



FINANCIAL STATEMENTS PT Bank Syariah Indonesia Tbk

STATEMENT OF FINANCIAL POSITION

			31 December 2023
			(Audited)
	ASSETS		
١.	Cash Placements with Bank Indonesia	5,060,304	5,255,841
2. 3.	Placements with Bank Indonesia Placements with other banks	28,829,418	32,440,778 2,074,473
s. I.	Spot and forward receivables	2,024,850	2,074,473
r. 5.	Investments in marketable securities	59,707,644	71,551,526
). 5.	Securities purchased under resale agreements (reverse repo)	35,707,044	/1,331,320
	Acceptance receivables	143,345	431,228
	Receivables	153,968,392	147,405,182
	a. Murabahah receivables	141,258,250	135,879,671
	b. Istishna receivables	16	30
	c. Multiservices ijarah receivables	181,543	207,320
	d. Funds of qardh	12,513,733	11,307,081
	e. Ijarah receivables	14,850	11,080
-	Profit sharing financing	109,622,802	90,097,330
	a. Mudharabah	2,865,293	1,881,133
	b. Musyarakah c. Others	106,757,509	88,216,197
0.	Asset acquired for Ijarah	2,870,422	2,190,107
1.	Investment in share	2,070,422	2,150,107
2.	Others financial assets	1,810,745	1,690,542
3.	Allowance for Impairment on financial assets -/-	10,286,328	9,846,025
4.	Salam	-	
5.	Istishna assets in progress	-	-
	Istishna term -/-	-	-
6.	Inventory	4,265	4,036
	Intangible assets	751,300	665,915
	Fixed assets and equipments	5,179,984	4,524,803
9.	Non earning assets a. Abandoned property	9,403	9,403
	b. Foreclosed collaterals	9,403	9,403
	c. Suspense accounts		
	d. Interoffice assets		
0.	Other assets	11,025,801	5,128,985
	TOTAL ASSETS	370,722,347	353,624,124
	Wadiah deposits a. Demand deposits	70,638,514 20,029,379	20,847,524
	b. Savings deposits	50,609,135	47,026,374
	Non profit sharing investments a. Demand deposits	230,582,343	
	b. Savings deposits	35,612,537 79,575,802	77,700,070
	c. Time deposits	115,394,004	
١.	Electronic money		
ŀ.		18	18
	Liabilities to Bank Indonesia	10,303,528	11,900,055
j.	Liabilities to other banks		
i.	Liabilities to other banks Spot and forward payables	10,303,528 873,164	11,900,055 1,086,555
i. i. r.	Liabilities to other banks Spot and forward payables Marketable securities issued	10,303,528 873,164 - 4,630,867	11,900,055 1,086,555 - 1,831,784
i. i. '. 3.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities	10,303,528 873,164 - 4,630,867 143,345	11,900,055 1,086,555 - 1,831,784 431,228
i. i. 7. 3.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings	10,303,528 873,164 - 4,630,867 143,345 1,759,463	11,900,055 1,086,555 - 1,831,784 431,228 776,250
i. i. i. i. i. i.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit	10,303,528 873,164 - 4,630,867 143,345	11,900,055 1,086,555 - 1,831,784 431,228
i. i. i. i. i. i. i.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings	10,303,528 873,164 - 4,630,867 143,345 1,759,463	11,900,055 1,086,555 - 1,831,784 431,228 776,250 19,818
i. i. i. i. i. i. i. i. i. i. i. i. i. i	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities	10,303,528 873,164 - 4,630,867 143,345 1,759,463 18,795	11,900,055 1,086,555 - 1,831,784 431,228 776,250
i. i. i. i. i. i. i. i. i. i. i. i. i. i	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities	10,303,528 873,164 - 4,630,867 143,345 1,759,463 18,795	11,900,055 1,086,555 - 1,831,784 431,228 776,250 19,818
	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Others flabilities	10,303,528 873,164 - 4,630,867 143,345 1,759,463 18,795	11,900,055 1,086,555 - - 1,831,784 431,228 776,250 19,818 - 5,063,366
i. i. i. i. i. i. i. i. i. i. i. i. i. i	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES	10,303,528 873,164 - 4,630,867 143,345 1,759,463 18,795 - 8,281,658	11,900,055 1,086,555 - - 1,831,784 431,228 776,250 19,818 - 5,063,366
i. i. i. i. i. i. i. i. i. i. i. i. i. i	Liabilities to other banks Spot and forward payables Marketables securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES	10,303,528 873,164 873,164 14,630,867 143,345 1,759,463 18,795 8,281,658	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
i. i. i. i. i. i. i. i. i. i. i. i. i. i	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Others liabilities TOTAL LIABILITIES EQUITIES Share capital	10,303,528 873,164 -4,630,67 143,367 1,759,463 18,795 -8,281,658 -327,231,695	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
i. i. i. i. i. i. i. i. i. i. i. i. i. i	Liabilities to other banks Spot and forward payables Marketables securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES	10,303,528 673,164 - 4,630,867 143,345 1,759,463 18,795 8,281,658 - 327,231,695	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
i. i. i. i. i. i. i. i. i. i. i. i. i. i	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profits sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital	10,303,528 873,164 - 4,630,867 1143,345 1,759,463 18,795 - 8,281,658 23,064,630 40,000,000 16,935,370	11,900,055 1,086,555 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366 314,885,003 23,064,630 40,000,000 16,935,370
i. ii. iii. iii. iii. iii. iii. iii. i	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIBILITIES EQUITES Share capital a. Authorised share capital b. Unpaid-in capital -/- c. Treasury stock -/- Additional paid-in capital	10,303,528 873,164 4,630,867 143,345 17,759,463 18,795 8,281,658 23,064,630 40,000,000 16,935,370 (3,929,100)	11,900,055 1,086,555 1,881,784 431,228 776,250 19,818 5,063,366
i. ii. iii. iii. iii. iii. iii. iii. i	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Others liabilities TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital - c. Treasury stock -/- Additional paid-in capital a. Agjo	10,303,528 873,164 -4,630,867 143,345 1,759,463 18,795 -327,231,695 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
i. ii. iii. iii. iii. iii. iii. iii. i	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profits sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital -/- C. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/-	10,303,528 873,164 4,630,867 143,345 17,759,463 18,795 8,281,658 23,064,630 40,000,000 16,935,370 (3,929,100)	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
i. ii. iii. iii. iii. iii. iii. iii. i	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Ot	10,303,528 873,164 -4,630,867 143,345 1,759,463 18,795 -327,231,695 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
i. ii. iii. iii. iii. iii. iii. iii. i	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital-j-c. Tersaury stock-j- Additional paid-in capital a. Agjo b. Disagjo-j- c. Capital contribution d. Funds for paid-up capital	10,303,528 873,164 -4,630,867 143,345 1,759,463 18,795 -327,231,695 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591
6. 6. 7. 8. 9. 10. 11. 12. 13.	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital -/- C. Treasury stock -/- Additional paid-in- capital a. Agio b. Disagio -/- c. Capital contribution d. Funds for paids up capital e. C. Chees	10,303,528 873,164 4,630,867 143,345 11,759,463 18,795 23,064,630 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
6. 6. 7. 8. 9. 10. 11. 12. 13.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital-j-c. Tersaury stock-j- Additional paid-in capital a. Agjo b. Disagjo-j- c. Capital contribution d. Funds for paid-up capital	10,303,528 873,164 4,630,867 143,845 1,759,463 18,795 8,281,658 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	11,900,055 1,086,555 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
6. 6. 7. 8. 9. 10. 11. 12. 13.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Others liabilities TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital - c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income	10,303,528 873,164 4,630,867 143,345 11,759,463 18,795 23,064,630 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	11,900,055 1,086,555 1,081,758 431,228 776,250 19,818 5,063,366 314,885,003 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591
5. 5. 7. 3. 9. 10. 11. 12. 13. 14.	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital -/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Funds for paid-up capital e. Chers Others Other comprehensive income a. Gain	10,303,528 873,164 4,630,867 143,845 1,759,463 18,795 8,281,658 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	11,900,055 1,086,555 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
5. 5. 7. 3. 9. 10. 11. 12. 13. 14.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Others liabilities Others liabilities TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital c. Treasury stock Additional paid-in capital a. Aglio b. Disaglio c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain D. Other Other comprehensive income a. Gain	10,303,528 873,164 4,630,867 143,345 1,759,463 18,795 8,281,658 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	11,900,055 1,086,555 1,081,784 431,228 776,250 19,818 5,063,366 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 692,146 692,146
5. 5. 7. 8. 9. 10. 11. 12. 13. 14.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital a. Authorised share capital b. Unpaid-in capital -C. Treasury stock -/- Additional paid-in- capital a. Agio b. Disagio -/- C. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss -/- Reserves a. General reserves b. Appropriated reserves	10,303,528 873,164 4,630,67 143,367 1,759,463 18,795 8,281,658 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	11,900,055 1,086,555 1,081,784 431,228 776,250 19,818 5,063,366 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 692,146 692,146 692,146 2,236,713 2,236,713
5. 5. 7. 8. 9. 10. 11. 12. 13. 14.	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES EQUITIES Authorised share capital a. Authorised share capital b. Unpaid-in capital -/- c. Treasury stock -/- Additional paid-in capital a. Rigio b. Losajio -/- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss -/- Reserves a. General reserves b. Appropriated reserves Profit/Loss	10,303,528 873,164 4,630,867 143,345 11,759,463 18,795 23,064,630 40,000,000 16,935,370 3,381,491 7,310,591 1,192,002 1,192,002 1,192,002 1,192,002	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
5. 5. 7. 8. 9. 10. 11. 12. 13. 14.	Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Others liabilities Others liabilities Others liabilities Others liabilities TOTAL LIABILITIES FOUNTIES Share capital a. Authorised share capital b. Unpaid-in capital c. Treasury stock Additional paid-in capital a. Agio b. Disaglio c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss Other comprehensive income a. Gain b. Loss C. Agerea capital e. Others Other comprehensive income a. Gain b. Loss C. Treasury stock A. Additional paid-in capital e. Others Other comprehensive income a. Gain b. Loss C. Greaver Reserves a. General reserves b. Appropriated reserves Profutuss b. Previous years	10,303,528 873,164 4,630,867 143,345 1,759,463 18,795 23,064,630 40,000,000 16,935,370 3,327,462 1,192,002	11,900,055 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
5. 5. 7. 8. 9. 10. 11. 12. 13. 14.	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES CAUTIES CAUT	10,303,528 873,164 4,630,867 143,364 1,759,463 18,795 8,281,658 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 1,192,002	11,900,055 1,086,555 1,081,784 431,228 776,250 19,818 5,063,366 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 692,146 692,146 692,146 12,236,713 2,236,713 1,397,007 5,703,743
5. 1. 0. 1. 2. 3. 4. 5. 6.	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interofice liabilities Others liabilities Profits sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES EQUITIES Authorised share capital a. Authorised share capital b. Unpaid-in capital -/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss -/- Reserves a. General reserves b. Appropriated reserves Profit/Loss a. Prefort/Loss a. Profivous b. Current year c. Dividend paid -/-	10,303,528 873,164 4,630,867 143,345 17,759,463 18,795 23,064,630 40,000,000 16,935,370 - 3,381,491 7,310,591 - 1,192,002 1,19	11,900,055 1,086,555 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366
5. 5. 7. 8. 9. 10. 11. 12. 13. 14.	Labilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES CAUTIES CAUT	10,303,528 873,164 4,630,867 143,364 1,759,463 18,795 8,281,658 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 1,192,002	11,900,055 1,086,555 1,086,555 1,831,784 431,228 776,250 19,818 5,063,366

