

STATEMENT OF FINANCIAL POSITION

As of 31 August 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 August 2026
ASSETS		
1.	Cash	6,422,226
2.	Placements with Bank Indonesia	33,529,822
3.	Placements with other banks	2,604,846
4.	Spot and forward receivables	157
5.	Investments in marketable securities	66,583,473
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	701,489
8.	Receivables	176,997,994
	a. <i>Murabahah</i> receivables	152,393,336
	b. <i>Istishna</i> receivables	-
	c. Multiservices <i>ijarah</i> receivables	142,549
	d. Funds of <i>qardh</i>	24,447,416
	e. <i>Ijarah</i> receivables	14,693
9.	Financing	163,614,573
	a. <i>Mudharabah</i>	3,233,845
	b. <i>Musyarakah</i>	160,380,728
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,145,782
11.	Investment in shares	-
12.	Other financial assets	2,758,072
13.	Allowance for impairment on financial assets -/-	15,022,995
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	13,463
17.	Intangible assets	1,879,748
18.	Fixed assets and equipments	9,135,083
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	11,419,278
TOTAL ASSETS		463,788,542

STATEMENT OF FINANCIAL POSITION

As of 31 August 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 August 2026
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	88,759,349
	a. Demand deposits	21,633,204
	b. Savings deposits	67,126,145
2.	Non profit sharing investments	300,269,968
	a. Demand deposits	52,849,730
	b. Savings deposits	104,176,785
	c. Time deposits	143,243,453
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	8,084,953
5.	Liabilities to other banks	768,660
6.	Spot and forward payables	100
7.	Marketable securities issued	3,858,778
8.	Acceptance liabilities	701,489
9.	Fund borrowings	-
10.	Guarantee deposit	17,852
11.	Interoffice liabilities	-
12.	Other liabilities	9,024,301
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		411,485,468
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	809,231
	a. Gain	967,197
	b. Loss -/-	157,966
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	27,579,674
	a. Previous years	23,787,956
	b. Current year	5,305,223
	c. Dividend paid -/-	1,513,505
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		52,303,074
TOTAL EQUITY		52,303,074
TOTAL LIABILITIES AND EQUITIES		463,788,542

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 August 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 August 2026
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as Mudharib	
1.	Income from Fund Management as Mudharib	20,395,675
	a. Income from Receivables	10,844,450
	i. Murabahah	9,230,421
	ii. Istishna	-
	iii. Multiservices ijarah	12,444
	iv. Ujrah	1,601,585
	v. Others	-
	b. Income from financing	7,663,485
	i. Mudharabah	92,707
	ii. Musyarakah	7,570,778
	iii. Others	-
	c. Income from ijarah	138,053
	d. Others	1,749,687
2.	Profit sharing for investors -/-	-
	a. Non Profit Sharing	6,125,610
	b. Profit Sharing	6,125,610
3.	Net income from fund management as mudharib	14,270,065
B.	Operating Income and Expenses Other than as Mudharib	
1.	Gain/loss from increase/decrease in fair value of financial assets	151,604
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	863,588
4.	Gain/loss from spot and forward transactions (realised)	38,991
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	72,239
7.	Bank income as mudharib in mudharabah muqayyadah	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	2,245,881
10.	Other income	652,903
11.	Wadiah bonus -/-	291
12.	Impairment for financial assets -/-	1,317,952
13.	Losses related to operational risk -/-	8,359
14.	Impairment for non financial assets -/-	24,000
15.	Salaries and employee benefits -/-	3,818,832
16.	Promotion expenses -/-	561,007
17.	Other expenses -/-	5,567,146
	Net Operating Income/Expenses	(7,272,381)
	OPERATING INCOME/EXPENSES	6,997,684
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	435
2.	Other non-operating income/expenses	(174,684)
	NON OPERATING INCOME/EXPENSES	(174,249)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	6,823,435
	Income taxes	
	a. Estimated current year tax -/-	1,359,437
	b. Deferred tax income/expenses	(158,775)
	CURRENT YEAR NET PROFIT/LOSS	5,305,223
1.	OTHER COMPREHENSIVE INCOME	
	Items that will not be reclassified to profit or loss	60,822
	a. Gain/loss from revaluation of fixed assets	-
	b. Gain/loss from remeasurement on defined benefit plan	60,822
	c. Others	-
2.	Items that will be reclassified to profit or loss	(490,524)
	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	(490,524)
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(429,702)
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	4,875,521

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 August 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 August 2026
I	COMMITMENT RECEIVABLES	1,170,061
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	1,170,061
	3. Others	-
II	COMMITMENT PAYABLES	16,091,833
	1. Unused financing facilities	4,266,081
	a. Committed	-
	b. Uncommitted	4,266,081
	2. Outstanding irrevocable L/C	1,097,842
	3. Foreign currency positions to be submitted for spot and forward transactions	1,363,579
	4. Others	9,364,331
III	CONTINGENT RECEIVABLES	1,146,067
	1. Guarantees received	487,511
	2. Income from non performing financing	622,938
	a. <i>Murabahah</i>	419,016
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	6,091
	d. Profit Sharing	182,597
	e. Others	15,234
	3. Others	35,618
IV	CONTINGENT LIABILITIES	2,263,691
	1. Guarantees issued	2,263,691
	2. Others	-