

## STATEMENT OF FINANCIAL POSITION

As of 28 February 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		28 February 2026
<b>ASSETS</b>		
1.	Cash	7,730,094
2.	Placements with Bank Indonesia	28,933,897
3.	Placements with other banks	3,046,669
4.	Spot and forward receivables	250
5.	Investments in marketable securities	62,807,049
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	663,427
8.	Receivables	170,511,395
	a. <i>Murabahah</i> receivables	150,464,846
	b. <i>Istishna</i> receivables	-
	c. Multiservices <i>ijarah</i> receivables	152,044
	d. Funds of <i>qardh</i>	19,881,952
	e. <i>Ijarah</i> receivables	12,553
9.	Financing	148,233,625
	a. <i>Mudharabah</i>	866,745
	b. <i>Musyarakah</i>	147,366,880
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,713,956
11.	Investment in share	-
12.	Other financial assets	1,981,660
13.	Allowance for impairment on financial assets -/-	11,090,997
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	118,996
17.	Intangible assets	1,504,350
18.	Fixed assets and equipments	9,856,493
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	11,612,829
<b>TOTAL ASSETS</b>		<b>439,629,224</b>

## STATEMENT OF FINANCIAL POSITION

As of 28 February 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 28 February 2026
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Wadiah deposits	91,152,338
	a. Demand deposits	31,803,446
	b. Savings deposits	59,348,892
2.	Non profit sharing investments	274,930,716
	a. Demand deposits	41,776,353
	b. Savings deposits	95,245,118
	c. Time deposits	137,909,245
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	-
5.	Liabilities to other banks	730,501
6.	Spot and forward payables	91
7.	Marketable securities issued	6,524,901
8.	Acceptance liabilities	663,427
9.	Fund borrowings	1,587,020
10.	Guarantee deposit	17,103
11.	Interoffice liabilities	-
12.	Others liabilities	10,907,078
13.	Profit sharing investments fund	-
14.	Minority interest	-
<b>TOTAL LIABILITIES</b>		<b>386,513,193</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	1,044,578
	a. Gain	1,044,578
	b. Loss -/-	-
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	28,157,284
	a. Previous years	26,799,773
	b. Current year	1,357,511
	c. Dividend paid -/-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>		<b>53,116,031</b>
<b>TOTAL EQUITY</b>		<b>53,116,031</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>439,629,224</b>

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 28 February 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 28 February 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>4,857,400</b>
	a. Income from Receivables	2,621,128
	i. <i>Murabahah</i>	2,266,283
	ii. <i>Istishna</i>	-
	iii. <i>Multiservices ijarah</i>	3,514
	iv. <i>Ujrah</i>	351,331
	v. Others	-
	b. Income from financing	1,764,540
	i. <i>Mudharabah</i>	33,029
	ii. <i>Musyarakah</i>	1,731,511
	iii. Others	-
	c. Income from <i>ijarah</i>	26,486
	d. Others	445,246
<b>2.</b>	<b>Profit sharing for investors -/-</b>	<b>1,346,912</b>
	a. Non Profit Sharing	1,346,912
	b. Profit Sharing	-
<b>3.</b>	<b>Net income from fund management as mudharib</b>	<b>3,510,488</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	29,017
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	289,444
4.	Gain/loss from spot and forward transactions (realised)	9,560
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	10,598
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	638,383
10.	Other income	149,575
11.	<i>Wadiah</i> bonus -/-	81
12.	Impairment for financial assets -/-	439,370
13.	Losses related to operational risk -/-	2,111
14.	Impairment for non financial assets -/-	32
15.	Salaries and employee benefits -/-	963,860
16.	Promotion expenses -/-	117,556
17.	Other expenses -/-	1,323,119
	<b>Net Operating Income/Expenses</b>	<b>(1,719,552)</b>
	<b>OPERATING INCOME/EXPENSES</b>	<b>1,790,936</b>
	<b>NON OPERATING INCOME AND EXPENSES</b>	
1.	Gain/loss from sale of fixed assets and equipment	25
2.	Other non-operating income/expenses	(44,951)
	<b>NON OPERATING INCOME/EXPENSES</b>	<b>(44,926)</b>
	<b>CURRENT YEAR PROFIT/LOSS BEFORE TAX</b>	<b>1,746,010</b>
	Income taxes	
	a. Estimated current year tax -/-	279,092
	b. Deferred tax income/expenses	(109,407)
	<b>CURRENT YEAR NET PROFIT/LOSS</b>	<b>1,357,511</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>(194,354)</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	(194,354)
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>(194,354)</b>
	<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>	<b>1,163,157</b>

## STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 28 February 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		28 February 2026
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	<b>1,551,602</b>
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	1,551,602
	3. Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	<b>15,696,082</b>
	1. Unused financing facilities	<b>3,772,510</b>
	a. Committed	-
	b. Uncommitted	3,772,510
	2. Outstanding irrevocable L/C	559,335
	3. Foreign currency positions to be submitted for spot and forward transactions	1,092,836
	4. Others	10,271,401
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>	<b>817,995</b>
	1. Guarantees received	255,247
	2. Income from non performing financing	527,136
	a. <i>Murabahah</i>	376,722
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	5,881
	d. Profit Sharing	136,251
	e. Others	8,282
	3. Others	35,612
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>	<b>2,142,501</b>
	1. Guarantees issued	2,142,501
	2. Others	-