			31 December 202 (Audited)
Α	Sources and distribution of zakat funds		
1.	Sources of zakat funds : *)		
	a. Internal Bank	358,810	331,13
	b. External Bank	66,627	71,52
	Total receipt	425,437	402,65
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	27,424	22,70
	b. Badan amil zakat	225,526	183,17
	Total distribution	252,950	205,88
В	Sources and distribution of waqf funds		
1.	Sources of waqf funds:		
	a. Internal Bank	-	
	b. External Bank	1,549	2,59
	Total receipt	1,549	2,59
2.	Distribution of waqf funds distributed to other institutions		
	a. Badan Wakaf Indonesia	324	51
	b. BSI Maslahat	625	1,14
	c. Dompet Dhuafa	288	26
	d. Other institutions	257	53
	e. Others (each below 3%)	55	12
	Total distribution	1,549	2,59

or The	Periods Ended 30 September 2024 and 31 December 2023	(In	Millions of Rupia
			31 December 202 (Audited)
1.	Beginning balance of qardhul hasan funds	9,907	7,048
2.	Sources of qardhul hasan funds		
	a. Infaq and shadaqah	62,120	63,947
	b. Qardhul hasan refund	-	-
	c. Penalty	16,472	17,915
	d. Non-halal income	1,086	1,733
	e. Others	4,090	-
	Total receipt	83,768	83,595
3.	Uses of qardhul hasan funds		
	a. Productive distribution	-	-
	b. Donation	86,394	80,736
	c. Others	-	-
	Total distribution	86,394	80,736
4.	(Decrease)/increase qardhul hasan funds	(2,626)	2,859
5.	Ending balance of qardhul hasan funds	7,281	9,907

STATEMENT OF SPOT AND FORWARD TRANSACTIONS

s of 3	0 September 2024				(In Millions	of Rupiah				
		INDIVIDUAL								
					Derivative Rec Payab					
			Non Hedging	Hedging	Receivables	Payables				
A.	Exchange Rate Related	731,217	571,056	160,161	-	-				
1.	Spot	571,056	571,056	-	-	-				
2.	Forward	160,161	-	160,161	-	-				
3.	Others	-	-	-	-	-				
В.	Others	-	-	-	-	-				
	TOTAL	731,217	571,056	160,161	-	-				

Types of Funds	Balance	to be Distributed	Ratio (%)	Total of Profit Sharing	Rate of Return Indication (%		
Liabilities to other banks	301.367	2.257	20.20	456	1.82		
2. Mudharabah demand deposits	33.360.773	249,794	37.96	94.814	3.41		
3. Mudharabah savings deposits	76,133,177	570,059	5.71	32,546	0.51		
4. Mudharabah time deposits	106,267,463	795,695		210,963			
a. 1 Month	61,762,855	462,459	25.96	120,045	2.33		
b. 3 Month	25,053,693	187,594	27.45	51,503	2.47		
c. 6 Month	9,042,872	67,710	27.77	18,802	2.49		
d. 12 Month	10,408,043	77,932	26.45	20,613	2.38		
5. Marketable securities issued	3,200,000	25,805	70.09	18,086	6.78		
6. Fund borrowings	1,759,463	13,174	75.03	9,884	6.74		
Total	221,022,243	1,656,784		366,749			
Type of Fund Distribution	Average Balance A	Retained earnings B					
1. Placements with other banks	574,843	5					
Investments in marketable securities	46,964,794	223,373					
 Murabahah receivables 	131,445,128	1,058,967					
Istishna receivables	18						
Multiservices ijarah receivables	183,005	1,645					
6. Funds of gardh	-						
7. Mudharabah financing	2,090,846	11,483					
8. Musyarakah financing	99,852,277	673,474					
9. Ijarah receivables	2,972,039	25,586					
0. Other financing	-						
Total	284.082.950	1,994,533					

					Rate of Return Indication (%)		
of Funds							
Liabilities to other banks							
2. Mudharabah demand deposits	-			-	-		
3. Mudharabah savings deposits			-				
Mudharabah time deposits							
a. 1 Month							
b. 3 Month					-		
c. 6 Month			-				
d. 12 Month			-				
5. Marketable securities issued							
5. Fund borrowings			-				
Total				-			
Type of Fund Distribution	Balance Average	Retained earnings					
1. Placements with other banks	-	-					
2. Investments in marketable securities		-					
3. Murabahah receivables							
 Istishna receivables 							
5. Multiservices ijarah receivables							
5. Funds of gardh							
7. Mudharabah financing							
B. Musyarakah financing							

