FINANCIAL STATEMENTS PT Bank Syariah Indonesia Tbk

	INDIVIDUAL
As of 31 March 2025 and 31 December 2024	(in Millions of Rupiah)
STATEMENT OF FINANCIAL POSITION	

			DUAL		
			31 December 2024 (Audited)	No.	
	ASSETS				O
1.	Cash	10,123,387	8,080,689	A. 1.	in In
2.	Placements with Bank Indonesia	35,868,289	49,966,279	١.	a
3. 4.	Placements with other banks Spot and forward receivables	2,676,269	1,480,874		Ť
4. 5.	Investments in marketable securities	57,861,397	- 64651 005		
6.	Securities purchased under resale agreements (reverse repo)	37,001,397	64,651,805		
7.	Acceptance receivables	137,142	185,145		
В.	Receivables	159,760,268	157,614,389		
	a. Murabahah receivables	145,260,512	143,652,233		b
	b. Istishna receivables c. Multiservices ijarah receivables	7	11		
	d. Funds of <i>qardh</i>	167,157	172,419 13,773,784		
	e. Ijarah receivables	14,321,147 11,445	15,773,784		С
9.	Profit sharing financing	123,521,162	117,124,297		d
	a. Mudharabah	2,918,923	2,937,079	2.	P
	b. Musyarakah	120,602,239	114,187,218		a
	c. Others	-			b
10.	Asset acquired for <i>Ijarah</i> Investment in share	3,312,777	3,122,255	3.	N
12.	Others financial assets	2,028,935	1,858,860	В.	C
3.	Allowance for Impairment on financial assets -/-	10,539,420	10,343,630	1.	G
14.	Salam	- 10,555,120	-		0
15.	Istishna assets in progress	-	-	2.	G
	Istishna term -/-	-	-		0
16.	Inventory	77,778	6,001	3.	G
17. 18.	Intangible assets	1,149,756	880,961	4.	G
18. 19.	Fixed assets and equipments Non earning assets	5,932,633	5,921,196 9,403	5.	G
	a. Abandoned property	5,531 5,531	9,403	6.	G
	b. Foreclosed collaterals			7.	В
	c. Suspense accounts	-	-	8.	D
	d. Interoffice assets	-	-	9.	C
20.	Other assets	8,967,396	8,054,908	10.	0
				11.	И
	TOTAL ASSETS	400,883,300	408,613,432	12.	In
				13.	Ь
	LIABILITIES AND EQUITIES			14.	In
	LIABILITIES AND EQUITIES			15.	S
	LIABILITIES			16.	P
1.	Wadiah deposits	74,979,395	74,427,146	17.	0
	a. Demand deposits	19,027,536	19,147,079		N
2.	b. Savings deposits Non profit sharing investments	55,951,859	55,280,067 253,027,020	c.	0
۷.	a. Demand deposits	244,364,480 38,734,436	37,188,519		
	b. Savings deposits	80,945,649	85,254,149		N
	c. Time deposits	124,684,395	130,584,352	1.	G
3.	Electronic money	18	18	2.	C
4.	Liabilities to Bank Indonesia	18,089,361	18,417,864		N
5.	Liabilities to other banks	702,937	863,831		
6.	Spot and forward payables	5,872,363	7.106.047		C
7. 8.	Marketable securities issued	137,142	7,186,047 185,145		Ir
8. 9.	Acceptance liabilities Fund borrowings	1,400,000	1,000,000		a.
10.	Guarantee deposit	18,315	18,141		b
11.	Interoffice liabilities	-	-		
12.	Others liabilities	8,402,316	8,446,648	D.	C
13.	Profit sharing investments fund	-	-		
14.	Minority interest	-	-	1.	I
	TOTAL LIABILITIES	252.066.200	262 574 068	1.	a
	TOTAL LIABILITIES	353,966,327	363,571,860		b
	EQUITIES				c
15.	Share capital	23,064,630	23,064,630		Ť
i	a. Authorised share capital	40,000,000	40,000,000	2.	It
	b. Unpaid-in capital -/-	16,935,370	16,935,370		a
	c. Treasury stock -/-	-	-		
16.	Additional paid-in capital	(3,929,100)	(3,929,100)		b
	a. Agio	3,381,491	3,381,491		
	b. Disagio -/-	7,310,591	7,310,591		c
	c. Capital contribution d. Funds for paid-up capital	-	-		c
	e. Others				A
17.	Other comprehensive income	840,874	844,270		т
	a. Gain	901,084	901,084		
	b. Loss -/-	60,210	56,814		
18.	Reserves	3,377,462	3,377,462		
	a. General reserves	3,377,462	3,377,462		Т
			-		T
	b. Appropriated reserves	22 562 107	21 (04 212		
19.	Profit/Loss	23,563,107	21,684,310		
19.	Profit/Loss a. Previous years	21,684,310	15,533,983		А
19.	Profit/Loss		15,533,983 7,005,888		А
19.	Profit/Loss a. Previous years b. Current year	21,684,310	15,533,983 7,005,888 855,561		А
19.	Profit/Loss a. Previous years b. Current year c. Dividend paid -/-	21,684,310 1,878,797	15,533,983 7,005,888		A

