

STATEMENT OF FINANCIAL POSITION

As of 31 May 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2025
ASSETS		
1.	Cash	6,208,621
2.	Placements with Bank Indonesia	20,824,964
3.	Placements with other banks	3,884,417
4.	Spot and forward receivables	-
5.	Investments in marketable securities	58,425,397
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	119,588
8.	Receivables	160,635,446
	a. <i>Murabahah</i> receivables	145,447,641
	b. <i>Istishna</i> receivables	3
	c. Multiservices <i>ijarah</i> receivables	162,363
	d. Funds of <i>qardh</i>	15,014,113
	e. <i>Ijarah</i> receivables	11,326
9.	Financing	127,401,211
	a. <i>Mudharabah</i>	901,587
	b. <i>Musyarakah</i>	126,499,624
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,354,487
11.	Investment in share	-
12.	Other financial assets	2,426,505
13.	Allowance for impairment on financial assets -/-	10,558,290
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	10,351
17.	Intangible assets	1,111,121
18.	Fixed assets and equipments	5,898,031
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	8,713,833
TOTAL ASSETS		388,461,213

STATEMENT OF FINANCIAL POSITION

As of 31 May 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2025
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	76,460,121
	a. Demand deposits	21,378,609
	b. Savings deposits	55,081,512
2.	Non profit sharing investments	242,341,446
	a. Demand deposits	37,581,715
	b. Savings deposits	80,970,255
	c. Time deposits	123,789,476
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	6,558,965
5.	Liabilities to other banks	790,530
6.	Spot and forward payables	-
7.	Marketable securities issued	6,697,663
8.	Acceptance liabilities	119,588
9.	Fund borrowings	-
10.	Guarantee deposit	17,587
11.	Interoffice liabilities	-
12.	Others liabilities	8,528,047
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		341,513,965
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	893,331
	a. Gain	901,084
	b. Loss -/-	7,753
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	22,139,748
	a. Previous years	20,283,133
	b. Current year	2,907,498
	c. Dividend paid -/-	1,050,883
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		46,947,248
TOTAL EQUITY		46,947,248
TOTAL LIABILITIES AND EQUITIES		388,461,213

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 May 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 May 2025
OPERATING INCOME AND EXPENSES		
A. Income & Expenses from Fund Management as Mudharib		
1.	Income from Fund Management as Mudharib	11,749,671
	a. Income from Receivables	6,347,157
	i. <i>Murabahah</i>	5,714,039
	ii. <i>Istishna</i>	19
	iii. Multiservices <i>ijarah</i>	8,801
	iv. <i>Ujrah</i>	624,298
	v. Others	-
	b. Income from financing	3,903,762
	i. <i>Mudharabah</i>	94,394
	ii. <i>Musarakah</i>	3,809,368
	iii. Others	-
	c. Income from <i>ijarah</i>	33,966
	d. Others	1,464,786
2.	Profit sharing for investors -/-	3,852,670
	a. Non Profit Sharing	3,852,670
	b. Profit Sharing	-
3.	Net income from fund management as mudharib	7,897,001
B. Operating Income and Expenses Other than as Mudharib		
1.	Gain/loss from increase/decrease in fair value of financial assets	99,506
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	290,019
4.	Gain/loss from spot and forward transactions (realised)	23,266
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	15,345
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	1,243,211
10.	Other income	459,624
11.	<i>Wadiah</i> bonus -/-	246
12.	Impairment for financial assets -/-	1,225,186
13.	Losses related to operational risk -/-	9,332
14.	Impairment for non financial assets -/-	(15,859)
15.	Salaries and employee benefits -/-	1,939,998
16.	Promotion expenses -/-	394,001
17.	Other expenses -/-	2,628,529
	Net Operating Income/Expenses	(4,050,462)
	OPERATING INCOME/EXPENSES	3,846,539
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	821
2.	Other non-operating income/expenses	(94,977)
	NON OPERATING INCOME/EXPENSES	(94,156)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	3,752,383
	Income taxes	663,272
	a. Estimated current year tax -/-	(181,613)
	b. Deferred tax income/expenses	-
	CURRENT YEAR NET PROFIT/LOSS	2,907,498
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	49,061
	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	49,061
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	49,061
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	2,956,559

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 May 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2025
I	COMMITMENT RECEIVABLES	481,489
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	481,489
	3. Others	-
II	COMMITMENT PAYABLES	5,376,517
	1. Unused financing facilities	1,056,888
	a. Committed	-
	b. Uncommitted	1,056,888
	2. Outstanding irrevocable L/C	892,046
	3. Foreign currency positions to be submitted for spot and forward transactions	450,336
	4. Others	2,977,247
III	CONTINGENT RECEIVABLES	730,389
	1. Guarantees received	248,015
	2. Income from non performing financing	446,765
	a. <i>Murabahah</i>	332,053
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	5,652
	d. Profit Sharing	104,911
	e. Others	4,149
	3. Others	35,609
IV	CONTINGENT LIABILITIES	1,793,185
	1. Guarantees issued	1,793,185
	2. Others	-