		INDIVI	DUAL -
	OPERATING INCOME AND EXPENSES		
1.	Income & Expenses from Fund Management as <i>Mudharib</i> Income from Fund Management as <i>Mudharib</i>	19.295.656	17,166,2
1.	a. Income from receivables	10,726,638	10,074,3
	i Murahahah	9,876,265	9,342,1
	ii. Istishna	15	J,J 12,1
	iii. Multiservices ijarah	19,039	22,9
	iv. Ujrah	831,319	709,1
	v. Others	-	
	b. Income from financing	5,766,993	4,386,2
	i. Mudharabah	109,589	62,6
	ii. Musyarakah iii. Others	5,657,404	4,323,6
	c. Income from ijarah	124,457	89,4
	d. Others	2,677,568	2,616,2
2.	Profit Sharing for Investors -/-	5,839,139	4,297,0
	a. Non profit sharing	5,839,139	4,297,0
	b. Profit sharing	-	
3.	Net Income from Fund Management as Mudharib	13,456,517	12,869,1
3.	Operating Income and Expenses Other than as Mudharib		
1.	Gain/loss from increase/decrease in fair value of financial assets	66,163	6,3
2.	Gain/loss from decrease/increase in fair value	-	
	of financial liabilities		
3.	Gain/loss from sale of financial assets	509,756	201,10
4.	Gain/loss from spot and forward transactions (realised)	40,237	42,78
5.	Gain/loss from investment under equity method	-	
6.	Gain/loss from foreign exchange translation	10,872	12,77
7.	Bank income as mudharib in mudharabah muqayyadah	-	
8.	Dividend income	-	
9.	Commission/provision/fee and administrative	1,538,447	1,247,8
10.	Other income	987,316	865,5
11.	Wadiah bonus -/-	435	9
12.	Impairment for financial assets -/-	1,699,711	2,279,2
13.	Losses related to operational risk -/-	13,086	13,8
14.	Impairment for non financial assets -/-	46,433	53,5
15.	Salaries and employee benefits -/-	3,579,064	3,681,8
16.	Promotion expenses -/-	549,897	414,71
17.	Other expenses -/-	3,948,041 (6,683,876)	3,217,71 (7,285,36)
c.	Net Operating Income/Expenses Operating Income/Expenses	6,772,641	5,583,83
		_	
	NON OPERATING INCOME AND EXPENSES		
1.	Gain/loss from sale of fixed assets and equipment	(14,094)	
1.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1	(164,419)	(137,07
1.	Gain/loss from sale of fixed assets and equipment		(137,07
1.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses NON OPERATING INCOME/EXPENSES	(164,419) (178,513)	(137,07 (133,64
1.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1	(164,419)	(137,07 (133,64
1.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses¹ NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes	(164,419) (178,513)	(137,07 (133,64 5,450,19
1.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX	(164,419) (178,513) 6,594,128	(137,07 (133,64 5,450,19
1.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAP PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/-	(164,419) (178,513) 6,594,128 1,331,088 (155,804)	(137,07 (133,64 5,450,19
1.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAP PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/-	(164,419) (178,513) 6,594,128	(137,07 (133,64 5,450,19 1,296,5 46,5
1.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses	(164,419) (178,513) 6,594,128 1,331,088 (155,804)	(137,07 (133,64 5,450,19 1,296,5 46,5
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS CURRENT YEAR NET PROFIT/LOSS	(164,419) (178,513) 6,594,128 1,331,088 (155,804)	(137,07 (133,64 5,450,19 1,296,55 46,55 4,200,17
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236	(137,07 (133,64 5,450,19 1,296,55 46,55 4,200,17
1. 2. D.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,17 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,17 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS CHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from rewlaution of properties b. Gain/loss from remeasurement on defined benefit plan c. Others	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,17 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,11 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS CHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from rewlaution of properties b. Gain/loss from remeasurement on defined benefit plan c. Others	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,17 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Cain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from exchange difference on translation of foreign currency financial statement	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,17 (40,50 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS CHRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss 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	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,17 (40,50 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Cain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from exchange difference on translation of foreign currency financial statement	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,11 (40,50 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial attement b. Gain/loss from changes of financial assets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556	(137,07 (133,64 5,450,19 1,296,5: 4,200,1: (40,50 (40,50
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556 270,556	(137,07 (133,64 5,450,19 1,296,5; 46,5; 4,200,17 (40,50 (40,50 16,63
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial attement b. Gain/loss from changes of financial assets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,11 (40,50 (40,50 16,6:
1. 2. D.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from nexchange difference on translation of foreign currency financial attement b. Gain/loss from changes of financial assets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556 270,556	(137,07 (133,64 5,450,19 1,296,5: 46,5: 4,200,1: (40,50 16,6: 16,6: (23,866 4,176,3:
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Current Year Net Profit/Loss Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Chiese Some 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTERTAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTERTAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556 - 270,556 - 499,856 5,607,092	(137,07 (133,64 5,450,11 1,296,5 46,51 4,200,12 (40,50 16,6) (23,86 4,176,3 4,200,1
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses? NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Lems that will be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from exclange 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOSS	(164.419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 270,556 270,556 499,856 5,607,092	(137,07 (133,64 5,450,11 1,296,5 46,51 4,200,12 (40,50 16,6) (23,86 4,176,3 4,200,1
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others Items that will be reclassified to profit or loss a. Gain/loss from remeasurement on defined benefit plan c. Others OTHER COMPREHENSIVE income for a manual control of foreign currency financial atsets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOSS Total Comprehensive Profit/Loss For The Year	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556 - 270,556 - 499,856 5,607,092	(137,07 (133,64 5,450,11 1,296,5 46,51 4,200,12 (40,50 16,6) (23,86 4,176,3 4,200,1
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses 1 NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Current Year Net Profit/Loss Items that will be reclassified to profit or loss a. Gain/loss from reclassified to profit or loss a. Gain/loss from reclassified to profit or loss c. Others Other Comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest TOTAL CURRENT YEAR PEPORITI/LOSS TOTAL CURRENT YEAR PEPORITI/LOSS TOTAL CURRENT YEAR PEPORITI/LOSS TOTAL CURRENT YEAR PEPORITI/LOSS	(164.419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556 499,856 5,607,092 5,107,236	(137,07 (133,64 5,450,11 1,296,5 46,5 4,200,12 (40,50 16,6) (23,86 4,176,3 4,200,12 4,200,12
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from exclange difference on translation of foreign currency financial assets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner TOTAL CURRENT YEAR NET PROFIT/LOSS Total Comprehensive Profit/Loss For The Year Attributable To: Owner	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556 - 270,556 - 499,856 5,607,092	(137,07 (133,64 5,450,15 1,296,55,26 46,55 46,55 (40,50 16,65 (23,86 4,176,31 4,200,17 4,200,17
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTERTAX OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTERTAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOSS Total Comprehensive Profit/Loss For The Year Attributable To: Owner	(164,419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556 270,556 499,856 5,607,092 5,107,236	4,200,17 4,200,17 4,176,3
1. 2.	Gain/loss from sale of fixed assets and equipment Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes a. Estimated current year tax -/- b. Deferred tax income/expenses CURRENT YEAR NET PROFIT/LOSS OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from exclange difference on translation of foreign currency financial assets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner TOTAL CURRENT YEAR NET PROFIT/LOSS Total Comprehensive Profit/Loss For The Year Attributable To: Owner	(164.419) (178,513) 6,594,128 1,331,088 (155,804) 5,107,236 229,300 116,525 112,775 270,556 499,856 5,607,092 5,107,236	(137,07 (133,64 5,450,15 1,296,55 46,55 46,55 46,55 (40,50 (40,50 16,63 23,86 4,176,31 4,200,17 4,200,17

or T	he Periods Ended 30 September 2024 and 2023	(In A	Millions of Rupial
		INDIVI	DUAL
	CASH FLOWS FROM OPERATING ACTIVITIES		
1	Proceed of margin, profit sharing, ijarah and other main operating	18,709,828	16.416.743
2	Payment of profit sharing for temporary syirkah funds	(5,851,076)	(4,296,170)
3	Receipts from recovery of financing and receivable written off	1,405,932	1.233.493
4	Receipt of other operating income	3,033,306	2,250,873
5	Payment tantiem	(110,228)	(106,674)
6	Payment operating expenses	(11,062,319)	(9,589,137)
7	Receipt from non-operating income - net	20,340	9,776
8	Payment of corporate income tax	(1,495,279)	(1.456,933)
9	Payment of zakat	(252,950)	(193,960)
10	Distribution of <i>qardhul hasan</i> funds	(86,394)	(55,750)
11	Cash flows before changes in operating assets and liabilities	4,311,160	4,212,261
	Changes in operating assets and liabilities:		
12	(Increase)/decrease in operating assets:		
	Marketable securities - measured at fair value	(527,019)	(3,166,712)
	Other short-term securities	(51,229)	
	Receivables	(5,338,527)	(55,109)
	Funds of gardh	(1,206,652)	(1.018.569)
	Financing	(19,525,472)	(1,010,507)
	Acceptance receivables	287,883	206,902
	Assets acquired for ijarah	(680,314)	(608,237)
	Other assets	(3,727,713)	(137,019)
13	Increase (decrease) in operating liabilities:		
	Obligations due immediately	109,637	135,867
	Wadiah deposits	2,764,616	(2,116,036)
	Deposits from other banks	(136,065)	(532,983)
	Acceptance liabilities	(287,883)	(206,902)
	Taxes payable	(54,995)	(59,548)
	Other liabilities	3,910,085	67,012
	Increase in temporary syirkah funds	4,567,427	2,523,919
14	Net cash used in operating activities	(15,585,061)	(23,099,299)
	CASH FLOWS FROM INVESTING ACTIVITIES		
1	Sale/disposal of investment in marketable securities	81,863,866	85,707,001
2	Acquisition of marketable securities	(68,218,354)	(80,097,914)
3	Proceeds from sale of fixed assets	752	3,941
4	Acquisition of fixed assets	(1,416,761)	(541,274)
5	Acquisition of intangible assets	(461,616)	(257,326)
6	Net cash provided by investing activities	11,767,887	4,814,428

770,000 (2,526,520) (7.782.810) CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD 40,021,092 39.221.419 CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD 37,494,572 31.438.609 Cash and cash equivalents at the end of the period consist of: Cash Current accounts and placements with Bank Indonesia Current accounts and placements with other banks

28,829,418 20.191.836 3,604,850 7.355.671 37,494,572 31.438.609

STATEMENT OF COMMITMENTS AND CONTINGENCIES

s of 30	September 2024 and 31 December 2023	(in Million	ns of Rupiah)	As of :	30 September 2024 and 2023
		INDIV	/IDUAL		
			31 December 2023	No.	
			(Audited)		Performance Ratios
1	COMMITMENT RECEIVABLES	586,878	_	1.	Capital Adequacy Ratio (CAR)
	Unused financing facilities	-	-	2.	Non performing earning assets and non earning assets to total and non earning assets
	2. Foreign currency positions to be received from spot	586.878	-	3.	Non performing earning assets to total earning assets
	and forward transactions	,		4.	Allowance for impairment on financial assets to earning assets
	3. Others	-	-	5.	Gross Non Performing Financing (NPF Gross)
				6.	Net Non Performing Financing (NPF Net)
II	COMMITMENT PAYABLES	3,618,715	3,064,060	7.	Return on Assets (ROA)
	Unused financing facilities	758,226	612,916	8.	Return On Equity (ROE)
	a. Committed	-	-	9.	Net Interest (NI)
	b. Uncommitted	758,226	612,916	10.	Net Operating Margin (NOM)
	Outstanding irrevocable L/C	192,200	365,975	11.	Operating Expenses to Operating Income (BOPO)
	3. Foreign currency positions to be submitted for	144.339	114.862	12.	
	spot and forward transactions	,,	,	13.	Profit sharing financing to total financing
	4. Others	2,523,950	1,970,307	14.	Financing to Deposit Ratio (FDR)
					Compliance
III	CONTINGENT RECEIVABLES	665,430	600,557	1.	a. Percentage violation of Legal Lending Limit (LLL)
	1. Guarantees received	230,507	234,419		i. Related parties
	2. Income from non performing financing	400,057	335,215		ii. Non related parties
	a. Murabahah	318,416	269,142		b. Percentage of financing in excess of Legal Lending Limit (L
	b. Istishna	-	1		i. Related parties
	c. Ijarah	9,119	5,969		ii. Non related parties
	d. Profit Sharing	69,004	53,711	2.	Statutory reserve requirement
	e. Others	3,518	6,392		a. GWM Rupiah
	3. Others	34,866	30,923		i. Daily 1
					ii. Average "1
IV	CONTINGENT LIABILITIES	2,174,506	2,837,838		b. GWM foreign currencies (daily) *)
	1. Guarantees issued	2,174,506	2,837,838	3.	Overall Net Open Position (NOP)
	2. Others	-	-		

