

STATEMENT OF FINANCIAL POSITION

As of 31 July 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 July 2026
ASSETS		
1.	Cash	6,684,059
2.	Placements with Bank Indonesia	36,154,711
3.	Placements with other banks	5,055,102
4.	Spot and forward receivables	1,076
5.	Investments in marketable securities	60,852,422
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	494,171
8.	Receivables	176,825,588
	a. <i>Murabahah</i> receivables	152,822,804
	b. <i>Istishna</i> receivables	-
	c. Multiservices <i>ijarah</i> receivables	143,945
	d. Funds of <i>qardh</i>	23,844,181
	e. <i>Ijarah</i> receivables	14,658
9.	Financing	162,244,967
	a. <i>Mudharabah</i>	2,745,462
	b. <i>Musyarakah</i>	159,499,505
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,327,583
11.	Investment in shares	-
12.	Other financial assets	2,782,693
13.	Allowance for impairment on financial assets -/-	15,146,078
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	19,078
17.	Intangible assets	1,932,366
18.	Fixed assets and equipments	8,997,716
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	12,185,026
TOTAL ASSETS		462,416,011

STATEMENT OF FINANCIAL POSITION

As of 31 July 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 July 2026
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah deposits	89,783,777
	a. Demand deposits	22,699,323
	b. Savings deposits	67,084,454
2.	Non profit sharing investments	298,986,957
	a. Demand deposits	50,489,458
	b. Savings deposits	103,656,259
	c. Time deposits	144,841,240
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	8,084,953
5.	Liabilities to other banks	684,164
6.	Spot and forward payables	513
7.	Marketable securities issued	3,858,778
8.	Acceptance liabilities	494,171
9.	Fund borrowings	-
10.	Guarantee deposit	17,814
11.	Interoffice liabilities	-
12.	Other liabilities	8,910,386
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		410,821,531
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	707,147
	a. Gain	967,197
	b. Loss -/-	260,050
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	26,973,164
	a. Previous years	23,787,956
	b. Current year	4,698,713
	c. Dividend paid -/-	1,513,505
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		51,594,480
TOTAL EQUITY		51,594,480
TOTAL LIABILITIES AND EQUITIES		462,416,011

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 July 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 July 2026
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as <i>Mudharib</i>	
1.	Income from Fund Management as <i>Mudharib</i>	17,743,709
	a. Income from Receivables	9,460,694
	i. <i>Murabahah</i>	8,072,006
	ii. <i>Istishna</i>	-
	iii. Multiservices <i>ijarah</i>	9,639
	iv. <i>Ujrah</i>	1,379,049
	v. Others	-
	b. Income from financing	6,665,601
	i. <i>Mudharabah</i>	87,894
	ii. <i>Musarakah</i>	6,577,707
	iii. Others	-
	c. Income from <i>ijarah</i>	121,534
	d. Others	1,495,880
2.	Profit sharing for investors -/-	5,180,583
	a. Non Profit Sharing	5,180,583
	b. Profit Sharing	-
3.	Net income from fund management as <i>mudharib</i>	12,563,126
B.	Operating Income and Expenses Other than as <i>Mudharib</i>	
1.	Gain/loss from increase/decrease in fair value of financial assets	150,599
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	689,381
4.	Gain/loss from spot and forward transactions (realised)	35,733
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	73,845
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	1,996,539
10.	Other income	547,322
11.	<i>Wadiah</i> bonus -/-	252
12.	Impairment for financial assets -/-	1,247,328
13.	Losses related to operational risk -/-	8,199
14.	Impairment for non financial assets -/-	16,513
15.	Salaries and employee benefits -/-	3,283,069
16.	Promotion expenses -/-	480,160
17.	Other expenses -/-	4,823,589
	Net Operating Income/Expenses	(6,365,691)
	OPERATING INCOME/EXPENSES	6,197,435
	NON OPERATING INCOME AND EXPENSES	
1.	Gain/loss from sale of fixed assets and equipment	435
2.	Other non-operating income/expenses	(154,696)
	NON OPERATING INCOME/EXPENSES	(154,261)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	6,043,174
	Income taxes	
	a. Estimated current year tax -/-	1,194,095
	b. Deferred tax income/expenses	(150,366)
	CURRENT YEAR NET PROFIT/LOSS	4,698,713
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	(592,607)
	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	(592,607)
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(531,785)
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	4,166,928

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 July 2026

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 July 2026
I	COMMITMENT RECEIVABLES	925,866
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	925,866
	3. Others	-
II	COMMITMENT PAYABLES	16,083,639
	1. Unused financing facilities	4,094,119
	a. Committed	-
	b. Uncommitted	4,094,119
	2. Outstanding irrevocable L/C	1,032,243
	3. Foreign currency positions to be submitted for spot and forward transactions	1,542,990
	4. Others	9,414,287
III	CONTINGENT RECEIVABLES	973,843
	1. Guarantees received	333,805
	2. Income from non performing financing	604,418
	a. <i>Murabahah</i>	413,662
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	6,098
	d. Profit Sharing	169,501
	e. Others	15,157
	3. Others	35,620
IV	CONTINGENT LIABILITIES	2,443,589
	1. Guarantees issued	2,443,589
	2. Others	-