

STATEMENT OF FINANCIAL POSITION

As of 31 July 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 July 2025
ASSETS		
1.	Cash	5,842,141
2.	Placements with Bank Indonesia	15,124,779
3.	Placements with other banks	2,252,411
4.	Spot and forward receivables	213
5.	Investments in marketable securities	66,427,003
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	587,915
8.	Receivables	161,591,905
	a. <i>Murabahah</i> receivables	145,759,866
	b. <i>Istishna</i> receivables	-
	c. Multiservices <i>ijarah</i> receivables	160,480
	d. Funds of <i>qardh</i>	15,660,491
	e. <i>Ijarah</i> receivables	11,068
9.	Financing	129,785,986
	a. <i>Mudharabah</i>	879,973
	b. <i>Musyarakah</i>	128,906,013
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,551,441
11.	Investment in share	-
12.	Other financial assets	1,877,674
13.	Allowance for impairment on financial assets -/-	10,590,289
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	42,070
17.	Intangible assets	1,274,032
18.	Fixed assets and equipments	9,485,036
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	8,478,267
TOTAL ASSETS		395,736,115

STATEMENT OF FINANCIAL POSITION

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(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 July 2025
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	76,795,256
	a. Demand deposits	19,662,305
	b. Savings deposits	57,132,951
2.	Non profit sharing investments	250,913,213
	a. Demand deposits	38,078,285
	b. Savings deposits	85,198,603
	c. Time deposits	127,636,325
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	-
5.	Liabilities to other banks	784,324
6.	Spot and forward payables	389
7.	Marketable securities issued	8,546,024
8.	Acceptance liabilities	587,915
9.	Fund borrowings	-
10.	Guarantee deposit	16,361
11.	Interoffice liabilities	-
12.	Others liabilities	9,808,378
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		347,451,878
EQUITIES		
15.	Share capital	23,064,630
	a. Authorised share capital	40,000,000
	b. Unpaid-in capital -/-	16,935,370
	c. Treasury stock -/-	-
16.	Additional paid-in capital	(3,929,100)
	a. Agio	3,381,491
	b. Disagio -/-	7,310,591
	c. Capital contribution	-
	d. Funds for paid-up capital	-
	e. Others	-
17.	Other comprehensive income	985,842
	a. Gain	985,842
	b. Loss -/-	-
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	23,384,226
	a. Previous years	20,283,133
	b. Current year	4,151,976
	c. Dividend paid -/-	1,050,883
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		48,284,237
TOTAL EQUITY		48,284,237
TOTAL LIABILITIES AND EQUITIES		395,736,115

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 July 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 July 2025
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as Mudharib	
1.	Income from Fund Management as Mudharib	16,596,979
	a. Income from Receivables	8,915,053
	i. <i>Murabahah</i>	7,995,624
	ii. <i>Istishna</i>	19
	iii. <i>Multiservices ijarah</i>	11,760
	iv. <i>Ujrah</i>	907,650
	v. Others	-
	b. Income from financing	5,624,029
	i. <i>Mudharabah</i>	106,942
	ii. <i>Musyarakah</i>	5,517,087
	iii. Others	-
	c. Income from <i>ijarah</i>	44,235
	d. Others	2,013,662
2.	Profit sharing for investors -/-	5,377,815
	a. Non Profit Sharing	5,377,815
	b. Profit Sharing	-
3.	Net income from fund management as mudharib	11,219,164
B.	Operating Income and Expenses Other than as Mudharib	
1.	Gain/loss from increase/decrease in fair value of financial assets	104,988
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	456,984
4.	Gain/loss from spot and forward transactions (realised)	29,977
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	22,722
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	1,683,372
10.	Other income	712,525
11.	<i>Wadiah</i> bonus -/-	360
12.	Impairment for financial assets -/-	1,532,691
13.	Losses related to operational risk -/-	9,936
14.	Impairment for non financial assets -/-	(14,059)
15.	Salaries and employee benefits -/-	2,805,609
16.	Promotion expenses -/-	599,068
17.	Other expenses -/-	3,794,815
	Net Operating Income/Expenses	(5,717,852)
	OPERATING INCOME/EXPENSES	5,501,312
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	1,204
2.	Other non-operating income/expenses	(136,797)
	NON OPERATING INCOME/EXPENSES	(135,593)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	5,365,719
	Income taxes	1,063,475
	a. Estimated current year tax -/-	(150,268)
	b. Deferred tax income/expenses	-
	CURRENT YEAR NET PROFIT/LOSS	4,151,976
1.	OTHER COMPREHENSIVE INCOME	
	Items that will not be reclassified to profit or loss	4,071
	a. Gain/loss from revaluation of fixed assets	-
	b. Gain/loss from remeasurement on defined benefit plan	4,071
	c. Others	-
2.	Items that will be reclassified to profit or loss	137,500
	a. Gain/loss from exchange difference on translation of foreign currency financial statement	-
	b. Unrealised (loss)/gain on securities measured at fair value through other comprehensive income	137,500
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	141,571
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	4,293,547

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 July 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 July 2025
I	COMMITMENT RECEIVABLES	119,565
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	119,565
	3. Others	-
II	COMMITMENT PAYABLES	5,319,954
	1. Unused financing facilities	1,098,688
	a. Committed	-
	b. Uncommitted	1,098,688
	2. Outstanding irrevocable L/C	603,802
	3. Foreign currency positions to be submitted for spot and forward transactions	433,909
	4. Others	3,183,555
III	CONTINGENT RECEIVABLES	747,469
	1. Guarantees received	250,527
	2. Income from non performing financing	461,332
	a. <i>Murabahah</i>	338,991
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	5,683
	d. Profit Sharing	112,226
	e. Others	4,432
	3. Others	35,610
IV	CONTINGENT LIABILITIES	1,909,741
	1. Guarantees issued	1,909,741
	2. Others	-