CALCULATION OF CAPITAL ADEQUACY RATIO

As of 30 September 2024 and 2023

	GWM Ratio Per position on 30 September 2024 and 2023
**)	The minimum average Rupiah GWM ratio that must be maintained in the period September 2024 and 2023 is 3.50% and 5,45% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% and 5,45% are september 2024 and 2023 is 3.50% are september 2024 a

21.38 1.25

0.00

(in Millions of Rupiah)

(in Millions of Rupiah)

STATEMENT OF FINANCIAL RATIOS

				30 September 2024				
				40.836.410	30 September 2 34,678,45			
Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)				40,836,410	34,678,45			
1.1 Paid-in capital (net of treasury stock)				22,923,383	34,678,45 22,923,38			
1.2 Reserve additional capital	20,142,409 27,453,000	13,955,09						
1.2.1 Additional factor	27,453,000 837,765	13,955,09 21,304,52 444,53						
1.2.1.1 Other comprehensive inco	837,765	444,53						
1.2.1.1.1 Excess adjustment	due to financial statement trans	lation	e through other comprehensive income	276.710				
1.2.1.1.3 Surplus of fixed as	sets revaluation	ciai assets classilled as iaii vaid	e unough other comprehensive income	561.055	444.53			
1.2.1.2 Other disclosed reserves				26,615,235	20,859,99			
1.2.1.2.1 Agio				3,381,491 3,377,462	3,381,49 2,236,71			
1.2.1.2.2 General reserves 1.2.1.2.3 Previous years pro	£4 = £4== 4===			14,678,422	10,970,98			
1.2.1.2.3 Previous years pro 1.2.1.2.4 Current year profit	ofter tax			5,107,236	4,200,17			
1.2.1.2.5 Funds for paid-up	capital			3,107,230	1,200,17			
1 2 1 2 6 Capital contribution	n							
1.2.1.2.7 Warrants issued				-	70.62			
1.2.1.2.8 Stock options issu	ed for stock-based compensation	program		70,624	7,349,42			
1.2.2 Deduction factor (-/-) 1.2.2.1 Other comprehensive expe	pror			7,310,591	7,349,4,			
1 2 2 1 1 Negative adjustme	ent due to financial statement tra	nslation						
1.2.2.1.2 Potential losses du	e to impairment of fair value of fi	nancial assets classified as fair	value through other comprehensive income		38,8			
1 2 2 Other direland recorner				7,310,591	7,310,5			
1.2.2.2.1 Disagio	after tax that can be counted			7,310,591	7,310,5			
1.2.2.2.2 Previous years loss	for tax that can be counted							
1.2.2.2.3 Current year loss a	1.222.3 Current year loss after tax 1.222.4 Negative differences between regulatory provision and allowance for impairment losses of earning asset							
1.2.2.2.5 Negative difference	es on adjustment of fair value on	financial instrument in the Tra	ding Book					
1 2 2 2 6 Regulatory provisi	on on non earning assets							
1.3 Minority interest that can be counted		2 220 202	2 200 0					
1.4 Deduction factors of CET 1 (-/-)				2,229,382 1,478,082	2,200,0			
1.4.1 Deferred tax calculation 1.4.2 Goodwill				1,470,002	1,733,0			
1.4.3 Other intangible assets				751,300	466.94			
1.4.4 Investments in share calculated as	deduction				,.			
1.4.5 Shortfall on the capital of insurance	e subsidiaries							
1.4.6 Securitisation exposure								
1.4.7 Other deduction factor of CET 1 1.4.7.1 Investment on AT1 and/or 1	Tier 2 instrument to other hank							
2. Additional Tier 1 (AT1)	iei 2 instrument to other bank							
2.1 Instruments which comply with AT1 req	ulations							
2.2 Agio/Disagio								
2.3 Deduction factor of AT1 (-/-)								
2.3.1 Investment on AT1 and/or Tier 2 in Supplemental Capital (Tier 2)	strument to other bank			2.223.605	1,805,3			
Capital instrument in the form of stock or otl	ners which comply with tier 2 rea	uirements		170.000	45.8			
2. Agio/Disagio					-,-			
General provision on earning assets (max. 1	25% Credit Risk - Weighted Asset:	5)		2,053,605	1,759,5			
Appropriated reserves								
5. Deduction supplemental capital (-/-)								
5.1 Sinking fund 5.2 Investment on Tier 2 instrument to othe	r hank							
3.2 III CALIEN ON THE E HARMINETE TO OTHE				43,060,015	36,483,8			
	Total	Capital		43,000,013	30,403,0			
	INDIV			INDIVID				
	30 September 2024	30 September 2023		30 September 2024	30 September 2			
/EIGHTED ASSETS REDIT RISK - WEIGHTED ASSETS	163.912.834	140,315,493	CAPITAL ADEQUACY RATIO	20.28	19			
REDIT RISK - WEIGHTED ASSETS IARKET RISK - WEIGHTED ASSETS	1.891.510	1,521,283	CET 1 Ratio (%) Tier 1 Ratio (%)	20.28	19			
PERATIONAL RISK - WEIGHTED ASSETS	35,598,536	34,400,820	Tier 2 Ratio (%)	1.10	1.			
OTAL RISK WEIGHTED ASSETS	201,402,880	176.237.596	CAR Ratio (%)	21.38	20.			
ASED ON RISK PROFILE (%)	9.99	9.99	CET 1 FOR BUFFER (%)	11.39	10.			
AL ALLOCATION FOR CAR BASED ON RISK PROFILE			PERCENTAGE OF BUFFER MANDATORY FULFILLED BY BANK	3.50	3			
rom CET 1 (%)	8.89	8.97	Capital Conservation Buffer (%)	2.50	2.			
rom AT 1 (%)	0.00	0.00	Countercyclical Buffer (%)	0.00	0.			
rom Tier 2 (%)	1.10	1.02	Capital Surcharge for Systemic Bank (%)	1.00	1.			

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION As of 30 September 2024 and 2023

