

## STATEMENT OF FINANCIAL POSITION

As of 31 January 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2026
<b>ASSETS</b>		
1.	Cash	6,995,181
2.	Placements with Bank Indonesia	32,940,602
3.	Placements with other banks	3,416,067
4.	Spot and forward receivables	60
5.	Investments in marketable securities	62,164,706
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	679,927
8.	Receivables	168,883,397
	a. <i>Murabahah</i> receivables	150,056,212
	b. <i>Istishna</i> receivables	-
	c. Multiservices <i>ijarah</i> receivables	153,765
	d. Funds of <i>qardh</i>	18,660,959
	e. <i>Ijarah</i> receivables	12,461
9.	Financing	149,499,672
	a. <i>Mudharabah</i>	2,855,733
	b. <i>Musyarakah</i>	146,643,939
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,790,944
11.	Investment in share	-
12.	Other financial assets	1,766,022
13.	Allowance for impairment on financial assets -/-	11,192,978
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	360,387
17.	Intangible assets	1,528,223
18.	Fixed assets and equipments	9,930,291
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	10,479,246
<b>TOTAL ASSETS</b>		<b>441,247,278</b>

## STATEMENT OF FINANCIAL POSITION

As of 31 January 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 January 2026
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Wadiah deposits	89,584,997
	a. Demand deposits	30,770,061
	b. Savings deposits	58,814,936
2.	Non profit sharing investments	280,252,350
	a. Demand deposits	43,556,331
	b. Savings deposits	96,294,209
	c. Time deposits	140,401,810
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	-
5.	Liabilities to other banks	845,584
6.	Spot and forward payables	85
7.	Marketable securities issued	6,524,901
8.	Acceptance liabilities	679,927
9.	Fund borrowings	-
10.	Guarantee deposit	16,981
11.	Interoffice liabilities	-
12.	Others liabilities	10,893,366
13.	Profit sharing investments fund	-
14.	Minority interest	-
<b>TOTAL LIABILITIES</b>		<b>388,798,209</b>
<b>EQUITIES</b>		
15.	Share capital	23,064,630
	a. Authorised share capital	40,000,000
	b. Unpaid-in capital -/-	16,935,370
	c. Treasury stock -/-	-
16.	Additional paid-in capital	(3,929,100)
	a. Agio	3,381,491
	b. Disagio -/-	7,310,591
	c. Capital contribution	-
	d. Funds for paid-up capital	-
	e. Others	-
17.	Other comprehensive income	1,044,822
	a. Gain	1,044,822
	b. Loss -/-	-
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	27,490,078
	a. Previous years	26,799,773
	b. Current year	690,305
	c. Dividend paid -/-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>		<b>52,449,069</b>
<b>TOTAL EQUITY</b>		<b>52,449,069</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>441,247,278</b>

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 January 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 January 2026
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A.</b>	<b>Income &amp; Expenses from Fund Management as Mudharib</b>	
<b>1.</b>	<b>Income from Fund Management as Mudharib</b>	<b>2,451,460</b>
	a. Income from Receivables	1,327,851
	i. <i>Murabahah</i>	1,147,641
	ii. <i>Istishna</i>	-
	iii. <i>Multiservices ijarah</i>	2,184
	iv. <i>Ujrah</i>	178,026
	v. Others	-
	b. Income from financing	870,330
	i. <i>Mudharabah</i>	19,207
	ii. <i>Musyarakah</i>	851,123
	iii. Others	-
	c. Income from <i>ijarah</i>	15,422
	d. Others	237,857
<b>2.</b>	<b>Profit sharing for investors -/-</b>	<b>702,369</b>
	a. Non Profit Sharing	702,369
	b. Profit Sharing	-
<b>3.</b>	<b>Net income from fund management as mudharib</b>	<b>1,749,091</b>
<b>B.</b>	<b>Operating Income and Expenses Other than as Mudharib</b>	
1.	Gain/loss from increase/decrease in fair value of financial assets	1,122
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	227,217
4.	Gain/loss from spot and forward transactions (realised)	5,377
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	9,242
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	350,791
10.	Other income	81,611
11.	<i>Wadiah</i> bonus -/-	45
12.	Impairment for financial assets -/-	303,073
13.	Losses related to operational risk -/-	1,902
14.	Impairment for non financial assets -/-	12,738
15.	Salaries and employee benefits -/-	482,404
16.	Promotion expenses -/-	69,038
17.	Other expenses -/-	645,618
	<b>Net Operating Income/Expenses</b>	<b>(839,458)</b>
	<b>OPERATING INCOME/EXPENSES</b>	<b>909,633</b>
	<b>NON OPERATING INCOME AND EXPENSES</b>	
1.	Gain/loss from sale of fixed assets and equipment	13
2.	Other non-operating income/expenses	(22,886)
	<b>NON OPERATING INCOME/EXPENSES</b>	<b>(22,873)</b>
	<b>CURRENT YEAR PROFIT/LOSS BEFORE TAX</b>	<b>886,760</b>
	Income taxes	219,626
	a. Estimated current year tax -/-	23,171
	b. Deferred tax income/expenses	-
	<b>CURRENT YEAR NET PROFIT/LOSS</b>	<b>690,305</b>
<b>1.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	
	<b>Items that will not be reclassified to profit or loss</b>	
	a. Gain/loss from revaluation of fixed assets	-
	b. Gain/loss from remeasurement on defined benefit plan	-
	c. Others	-
<b>2.</b>	<b>Items that will be reclassified to profit or loss</b>	<b>(194,110)</b>
	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	(194,110)
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>(194,110)</b>
	<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>	<b>496,195</b>

## STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 January 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2026
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	<b>722,228</b>
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	722,228
	3. Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	<b>13,751,929</b>
	1. Unused financing facilities	<b>3,824,707</b>
	a. Committed	-
	b. Uncommitted	3,824,707
	2. Outstanding irrevocable L/C	44,818
	3. Foreign currency positions to be submitted for spot and forward transactions	917,846
	4. Others	8,964,558
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>	<b>826,203</b>
	1. Guarantees received	255,552
	2. Income from non performing financing	535,039
	a. <i>Murabahah</i>	389,884
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	5,964
	d. Profit Sharing	131,062
	e. Others	8,129
	3. Others	35,612
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>	<b>2,261,532</b>
	1. Guarantees issued	2,261,532
	2. Others	-