

STATEMENT OF FINANCIAL POSITION

As of 30 April 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 April 2025
ASSETS		
1.	Cash	6,596,857
2.	Placements with Bank Indonesia	36,276,779
3.	Placements with other banks	3,609,128
4.	Spot and forward receivables	-
5.	Investments in marketable securities	61,948,400
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	142,944
8.	Receivables	159,923,131
	a. <i>Murabahah</i> receivables	145,208,104
	b. <i>Istishna</i> receivables	5
	c. Multiservices <i>ijarah</i> receivables	164,127
	d. Funds of <i>qardh</i>	14,539,779
	e. <i>Ijarah</i> receivables	11,116
9.	Financing	123,541,882
	a. <i>Mudharabah</i>	1,902,175
	b. <i>Musyarakah</i>	121,639,707
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,460,182
11.	Investment in share	-
12.	Other financial assets	2,108,340
13.	Allowance for impairment on financial assets -/-	10,526,205
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	
	<i>Istishna</i> term -/-	-
16.	Inventory	38,026
17.	Intangible assets	1,125,991
18.	Fixed assets and equipments	5,908,488
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	8,553,542
TOTAL ASSETS		402,713,016

STATEMENT OF FINANCIAL POSITION

As of 30 April 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 April 2025
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	74,188,926
	a. Demand deposits	19,117,435
	b. Savings deposits	55,071,491
2.	Non profit sharing investments	249,758,913
	a. Demand deposits	39,993,761
	b. Savings deposits	80,347,470
	c. Time deposits	129,417,682
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	16,561,734
5.	Liabilities to other banks	767,535
6.	Spot and forward payables	-
7.	Marketable securities issued	7,192,763
8.	Acceptance liabilities	142,944
9.	Fund borrowings	-
10.	Guarantee deposit	17,520
11.	Interoffice liabilities	-
12.	Others liabilities	6,591,638
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		355,221,991
EKUITAS		
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	912,193
	a. Gain	914,707
	b. Loss -/-	2,514
18.	Reserves	3,377,462
	a. General reserves	3,377,462
	b. Appropriated reserves	-
19.	Profit/loss	24,065,840
	a. Previous years	21,684,310
	b. Current year	2,381,530
	c. Dividend paid -/-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		47,491,025
TOTAL EQUITY		47,491,025
TOTAL LIABILITIES AND EQUITIES		402,713,016

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 30 April 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 April 2025
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as Mudharib	
1.	Income from Fund Management as Mudharib	9,393,374
	a. Income from Receivables	5,063,711
	i. Murabahah	4,565,780
	ii. Istishna	19
	iii. Multiservices ijarah	7,256
	iv. Ujrah	490,656
	v. Others	-
	b. Income from financing	3,121,701
	i. Mudharabah	72,862
	ii. Musyarakah	3,048,839
	iii. Others	-
	c. Income from ijarah	20,096
	d. Others	1,187,866
2.	Profit sharing for investors -/-	3,086,113
	a. Non Profit Sharing	3,086,113
	b. Profit Sharing	-
3.	Net income from fund management as mudharib	6,307,261
B.	Operating Income and Expenses Other than as Mudharib	
1.	Gain/loss from increase/decrease in fair value of financial assets	92,377
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	235,528
4.	Gain/loss from spot and forward transactions (realised)	17,146
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	25,062
7.	Bank income as mudharib in mudharabah muqayyadah	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	1,023,852
10.	Other income	358,205
11.	Wadiah bonus -/-	197
12.	Impairment for financial assets -/-	968,367
13.	Losses related to operational risk -/-	4,164
14.	Impairment for non financial assets -/-	(24,194)
15.	Salaries and employee benefits -/-	1,566,183
16.	Promotion expenses -/-	309,484
17.	Other expenses -/-	2,085,340
	Net Operating Income/Expenses	(3,157,371)
	OPERATING INCOME/EXPENSES	3,149,890
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	751
2.	Other non-operating income/expenses	(77,659)
	NON OPERATING INCOME/EXPENSES	(76,908)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	3,072,982
	Income taxes	533,979
	a. Estimated current year tax -/-	(157,473)
	b. Deferred tax income/expenses	-
	CURRENT YEAR NET PROFIT/LOSS	2,381,530
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	67,922
	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	67,922
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	67,922
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	2,449,452

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 30 April 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 April 2025
I	COMMITMENT RECEIVABLES	318,346
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	318,346
	3. Others	-
II	COMMITMENT PAYABLES	5,313,019
	1. Unused financing facilities	990,805
	a. Committed	-
	b. Uncommitted	990,805
	2. Outstanding irrevocable L/C	580,315
	3. Foreign currency positions to be submitted for spot and forward transactions	659,856
	4. Others	3,082,043
III	CONTINGENT RECEIVABLES	732,094
	1. Guarantees received	252,735
	2. Income from non performing financing	443,748
	a. <i>Murabahah</i>	333,402
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	5,562
	d. Profit Sharing	100,934
	e. Others	3,850
	3. Others	35,611
IV	CONTINGENT LIABILITIES	1,760,775
	1. Guarantees issued	1,760,775
	2. Others	-