			Special Mention	Sub Standard					Special Mention	Sub Standard			
	RELATED PARTIES												
		128,582					128,582	218,662			_		218
1	Placements with other banks a. Rupiah	80,184		-			80,184	158,323			- :		158
	b. Foreign currencies	48,398		-			48,398	60,339	-				60
	Spot and forward receivables	-						-					
	a. Ruplah							-					
	b. Foreign currencies	156,551					156,551				- 1	-	
	Securities	156,551		-	- :		156,551	150,437				-	15
	a. Ruplah	130,331					130,331	150,437		-		-	15
	b. Foreign currencies	57.912					57.912	122 987		-		-	
	Acceptance receivables	53,129			-	-	53,129						12
	Receivables and ijarah	269	- :		- :		269	47,308		-	-	-	- 4
	a. Micro, small and medium enterprises (UMKM)	269		-			269	296	-	-	-	-	
	i. Rupiah	269					269	296			-		
	ii. Foreign currencies	-							-	-	-	-	
	 b. Non micro, small and medium enterprise (non UMKM) 	52,860	-	-	-	-	52,860	47,012		-	-	-	
	i. Rupiah	52,860	-				52,860	47,012					
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
	c. Restructured loans	-				-	-	436	-	-	-	-	
	i. Rupiah	-	-	-	-	-	-	436	-	-		-	
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-		-	
	Profit sharing financing	1,088,291	-	-	-	-	1,088,291	1,033,201	-	-	-	-	1,0
	a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
	ii. Foreign currencies							-					
	b. Non micro, small and medium enterprises (non UMKM)	1,088,291	-	-			1,088,291	1,033,201					1,0
	i. Rupiah	1,088,291	-	-	-	-	1,088,291	1,033,201	-	-	-		1,0
	ii. Foreign currencies	-	-										
	c. Restructured loans	-	-	-	-	-		-					
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
	ii. Foreign currencies	-				-	-	-					
	Investment in share	-	-	-		-	-	-	-	-	-	-	
	Commitments and contingencies	84,671				-	84,671	39,800	-	-	-	-	
	a. Rupiah	84,671		-		-	84,671	39,800	-	-	-		
	b. Foreign currencies			-	-	-	-	-	-	-	-	-	
	NON-RELATED PARTIES	318,309,041	5,579,973	1,448,159	761,699	3,036,153	329,135,025	284,867,760	5,645,172	1,737,537	999,438	2,385,703	295,63
7	Placements with other banks	1,896,268	-	-	-	-	1,896,268	5,677,009	-	-	-	-	5,67
	a. Rupiah	109,398		-		-	109,398	235,657	-	-	-	-	23
	b. Foreign currencies	1,786,870	-	-	-		1,786,870	5,441,352					5,4
	Spot and forward receivables					-	-	-					
	a. Rupiah		-			-	-	-	-	-			
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
	Securities	59.551.093					59,551,093	56,898,551					56,8
	a. Rupiah												56,4
		56.111.508					56.111.508	56,402,326					
	b. Foreign currencies		-	-	- :		56,111,508 3,439,585	496,225		-	-	-	4
	b. Foreign currencies Acceptance receivables	3,439,585	:	-	-	- :	56,111,508 3,439,585 85,433			-	-	-	4
	Acceptance receivables	3,439,585 85,433	2,654,048	982.899	658,234	1,998,882	3,439,585	496,225	2,827,467	1,075,882	778,096	1,538,328	1
	Acceptance receivables Receivables and ijarah	3,439,585 85,433 150,491,622		982,899			3,439,585 85,433 156,785,685	496,225 151,514	2,827,467 735,272	412,322		1,538,328 242,003	146,5
	Acceptance receivables	3,439,585 85,433	2,654,048 657,515 657,515		658,234 174,635 174,635	1,998,882 404,797 404,797	3,439,585 85,433 156,785,685 35,511,879 35,387,308	496,225 151,514 140,316,327 28,662,646 28,602,095			778,096 338,892 338,892		146,5
	Acceptance receivables Receivables and <i>ijarah</i> a. Micro, small and medium enterprises (UMKM) i. Rupiah	3,439,585 85,433 150,491,622 33,931,856 33,807,285	657,515	982,899 343,076	174,635	404,797	3,439,585 85,433 156,785,685 35,511,879	496,225 151,514 140,316,327 28,662,646	735,272	412,322 412,322	338,892	242,003	146,5 30,3 30,3
	Acceptance receivables Receivables and jurah a. Micro, small and medium enterprises (UMKM) i. Rupiah ii. Foreign currencies	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571	657,515	982,899 343,076 343,076	174,635 174,635	404,797	3,439,585 85,433 156,785,685 35,511,879 35,387,308	496,225 151,514 140,316,327 28,662,646 28,602,095	735,272	412,322 412,322 - 663,560	338,892	242,003	146,5 30,3 30,3
	Acceptance receivables Receivables and <i>ijorah</i> a. Micro, small and medium enterprises (UMKM) i. Ruplah ii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM)	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766	657,515 657,515 - 1,996,533	982,899 343,076	174,635 174,635 - 483,599	404,797 404,797 - 1,594,085	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551	735,272 735,272 - 2,092,195	412,322 412,322	338,892 338,892 - 439,204	242,003 242,003	146,5 30,3 30,3
	Acceptance receivables Receivables and <i>ligrath</i> a. Micro, small and medium enterprises (UMKM) l. Rupiah li. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) l. Rupiah	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571	657,515 657,515	982,899 343,076 343,076 - 639,823	174,635 174,635	404,797 404,797	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614	735,272 735,272	412,322 412,322 - 663,560 663,560	338,892 338,892	242,003 242,003 - 1,296,325	146,5 30,3 30,3 116,1 114,2
	Acceptance receivables Receivables and <i>Jignah</i> a. Micro, small and medium enterprises (UMKM) I. Rupiah ii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) I. Rupiah ii. Foreign currencies	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651	657,515 657,515 - 1,996,533 1,996,533	982,899 343,076 343,076 - 639,823 639,823	174,635 174,635 - 483,599 483,599	404,797 404,797 - 1,594,085 1,594,085	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067	735,272 735,272 - 2,092,195 2,092,195	412,322 412,322 - 663,560	338,892 338,892 - 439,204 439,204	242,003 242,003 1,296,325 1,296,325	146,5 30,3 30,3 116,1 114,2
	Acceptance receivables Receivables and jorna a. Micro, small and medium enterprises (UMKM) L. Rugalat L. Rugalat D. Romming small and medium enterprise (non UMKM) L. Rugalat L. Rugalat L. Rugalat L. Rugalat C. Restructured Ioans	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384	657,515 657,515 - 1,996,533 1,996,533 - 478,544	982,899 343,076 343,076 - 639,823 639,823 - 344,961	174,635 174,635 - 483,599 483,599 - 217,109	404,797 404,797 - 1,594,085 1,594,085 - 1,277,038	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052	735,272 735,272 - 2,092,195 2,092,195 - 908,450	412,322 412,322 - 663,560 663,560 - 591,376	338,892 338,892 - 439,204 439,204 - 468,236	242,003 242,003 1,296,325 1,296,325 1,161,553	146,5 30,3 30,3 116,1 114,2 1,8
	Acceptance receivables Receivables and jugardh a. Micro, small and medium enterprises (UMMSM) i. Broeign currencies b. Non micro, small and medium enterprise (non UMMSM) i. Broeign currencies ii. Foreign currencies c. Restructured (nans i. Rusiah	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651	657,515 657,515 - 1,996,533 1,996,533	982,899 343,076 343,076 - 639,823 639,823	174,635 174,635 - 483,599 483,599	404,797 404,797 - 1,594,085 1,594,085	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928	735,272 735,272 - 2,092,195 2,092,195	412,322 412,322 - 663,560 663,560	338,892 338,892 - 439,204 439,204	242,003 242,003 1,296,325 1,296,325	146,5 30,3 30,3 116,1 114,2 1,8 9,1
	Acceptance receivables Receivables and jurish a. Micro, small and medium enterprises (UMMSM) i. Foreign currencies b. Non micro, small and medium enterprise (non UMMSM) ii. Foreign currencies c. Restructurencies c. Restructurencies i. Ropain ii. Foreign currencies	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384	657,515 657,515 - 1,996,533 1,996,533 - 478,544 478,544	982,899 343,076 343,076 - 639,823 639,823 - 344,961	174,635 174,635 - 483,599 483,599 - 217,109	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052	735,272 735,272 - 2,092,195 2,092,195 - 908,450	412,322 412,322 - 663,560 663,560 - 591,376 591,376 - 661,455	338,892 338,892 439,204 439,204 468,236 468,236	242,003 242,003 1,296,325 1,296,325 1,161,553	146,5 30,3 30,3 116,1 114,2 9,1
	Acceptance receivables Receivables and Receivables and Seneturable and Seneturable and Seneturable and Seneturable and Seneturable Senetur	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384	657,515 657,515 - 1,996,533 1,996,533 - 478,544 478,544 - 2,925,925	982,899 343,076 343,076 - 639,823 639,823 - 344,961 344,961 465,260	174,635 174,635 - 483,599 483,599 217,109 217,109 - 103,465	404,797 404,797 1,594,085 1,594,085 - 1,277,038 1,277,038 - 1,037,271	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 5,381,036	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124 78,898,348	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705	412,322 412,322 	338,892 338,892 439,204 439,204 439,204 468,236 468,236	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553	4 1146,5 30,3 30,3 116,1 114,2 1,8 9,1 9,1 83,4
	Acceptance receivables Receivables and jurah a. Micro, small and medium enterprises (UMMOM) i. Ropiah ii. Foreign currencies b. Non micro, small and medium enterprise (non UMMOM) i. Ropiah ii. Foreign currencies C. Restructured loans ii. Foreign currencies II. Foreign currencies Profit sharing financing a. Micro, small and medium enterprises (UMMOM)	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954	657,515 657,515 - 1,996,533 1,996,533 - 478,544 478,544 2,925,925 156,268	982,899 343,076 343,076 - 639,823 639,823 344,961 344,961 - 465,260 129,078	174,635 174,635 - 483,599 483,599 217,109 217,109 217,109 103,465 56,311	404,797 404,797 - 1,594,085 - 1,277,038 1,277,038 1,277,038 1,277,038 1,037,271 302,628	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 5,381,036 108,534,511 13,597,239	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124	735,272 735,272 2,092,195 2,092,195 908,450 908,450 908,450 2,817,705 206,135	412,322 412,322 - 663,560 663,560 - 591,376 591,376 - 661,455	338,892 338,892 439,204 439,204 468,236 468,236 468,236 221,342 187,027	242,003 242,003 - 1,296,325 1,296,325 - 1,161,553 1,161,553 847,375 278,275	4 1146,5 30,3 30,3 116,1 114,2 1,8 9,1 9,1 83,4
	Acceptance receivables Receivables and Receivables and Line I. Regula I. Regula I. Regula I. Repula I. Repula I. Repula I. Repula II. Repula II. Repula II. Repula III. Repula III. Repula III. Repula III. Foreign currencies I. Repula II. Foreign currencies II. Repula II. Repula II. Repula II. Repula II. Repula II. Repula III. Rep	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 3,063,384 104,002,590 12,952,954 12,952,954	657,515 657,515 - 1,996,533 1,996,533 - 478,544 478,544 - 2,925,925	982,899 343,076 343,076 - 639,823 639,823 - 344,961 344,961 465,260	174,635 174,635 - 483,599 483,599 217,109 217,109 - 103,465	404,797 404,797 1,594,085 1,594,085 - 1,277,038 1,277,038 - 1,037,271	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 5,381,036 108,534,511 13,597,239 13,580,968	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124 78,988,348 12,253,564	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705	412,322 412,322 	338,892 338,892 439,204 439,204 439,204 468,236 468,236	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553	4 1 146,5 30,3 30,3 116,1 114,2 1,8 9,1 9,1 83,4 13,0 12,9
