

STATEMENT OF FINANCIAL POSITION

As of 31 August 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 August 2025
ASSETS		
1.	Cash	5,599,920
2.	Placements with Bank Indonesia	16,795,149
3.	Placements with other banks	1,421,930
4.	Spot and forward receivables	332
5.	Investments in marketable securities	67,601,840
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	581,065
8.	Receivables	161,595,633
	a. <i>Murabahah</i> receivables	145,808,778
	b. <i>Istishna</i> receivables	-
	c. Multiservices <i>ijarah</i> receivables	159,669
	d. Funds of <i>qardh</i>	15,615,870
	e. <i>Ijarah</i> receivables	11,316
9.	Financing	130,518,905
	a. <i>Mudharabah</i>	1,135,118
	b. <i>Musyarakah</i>	129,383,787
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,606,576
11.	Investment in share	-
12.	Other financial assets	1,935,832
13.	Allowance for impairment on financial assets -/-	10,592,737
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	
	<i>Istishna</i> term -/-	-
16.	Inventory	75,564
17.	Intangible assets	1,291,671
18.	Fixed assets and equipments	9,642,727
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	9,127,097
TOTAL ASSETS		399,207,035

STATEMENT OF FINANCIAL POSITION

As of 31 August 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 August 2025
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	76,850,332
	a. Demand deposits	20,766,577
	b. Savings deposits	56,083,755
2.	Non profit sharing investments	253,646,858
	a. Demand deposits	36,725,626
	b. Savings deposits	85,871,672
	c. Time deposits	131,049,560
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	-
5.	Liabilities to other banks	804,961
6.	Spot and forward payables	1,343
7.	Marketable securities issued	7,268,074
8.	Acceptance liabilities	581,065
9.	Fund borrowings	-
10.	Guarantee deposit	16,536
11.	Interoffice liabilities	-
12.	Others liabilities	11,000,572
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		350,169,759
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	1,071,136
	a. Gain	1,071,136
	b. Loss -/-	-
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	24,051,971
	a. Previous years	20,283,133
	b. Current year	4,819,721
	c. Dividend paid -/-	1,050,883
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		49,037,276
TOTAL EQUITY		49,037,276
TOTAL LIABILITIES AND EQUITIES		399,207,035

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 August 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 August 2025
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as <i>Mudharib</i>	
1.	Income from Fund Management as <i>Mudharib</i>	19,598,919
	a. Income from Receivables	10,826,718
	i. <i>Murabahah</i>	9,770,025
	ii. <i>Istishna</i>	19
	iii. Multiservices <i>ijarah</i>	13,201
	iv. <i>Ujrah</i>	1,043,473
	v. Others	-
	b. Income from financing	6,439,879
	i. <i>Mudharabah</i>	113,384
	ii. <i>Musyarakah</i>	6,326,495
	iii. Others	-
	c. Income from <i>ijarah</i>	46,967
	d. Others	2,285,355
2.	Profit sharing for investors -/-	6,135,306
	a. Non Profit Sharing	6,135,306
	b. Profit Sharing	-
3.	Net income from fund management as <i>mudharib</i>	13,463,613
B.	Operating Income and Expenses Other than as <i>Mudharib</i>	
1.	Gain/loss from increase/decrease in fair value of financial assets	119,883
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	541,433
4.	Gain/loss from spot and forward transactions (realised)	34,018
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	23,742
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	1,504,622
10.	Other income	868,622
11.	<i>Wadiah</i> bonus -/-	416
12.	Impairment for financial assets -/-	1,692,695
13.	Losses related to operational risk -/-	9,961
14.	Impairment for non financial assets -/-	(16,556)
15.	Salaries and employee benefits -/-	3,322,404
16.	Promotion expenses -/-	685,737
17.	Other expenses -/-	4,481,325
	Net Operating Income/Expenses	(7,083,662)
	OPERATING INCOME/EXPENSES	6,379,951
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	1,208
2.	Other non-operating income/expenses	(158,730)
	NON OPERATING INCOME/EXPENSES	(157,522)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	6,222,429
	Income taxes	1,278,205
	a. Estimated current year tax -/-	(124,503)
	b. Deferred tax income/expenses	-
	CURRENT YEAR NET PROFIT/LOSS	4,819,721
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	222,793
	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	222,793
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	226,864
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	5,046,585

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 August 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 August 2025
I	COMMITMENT RECEIVABLES	122,520
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	122,520
	3. Others	-
II	COMMITMENT PAYABLES	6,311,605
	1. Unused financing facilities	1,577,264
	a. Committed	-
	b. Uncommitted	1,577,264
	2. Outstanding irrevocable L/C	618,748
	3. Foreign currency positions to be submitted for spot and forward transactions	869,120
	4. Others	3,246,473
III	CONTINGENT RECEIVABLES	755,277
	1. Guarantees received	251,060
	2. Income from non performing financing	468,607
	a. <i>Murabahah</i>	342,548
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	5,722
	d. Profit Sharing	115,987
	e. Others	4,350
	3. Others	35,610
IV	CONTINGENT LIABILITIES	1,900,696
	1. Guarantees issued	1,900,696
	2. Others	-