b.	Deferred tax income/expenses	(145,960)
<b>CURRENT YEAR NET PROFIT/LOSS</b>		<b>4,474,301</b>
<b>1. 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>Items that will be reclassified to profit or loss</b>		<b>214,358</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	214,358
c.	Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>		<b>443,657</b>
<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>4,917,958</b>

## STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 August 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 August 2024
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	<b>55,722</b>
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	55,722
	3. Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	<b>3,954,255</b>
	1. Unused financing facilities	925,858
	a. Committed	-
	b. Uncommitted	925,858
	2. Outstanding irrevocable L/C	209,743
	3. Foreign currency positions to be submitted for spot and forward transactions	275,922
	4. Others	2,542,732
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>	<b>654,401</b>
	1. Guarantees received	235,302
	2. Income from non performing financing	384,629
	a. <i>Murabahah</i>	306,338
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	8,719
	d. Profit Sharing	65,717
	e. Others	3,855
	3. Others	34,470
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>	<b>2,208,975</b>
	1. Guarantees issued	2,208,975
	2. Others	-