	Acceptance receivables Receivables and jurish a. Micro, small and medium enterprises (UMMOM) i. Ropiah ii. Foreign currencies ii. Ropiah ii. Foreign currencies c. Restructured loans i. Ropiah ii. Ropiah ii. Ropiah ii. Ropiah iii. Ropi	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954 12,936,683 16,271	657,515 657,515 	982,899 343,076 343,076 - 639,823 639,823 344,961 344,961 - 465,260 129,078	174,635 174,635 - 483,599 483,599 217,109 217,109 217,109 103,465 56,311	404,797 404,797 - 1,594,085 - 1,277,038 1,277,038 1,277,038 1,277,038 1,037,271 302,628	3,439,585 85,433 166,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 5,381,036 108,534,511 13,597,239 13,580,968 16,271	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124 78,898,348 12,253,564 12,172,576	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135	412,322 412,322 	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027	242,003 242,003 - 1,296,325 1,296,325 - 1,161,553 1,161,553 847,375 278,275	4 1 146,5 30,3 30,3 116,1 114,2 1,8 9,1 9,1 83,4 13,0
	Acceptance receivables Receivables and Receivables and Secessival Services a. Micro, small and medium enterprises (UMMXM) i. Republication of the Microscopic Services b. Non micro, small and medium enterprise (non UMMXM) ii. Foreign currencies c. Restructured Ioans i. Ropals ii. Foreign currencies Acceptance and medium enterprises (UMMXM) ii. Foreign currencies iii. Foreign currencies iii. Foreign currencies iii. Non micro, small and medium enterprises (UMMXM) iii. Non micro, small and medium enterprise (non UMMXM)	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 104,002,590 12,952,954 12,936,683 16,271 91,049,636	657,515 657,515 1,996,533 1,996,533 478,544 478,544 478,544 2,925,925 156,268 156,268	982,899 343,076 343,076 - 639,823 334,961 344,961 - 465,260 129,078 129,078	174,635 174,635 174,635 483,599 483,599 217,109 217,109 103,465 56,311 56,311 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,277,038 1,037,271 302,628 302,628 734,643	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 5,381,036 108,534,511 13,597,239 13,580,968 16,271 94,937,272	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124 78,898,348 12,253,564 12,772,576 80,988	735,272 735,272 2,092,195 2,092,195 908,450 908,450 - 2,817,705 206,135 206,135	412,322 412,322 663,560 663,560 591,376 591,376 661,455 121,661 121,661	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027 187,027	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 278,275 278,275 569,100	4 1 146,5 30,3 30,3 116,1 114,2 1,8 9,1 9,1 83,4 13,0 12,9
	Acceptance receivables Receivables and Receivables and Receivables and Jones a. Micro, small and medium enterprises (UMMON) a. Micro, small and medium enterprise (non UMMON) b. Non micro, small and medium enterprise (non UMMON) l. Foreign currencies Profits sharing franching a. Micro, small and medium enterprises (UMMON) b. Non micro, small and medium enterprises (non UMMON) b. Non micro, small and medium enterprises (non UMMON) b. Non micro, small and medium enterprises (non UMMON) b. Ropain	3,439,585 85,433 150,491,622 33,931,856 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954 12,936,683 16,271 91,049,636 88,674,017	657,515 657,515 	982,899 343,076 343,076 	174,635 174,635 483,599 483,599 217,109 217,109 103,465 56,311 56,311	404,797 404,797 - 1,594,085 1,594,085 - 1,277,038 1,277,038 - 1,037,271 302,628 302,628	3,439,585 85,433 166,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 5,381,036 108,534,511 13,597,239 13,580,968 16,271	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 94,124 78,898,348 12,253,564 12,172,576 80,988 66,644,784 64,961,881 1,682,903	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135	412,322 412,322 663,560 663,560 591,376 591,376 591,376 121,661 121,661 121,661 539,794 187,027	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 847,375 278,275 278,275	4 1 146,5 30,3 30,3 116,1 114,2 1,8 9,1 9,1 13,0 12,9 70,3 68,3
	Acceptance receivables Receivables and juranh a. Micro, small and medium enterprises (UMMSM) i. Foreign currencies b. Non micro, small and medium enterprise (non UMMSM) ii. Foreign currencies c. Restructured clans i. Repulah ii. Foreign currencies Almicro, small and medium enterprise (MMSM) i. Repulah ii. Foreign currencies Almicro, small and medium enterprises (UMMSM) i. Repulah ii. Repulah iii. Repulah iiii. Repulah iiiii. Repulah	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954 12,936,683 16,271 91,049,636 88,674,017 2,375,619	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 156,268 2,769,657 2,641,356	982,899 343,076 343,076 343,076 639,823 639,823 344,961 344,961 29,078 129,078 129,078 136,182 178,826 157,336	174,635 174,635 174,635 483,599 483,599 217,109 217,109 56,311 56,311 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,277,038 1,037,271 302,628 302,628 734,643 734,643	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 5,381,036 108,534,511 13,597,239 13,580,968 16,271 94,937,272 92,275,996 2,661,276	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124 78,898,348 12,253,564 12,172,576 80,988 66,644,784 64,961,881	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570	412,322 412,322 663,560 663,560 591,376 591,376 591,376 121,661 121,661 121,661 187,027	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 278,275 278,275 278,275 569,100	4 1 146,5 30,3 30,3 116,1 114,2 1,8 9,1 9,1 13,0 12,9 70,3 68,3 2,0
	Acceptance receivables Receivables and Receivables and Seneceivables and Jones a. Micro, small and medium enterprises (UMMXN) a. Micro, small and medium enterprise (non UMMXN) b. Non micro, small and medium enterprise (non UMMXN) l. Repain li. Foreign currencies c. Restructured Ioans l. Rupuin l. Repain l	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954 12,936,683 16,271 91,049,636 88,674,017 2,375,619	657,515 657,515 1,996,533 1,996,533 478,544 478,544 478,544 2,925,925 156,268 156,268 2,769,657 2,641,356 128,301 2,622,374	982,899 343,076 343,076 	174,635 174,635 174,635 483,599 483,599 217,109 217,109 103,465 56,311 56,311 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,277,038 1,037,271 302,628 302,628 734,643	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,272,806 118,724,155 2,549,651 15,381,036 5,381,036 108,534,511 13,597,239 15,272 108,73,272 92,275,996 2,661,276 10,873,504	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 94,124 78,898,348 12,172,576 80,988 12,172,576 80,988 12,172,576 80,988 12,172,576 80,988 12,172,576 80,988 11,682,903 7,748,898	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 539,794 187,027 352,767 590,542	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027 187,027	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 278,275 278,275 278,275 569,100 569,100	4 1 146,5 30,3 30,3 30,3 116,1 114,2 1,8 9,1 9,1 13,0 12,9 70,3 68,3 2,0 11,8
	Acceptance receivables Receivables and joran's a. Micro, small and medium enterprises (UMMOM) i. Ropish ii. Toreign currencies b. Non micro, small and medium enterprise (non UMMOM) ii. Ropish ii. Ropish iii. Ropish iiii. Ropish iii. Ropish iii. Ropish iii. R	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954 12,936,683 16,271 91,049,636 88,674,017 2,375,619 7,077,670	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 156,268 156,268 2,769,657 2,641,356 128,301 2,622,374	982,899 343,076 343,076 343,076 639,823 639,823 344,961 344,961 129,078 129,07	174,635 174,635 174,635 - 483,599 483,599 217,109 217,109 103,465 56,311 56,311 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,277,038 1,037,271 302,628 302,628 734,643 734,643	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 5,381,036 108,534,511 13,597,239 13,580,968 16,271 94,937,272 92,275,996 16,276 10,873,504 9,865,109 9,865,109	496,225 151,514 140,316,327 28,662,646 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124 78,898,348 12,253,564 12,172,576 80,988 66,644,784 64,961,881 1,682,903 7,748,898	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570	412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661	338,892 338,892 439,204 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 278,275 278,275 278,275 569,100	4 1 146,5 30,3 30,3 30,3 116,1 1,8 9,1 14,2 9,1 13,0 12,9 70,3 68,3 2,0 11,8
	Acceptance receivables Receivables and Receivables and Receivables and Line a. Micro, small and medium enterprises (UMMXM) i. Regulah ii. Foreign currencies b. Non micro, small and medium enterprise (non UMMXM) ii. Foreign currencies c. Restructured loans i. Ropals ii. Foreign currencies c. Restructured more ii. Foreign currencies c. Restructured more loans ii. Foreign currencies ii. Ropals iii. Foreign currencies iii. Ropals iii. Foreign currencies iii. Ropals iii. Ropals iii. Foreign currencies iii. Ropals iii. Foreign currencies	3,439,585 85,433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954 12,936,683 16,271 91,049,636 88,674,017 2,375,619	657,515 657,515 1,996,533 1,996,533 478,544 478,544 478,544 2,925,925 156,268 156,268 2,769,657 2,641,356 128,301 2,622,374	982,899 343,076 343,076 639,823 639,823 344,961 344,961 465,260 129,078 129,078 129,078 129,078 336,182 178,826 157,356	174,635 174,635 174,635 - 483,599 483,599 217,109 217,109 103,465 56,311 56,311 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,037,271 302,628 302,628 734,643 734,643 757,965	3,439,585 85,433 156,785,685 35,511,879 35,387,308 124,571 121,272,806 118,724,155 2,549,651 15,381,036 5,381,036 108,534,511 13,597,239 15,272 108,73,272 92,275,996 2,661,276 10,873,504	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 94,124 78,898,348 12,172,576 80,988 12,172,576 80,988 12,172,576 80,988 12,172,576 80,988 12,172,576 80,988 11,682,903 7,748,898	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 539,794 187,027 352,767 590,542	338,892 338,892 439,204 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 278,275 278,275 278,275 569,100 569,100	4 1 146,5 30,3 30,3 30,3 116,1 1,8 9,1 14,2 9,1 13,0 12,9 70,3 68,3 2,0 11,8
	Acceptance receivables Receivables and Receivables and Receivables and James A. Micro, small and medium enterprises (UMKM) a. Micro, small and medium enterprise (non UMKM) b. Non micro, small and medium enterprise (non UMKM) li. Foreign currencies C. Rectricutured loans li. Foreign currencies Profits sharing financing a. Micro, small and medium enterprises (UMKM) l. Ropain b. Non micro, small and medium enterprise (non UMKM) li. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) li. Foreign currencies control of the description of the de	3.439.585 55,433 150,491,622 33,931,856 33,931,856 33,907,285 114,010,115 2,549,651 114,010,115 2,549,651 104,002,590 12,952,954 12,935,663 16,271 91,049,636 88,674,017 2,375,619 7,077,670 6,354,932 722,738	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 156,268 2,769,657 2,641,356 128,301 2,622,374 2,622,374 2,494,073 128,301	982,899 343,076 343,076 343,076 639,823 639,823 344,961 344,961 129,078 129,07	174,635 174,635 174,635 - 483,599 483,599 217,109 217,109 103,465 56,311 56,311 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,277,038 1,037,271 302,628 302,628 734,643 734,643	3.499,585 58,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 118,724,155 5,381,036 108,534,511 13,597,239 13,580,968 16,271 94,937,272 94,937,272 94,937,272 94,937,272 94,937,272 94,937,272 94,937,272 94,937,272	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,888,614 6,069,052 5,974,928 94,124 12,122,576 80,988,348 12,122,576 40,402,402 12,122,576 80,988,348 12,122,576 12,122,576 80,988,348 12,122,576 12,122,576 80,988,348 12,122,576 12,122,576 80,988,348 12,122,576 12,122,576 80,988,348 12,122,576 12,122,576 80,988,348 12,122,576 12,122,576 80,988,348 12,122,576 12,	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661	338,892 338,892 439,204 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 278,275 278,275 278,275 569,100 569,100	4 1146,5 30,3 30,3 30,3 116,1 114,2 9,1 9,1 13,0 12,9 70,3 68,3 2,0 11,8 10,7
