

STATEMENT OF FINANCIAL POSITION

As of 31 May 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2026
ASSETS		
1.	Cash	8,085,058
2.	Placements with Bank Indonesia	17,595,869
3.	Placements with other banks	7,794,452
4.	Spot and forward receivables	98
5.	Investments in marketable securities	62,838,587
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	1,693,607
8.	Receivables	174,774,065
	a. <i>Murabahah</i> receivables	152,395,277
	b. <i>Istishna</i> receivables	-
	c. Multiservices <i>ijarah</i> receivables	147,606
	d. Funds of <i>qardh</i>	22,217,559
	e. <i>Ijarah</i> receivables	13,623
9.	Financing	155,573,896
	a. <i>Mudharabah</i>	2,768,152
	b. <i>Musyarakah</i>	152,805,744
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,667,387
11.	Investment in share	-
12.	Other financial assets	2,762,227
13.	Allowance for impairment on financial assets -/-	15,033,212
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	74,409
17.	Intangible assets	1,476,425
18.	Fixed assets and equipments	9,761,474
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	12,897,199
TOTAL ASSETS		443,967,072

STATEMENT OF FINANCIAL POSITION

As of 31 May 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2026
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	85,769,747
	a. Demand deposits	21,086,804
	b. Savings deposits	64,682,943
2.	Non profit sharing investments	286,397,639
	a. Demand deposits	48,778,753
	b. Savings deposits	100,500,451
	c. Time deposits	137,118,435
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	-
5.	Liabilities to other banks	698,429
6.	Spot and forward payables	691
7.	Marketable securities issued	6,524,339
8.	Acceptance liabilities	1,693,607
9.	Fund borrowings	-
10.	Guarantee deposit	17,466
11.	Interoffice liabilities	-
12.	Others liabilities	12,477,834
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		393,579,770
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	804,662
	a. Gain	906,376
	b. Loss -/-	101,714
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	25,668,471
	a. Previous years	23,787,956
	b. Current year	3,394,020
	c. Dividend paid -/-	1,513,505
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		50,387,302
TOTAL EQUITY		50,387,302
TOTAL LIABILITIES AND EQUITIES		443,967,072

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 May 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 May 2026
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as Mudharib	
1.	Income from Fund Management as Mudharib	12,489,703
	a. Income from Receivables	6,747,116
	i. <i>Murabahah</i>	5,776,808
	ii. <i>Istishna</i>	-
	iii. <i>Multiservices ijarah</i>	7,280
	iv. <i>Ujrah</i>	963,028
	v. Others	-
	b. Income from financing	4,598,233
	i. <i>Mudharabah</i>	50,202
	ii. <i>Musyarakah</i>	4,548,031
	iii. Others	-
	c. Income from <i>ijarah</i>	76,369
	d. Others	1,067,985
2.	Profit sharing for investors -/-	3,541,896
	a. Non Profit Sharing	3,541,896
	b. Profit Sharing	-
3.	Net income from fund management as mudharib	8,947,807
B.	Operating Income and Expenses Other than as Mudharib	
1.	Gain/loss from increase/decrease in fair value of financial assets	78,531
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	532,555
4.	Gain/loss from spot and forward transactions (realised)	24,828
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	56,400
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	1,432,260
10.	Other income	360,061
11.	<i>Wadiah</i> bonus -/-	183
12.	Impairment for financial assets -/-	960,800
13.	Losses related to operational risk -/-	6,250
14.	Impairment for non financial assets -/-	13,673
15.	Salaries and employee benefits -/-	2,278,559
16.	Promotion expenses -/-	306,051
17.	Other expenses -/-	3,391,839
	Net Operating Income/Expenses	(4,472,720)
	OPERATING INCOME/EXPENSES	4,475,087
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	435
2.	Other non-operating income/expenses	(111,735)
	NON OPERATING INCOME/EXPENSES	(111,300)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	4,363,787
	Income taxes	
	a. Estimated current year tax -/-	817,770
	b. Deferred tax income/expenses	(151,997)
	CURRENT YEAR NET PROFIT/LOSS	3,394,020
1.	OTHER COMPREHENSIVE INCOME	
	Items that will not be reclassified to profit or loss	
	a. Gain/loss from revaluation of fixed assets	-
	b. Gain/loss from remeasurement on defined benefit plan	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	(434,271)
	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	(434,271)
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(434,271)
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	2,959,749

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 May 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2026
I	COMMITMENT RECEIVABLES	122,643
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	122,643
	3. Others	-
II	COMMITMENT PAYABLES	15,861,186
	1. Unused financing facilities	4,309,345
	a. Committed	-
	b. Uncommitted	4,309,345
	2. Outstanding irrevocable L/C	965,608
	3. Foreign currency positions to be submitted for spot and forward transactions	863,709
	4. Others	9,722,524
III	CONTINGENT RECEIVABLES	764,238
	1. Guarantees received	158,130
	2. Income from non performing financing	570,489
	a. <i>Murabahah</i>	396,201
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	5,988
	d. Profit Sharing	153,156
	e. Others	15,144
	3. Others	35,619
IV	CONTINGENT LIABILITIES	2,356,564
	1. Guarantees issued	2,356,564
	2. Others	-