	Acceptance receivables Receivables and Receivables and Receivables and Line a. Micro, small and medium enterprises (UMIXA) i. Rupiah ii. Foreign currencies c. Restructured Ioans i. Ropaiah ii. Foreign currencies Alexandra Micro and Micro a	3.439.585 58.433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954 12,954 1	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 156,268 156,268 2,769,657 2,641,356 128,301 2,622,374	982,899 343,076 343,076 343,076 639,823 639,823 344,961 344,961 129,078 129,07	174,635 174,635 174,635 - 483,599 483,599 217,109 217,109 103,465 56,311 56,311 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,037,271 302,628 302,628 734,643 734,643 757,965	3.439.585 58.433 156,785.685 3.5511.879 35,387.308 124,571 121,273.806 118,724.155 5,381.036 5,381.036 5,381.036 5,381.036 108,534,511 13,597.239 108,534,511 108,534,534,511 108,534,534,534 108,534,534 108,534,534 108,534,534 108,534,534 108,534 108,534 108,534 108,534 108,534 108,534 108,534	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124 78,898,348 12,253,564 66,644,784 66,644,784 66,644,784 7,007,058 7,107,058 7,107,007,058	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 121,661 539,794 187,027 352,767 590,542 237,775 352,767	338,892 338,892 439,204 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 278,275 278,275 278,275 569,100 569,100	4 146,5 30,3 30,3 30,3 116,1 114,2 1,8 9,1 9,1 13,0 12,9 70,3 68,3 2,0 11,8 10,7
	Acceptance receivables Receivables and Receivables and Receivables and James and Receivables	3.439.585 55,433 150,491,622 33,931,856 33,931,856 33,921,856 114,010,115 2,549,651 110,4002,590 12,952,954 12,935,683 16,271 91,049,636 88,674,017 2,375,619 7,077,670 6,354,932 722,738 2,282,035 1,358,014	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 128,301 2,624,374 2,622,374 2,494,073 128,301	982,899 343,076 343,076 639,823 639,823 344,961 344,961 465,260 129,078 129,078 136,182 178,826 157,356 193,650 157,356	174,635 174,635 174,635 483,599 483,599 217,109 217,109 56,311 56,311 47,154 47,154 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,037,271 302,628 302,628 734,643 734,643 757,965	3439,585 58,433 156,785,685 35,511,879 33,87,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 108,534,511 13,597,239 14,577 108,73,504 9,4937,272 9,275,996 2,661,276 108,73,504 9,865,109 1,008,395 2,282,035 1,388,014 1,388,0	496,225 151,514 140,316,327 28,662,056 28,662,095 60,551 111,653,681 109,785,067 1,888,614 6,069,052 5,774,28 94,124 7,8,988,348 12,122,53,564 12,172,576 80,988 40,401,881 1,682,903 7,748,898 7,107,058 741,840 2,926,011 1,821,917	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661 121,661	338,892 338,892 439,204 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 847,375 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275	4 146,5 30,3 30,3 116,1 114,2 1,8 9,1 12,5 70,3 2,0 11,8 12,5 12,5 12,5 11,8 11,8 11,8 11,8 11,8 11,8 11,8 11
	Acceptance receivables Receivables and Receivables and Receivables and Line a. Micro, small and medium enterprises (UMIXA) i. Rupiah ii. Foreign currencies c. Restructured Ioans i. Ropaiah ii. Foreign currencies Alexandra Micro and Micro a	3.439.585 58.433 150,491,622 33,931,856 33,807,285 124,571 116,559,766 114,010,115 2,549,651 3,063,384 3,063,384 104,002,590 12,952,954 12,954 1	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 156,268 2,769,657 2,641,356 128,301 2,622,374 2,622,374 2,494,073 128,301	982,899 343,076 343,076 343,076 639,823 639,823 344,961 344,961 129,078 129,07	174,635 174,635 174,635 - 483,599 483,599 217,109 217,109 103,465 56,311 56,311 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,037,271 302,628 302,628 302,628 734,643 757,965 757,965	3.439.585 58.433 156,785.685 3.5511.879 35,387.308 124,571 121,273.806 118,724.155 5,381.036 5,381.036 5,381.036 5,381.036 108,534,511 13,597.239 108,534,511 108,534,534,511 108,534,534,534 108,534,534 108,534,534 108,534,534 108,534,534 108,534 108,534 108,534 108,534 108,534 108,534 108,534	496,225 151,514 140,316,327 28,662,646 28,602,095 60,551 111,653,681 109,785,067 1,868,614 6,069,052 5,974,928 94,124 78,898,348 12,253,564 66,644,784 66,644,784 66,644,784 7,007,058 7,107,058 7,107,007,058	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 121,661 539,794 187,027 352,767 590,542 237,775 352,767	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 278,275 278,275 278,275 569,100 569,100	4 1 146,5 30,3 30,3 116,1 114,2 1,8 9,1 9,1 83,4 13,0 12,9
	Acceptance receivables Receivables and Receivables and Receivables and James and Receivables	3.439.585 55,433 150,491,622 33,931,856 33,931,856 33,921,557 114,010,115 2,549,651 114,010,115 2,549,651 104,002,590 12,952,954 12,935,663 16,271 91,049,636 88,674,017 2,375,619 7,077,670 6,354,932 722,738 2,282,035 1,358,014	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 128,301 2,624,374 2,622,374 2,494,073 128,301	982,899 343,076 343,076 639,823 639,823 344,961 344,961 465,260 129,078 129,078 136,182 178,826 157,356 193,650 157,356	174,635 174,635 174,635 483,599 483,599 217,109 217,109 56,311 56,311 47,154 47,154 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,037,271 302,628 302,628 302,628 734,643 757,965 757,965	3439,585 58,433 156,785,685 35,511,879 33,87,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 108,534,511 13,597,239 14,577 108,73,504 9,4937,272 9,275,996 2,661,276 108,73,504 9,865,109 1,008,395 2,282,035 1,388,014 1,388,0	496,225 151,514 140,316,327 28,662,056 28,662,095 60,551 111,653,681 109,785,067 1,888,614 6,069,052 5,774,28 94,124 7,8,988,348 12,122,53,564 12,172,576 80,988 40,401,881 1,682,903 7,748,898 7,107,058 741,840 2,926,011 1,821,917	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 121,661 539,794 187,027 352,767 590,542 237,775 352,767	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 847,375 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275	4 1 146,5 30,3 30,3 116,1 114,2 1,8 9,1 13,0 12,9 70,3 68,3 2,0 11,8 10,7 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0
	Acceptance receivables Receivables and Receivables and Receivables and Line I. Rigulah I. Rigulah I. Royalah II. Foreign currencies I. Royalah II. Foreign currencies II. Royalah II. Foreign currencies II. Foreign currencies II. Royalah II. Foreign currencies III. Royalah III. Foreign currencies	3.439.585 55,433 150,491,622 33,931,856 33,931,856 33,921,557 114,010,115 2,549,651 114,010,115 2,549,651 104,002,590 12,952,954 12,935,663 16,271 91,049,636 88,674,017 2,375,619 7,077,670 6,354,932 722,738 2,282,035 1,358,014	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 128,301 2,624,374 2,622,374 2,494,073 128,301	982,899 343,076 343,076 639,823 639,823 344,961 344,961 465,260 129,078 129,078 136,182 178,826 157,356 193,650 157,356	174,635 174,635 174,635 483,599 483,599 217,109 217,109 56,311 56,311 47,154 47,154 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,037,271 302,628 302,628 302,628 734,643 757,965 757,965	3439,585 88,433 156,785,685 35,511,879 35,387,308 124,571 121,273,806 1142,731 118,724,155 2,549,651 5,381,036 5,381,036 108,534,511 13,597,239 13,580,968 16,271 94,937,276 9,275,969 1,086,395 1,086,395 1,086,395 1,086,395 1,086,395 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,386 1,3	496,225 151,514 140,316,327 28,662,056 28,662,095 60,551 111,653,681 109,785,067 1,888,614 6,069,052 5,774,28 94,124 7,8,988,348 12,122,53,564 12,172,576 80,988 40,401,881 1,682,903 7,748,898 7,107,058 741,840 2,926,011 1,821,917	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 121,661 539,794 187,027 352,767 590,542 237,775 352,767	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 847,375 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
	Acceptance receivables Receivables and Receivables and Receivables and Services a. Micro, small and medium enterprises (UMMOA) a. Micro, small and medium enterprise (non UMMOA) b. Non micro, small and medium enterprise (non UMMOA) l. Repain li. Foreign currencies c. Restructured (loans l. Rupain l. Rupain l. Rupain l. Rupain currencies Profit sharing financing a. Micro, small and medium enterprises (UMMOA) l. Rupain li. Foreign currencies No non micro, small and medium enterprise (non UMMOA) l. Rupain l. Foreign currencies nestructured cloans l. Rupain l. Foreign currencies livestiment in share Commitments and contingencies a. Rupain h. Foreign currencies	3.439.585 55,433 150,491,622 33,931,856 33,931,856 33,921,557 114,010,115 2,549,651 114,010,115 2,549,651 104,002,590 12,952,954 12,935,663 16,271 91,049,636 88,674,017 2,375,619 7,077,670 6,354,932 722,738 2,282,035 1,358,014	657,515 657,515 1,996,533 1,996,533 478,544 478,544 2,925,925 156,268 128,301 2,624,374 2,622,374 2,494,073 128,301	982,899 343,076 343,076 639,823 639,823 344,961 344,961 465,260 129,078 129,078 136,182 178,826 157,356 193,650 157,356	174,635 174,635 174,635 483,599 483,599 217,109 217,109 56,311 56,311 47,154 47,154 47,154 47,154	404,797 404,797 1,594,085 1,594,085 1,277,038 1,277,038 1,037,271 302,628 302,628 302,628 734,643 757,965 757,965	3439,585 58,433 156,785,685 35,511,879 33,87,308 124,571 121,273,806 118,724,155 2,549,651 5,381,036 108,534,511 13,597,239 14,577 108,73,504 9,4937,272 9,275,996 2,661,276 108,73,504 9,865,109 1,008,395 2,282,035 1,388,014 1,388,0	496,225 151,514 140,316,327 28,662,056 28,662,095 60,551 111,653,681 109,785,067 1,888,614 6,069,052 5,774,28 94,124 7,8,988,348 12,122,53,564 12,172,576 80,988 40,401,881 1,682,903 7,748,898 7,107,058 741,840 2,926,011 1,821,917	735,272 735,272 2,092,195 2,092,195 908,450 908,450 2,817,705 206,135 206,135 2,611,570 2,611,570 2,579,653	412,322 412,322 412,322 663,560 663,560 591,376 591,376 121,661 121,661 121,661 539,794 187,027 352,767 590,542 237,775 352,767	338,892 338,892 439,204 439,204 468,236 468,236 221,342 187,027 187,027 34,315 34,315	242,003 242,003 1,296,325 1,296,325 1,161,553 1,161,553 847,375 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275 278,275	146,30,30,30,30,30,30,30,30,30,30,30,30,30,

STATEMENT OF ALLOWANCE OF IMPAIRMENT OF LOSSES

Placements with other banks		20,248	20,248	-		58,957	58,957	
Spot and forward receivables	-			-				
Securities	-	36,053	36,053	-		58,592	58,592	
Acceptance receivables	-	1,433	1,433	-		2,745	2,745	
Murabahah receivables	705,861	3,847,439	1,286,159	1,998,533	752,347	3,664,023	1,242,926	1,520
Istishna receivables	-			-				
Multi-services ijarah receivables	-	2,919	1,783	1,110		4,772	2,076	- 2
Funds of aardh	-	804,659	63,356	268,913		813,756	56,637	280
Ijarah receivables	-	13,979		13,979		9,580		9
Mudharabah financing	-	87,661	25,896	61,765		47,113	16,996	29
Musyarakah financing	507,890	4,258,186	970,660	1,174,173	545,253	3,869,768	736,845	1,089
Other financing	-							
Investments in shares	-					-		
Commitments and contingencies		23,645	23,645			29,719	29,619	

MANAGEMENT OF THE BA	ANK AND SHAKIA SI	SHAREHOLDER				
Board of Directors:		Board of Commissioners:				
Vice President Director Director of Finance & Strategy Director of Sela's & Distribution Director of Wholesale Transaction Banking Director of Information Technology Director of Risk Management Director of Compliance & Human Capital	: Saladin D. Effendi : Grandhis Helmi Harumansyah : Tribuana Tunggadewi : Harry Gusti Utama ⁿ	- Vice President Commissioner/Independent - Commissioner - Commissioner - Commissioner - Commissioner - Commissioner - Commissioner	: Muliaman D. Hadad t: Adiwarman Azwar Karim : Suyanto : Masduki Baidlowi : Abu Nokhmad : Fauzi "" : Nazaruddin "" : Komaruddin Hidayat : Mohamad Nasir : Felicitas Tallulembang ""	Ultimate shareholder As below: a. Republic of Indonesia b. PT Bank Mandiri (Persero) Tbk c. PT Bank Negara Indonesia (Persero) Tbk d. PT Bank Rakyat Indonesia (Persero) Tbk Non Ultimate Shareholder through C	: 15.38%	
Sharia Supervisory Board:				Non Oitimate Shareholder through C	apital market (2 5%): NII	
Chairman : Prof. Dr. K.H. Hasanudin, N Member : Dr. K.H. Mohamad Hidayat, Member : Dr. H. Oni Sahroni, MA Member : Prof. Dr. Jaih Mubarok, S.F. N Member : Dr. KH. Abdul Ghofur Maim	MBA, MH //.H, M.Ag ***)			Non Ultimate Shareholder through n	on Capital Market (≥ 5%): Nil	

Note:

- The above financial information was prepared based on the interim financial report of PT Bank Syariah Indonesia Tbk on the date and for the period ending 30 September 2024 and 2023 which has been unaudited. The financial statements has been prepared by Bank Management in accordance with financial accounting standards in Indonesia. Comparative financial information as of 31 December 2023 which has been audited by the Public Accounting firm Tanudireld, a Wibsiana, Rints & Rekan (a member firm of the PwC Global network), with co-in-charge Drs. M. Jusuf Wibisana, M.Ec., CPA with an unmodified audit opinion in his report dated 30 January 2024 which does not listed in this publication.

opinion in his report dated 30 January 2024 which does not listed in this publication.

The above financial information must be read in full together with the notes to the interim financial statement.

The published financial statements are disclosed based on Financial Services Authority Regulation number 37/POJK.03/2019 dated 19 December 2019 concerning "Transparency and Publication of Bank Reports", Financial Services Authority Circular Letter Number 10/5EOJK.03/2020 dated 1 Jul 2020 concerning "Transparency and Publication of Sharia Commercial Bank and Sharia Business Unit reports", Financial Information and Statement of Cash Flows which included in the Published Financial Statements have been prepared as the Bapepam and LK Regulation No. VIII.GF, Attachment to Decision of Chairman of Bapepam and LK No.Kep-347/BIJ.2012 dated 25 June 2012, Financial Services Authority Regulation number 14/POJK.04/2022 dated 18 August 2022 concerning "The Submission of Periodic Financial Statements for Issuers of Public Companies".

The exchange rate of 1 US Dollar as at 30 September 2024, 31 December 2023 and 30 September 2023 were Rp15,140.00, Rp15,397.00 and Rp15,455.00, respectively.







SEVERAL AWARDS IN 2024















TOTAL