			31 December 20 (Audited)
Α	Sources and distribution of zakat funds		
1.	Sources of zakat funds: *)		
	a. Internal Bank	294,214	421,79
	b. External Bank	36,869	82,23
	Total receipt	331,083	504,03
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	17,918	31,95
	b. Badan amil zakat	247,718	236,39
	Total distribution	265,636	268,34
В	Sources and distribution of waqf funds		
1.	Sources of waqf funds:		
	a. Internal Bank	-	
	b. External Bank	1,166	2,19
	Total receipt	1,166	2,19
2.	Distribution of waqf funds distributed to other institutions		
	a. Badan Wakaf Indonesia	76	45
	b. BSI Maslahat	529	88
	c. Dompet Dhuafa	283	44
	d. Other institutions	222	33
	e. Others (each below 3%)	55	7
	Total distribution	1,165	2,19

or Th	e Periods Ended 31 March 2025 and 31 December 2024	(In	Millions of Rupiah
			31 December 2024 (Audited)
1.	Beginning balance of qardhul hasan funds	4,876	9,907
2.	Sources of qardhul hasan funds		
	a. Infaq and shadaqah	26,917	84,691
	b. Qardhul hasan refund	-	-
	c. Penalty	4,695	21,972
	d. Non-halal income	185	1,240
	e. Others	2,684	4,094
	Total receipt	34,481	111,997
3.	Uses of qardhul hasan funds		
	a. Productive distribution	-	-
	b. Donation	31,415	117,028
	c. Others	-	-
	Total distribution	31,415	117,028
4.	(Decrease)/increase qardhul hasan funds	3,066	(5,031)
5.	Ending balance of gardhul hasan funds	7,942	4,876

STATEMENT OF SPOT AND FORWARD TRANSACTIONS

As of 31 March 2025					(In Millions	of Rupiah)
			INDIVIDUAL Nominal Type Derivative Re Payal			
			Non Hedging	Non Hedging Hedging		Payables
A.	Exchange Rate Related	1,975,174	397,440	1,577,734	-	-
1.	Spot	397,440	397,440	-	-	-
2.	Forward	1,577,734	-	1,577,734	-	-
3.	Others	-	-	-	-	-
B.	Others	-	-	-	-	-
	TOTAL	1,975,174	397,440	1,577,734	-	-

Net Revenue Sharing							
	Average Balance	Income to be Distributed		und Owners Portion Total of			
	Α	В	С	Profit Sharing D	Indication (%)		
Liabilities to other banks	246.838	1.862	21.00	391	190		
2. Mudharabah demand deposits	35.157.266	265.161	42.88	113,693	3.88		
3. Mudharabah sayings deposits	76,460,896	576,679	5.70	32,877	0.52		
4. Mudharabah time deposits	119,915,337	904,419		239,105			
a. 1 Month	60,885,749	459,209	25.17	115,572	2.28		
b. 3 Month	32,712,748	246,724	27.82	68,631	2.52		
c. 6 Month	19,215,076	144,923	28.39	41,144	2.57		
d. 12 Month	7,101,764	53,563	25.69	13,758	2.32		
Marketable securities issued	3,200,000	27,242	66.39	18,086	6.78		
6. Fund borrowings	1,400,000	10,559	72.92	7,700	6.60		
Total	236,380,337	1,785,922		411,852			
Type of Fund Distribution	Average Balance A	Retained earnings B					
Placements with other banks	722,309	21					
Investments in marketable securities	44,052,091	246,339					
 Murabahah receivables 	133,674,164	1,164,743					
4. Istishna receivables	9	10					
Multiservices ijarah receivables	167,832	1,560					
6. Funds of gardh	-	-					
7. Mudharabah financing	2,679,132	10,914					
8. Musyarakah financing	114,082,498	717,073					
9. Ijarah receivables	3,305,903	20,722					
0. Other financing	-						
Total	200 (02 020	2 161 382					

IN THE BEST SHARIA BANK In Satisfaction, Loyalty, Engagement 2025

				Fund Owners Portio	
Types of Funds				Profit Sharing	Indication (%)
Liabilities to other banks					
2. Mudharabah demand deposits					
3. Mudharabah savings deposits					
4. Mudharabah time deposits					
a. 1 Month					
b. 3 Month					
c. 6 Month			-		
d. 12 Month					
Marketable securities issued					
6. Fund borrowings			-		
Total				-	
Type of Fund Distribution	Balance Average	Retained earnings B			
1. Placements with other banks		-			
Investments in marketable securities		-			
3. Murabahah receivables		-			
4. Istishna receivables					
Multiservices ijarah receivables					
6. Funds of gardh		-			
7. Mudharabah financing					
8. Musyarakah financing					
9. Ijarah receivables					
10. Other financing					
Total					

	-
Friends	BYOND by BSI
Sault Saulten	#EverythingMakesEasy
Pice 15 Secrete Secret	Financial, Social and Spiritual Friends

BEST ISLAMIC BANK

IN INDONESIA 2025

1	he Periods Ended 31 March 2025 and 2024 (in Millions of R			
i	OPERATING INCOME AND EXPENSES			
	Income & Expenses from Fund Management as Mudharib			
	Income from Fund Management as Mudharib	7,093,159	6,307,669	
	a. Income from receivables	3,802,529	3,535,298	
	i. Murabahah	3,431,472	3,268,220	
	ii. Istishna	19	9	
	iii. Multiservices ijarah	6,022	7,658	
	iv. Ujrah	365,016	259,411	
	v. Others	-		
	b. Income from financing	2,383,893	1,821,778	
	i. Mudharabah	50,294	33,800	
	ii. Musyarakah	2,333,599	1,787,978	
	iii. Others	-		
	c. Income from ijarah	16,294	40,589	
	d. Others	890,443	910,004	
	Profit Sharing for Investors -/-	2,317,861	1,926,914	
	a. Non profit sharing	2,317,861	1,926,914	
	b. Profit sharing	-		
	Net Income from Fund Management as Mudharib	4,775,298	4,380,755	
	Operating Income and Expenses Other than as Mudharib			
١.	Gain/loss from increase/decrease in fair value of financial assets	55,711	27,453	
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-	-	
3.	Gain/loss from sale of financial assets	199,625	147,397	
1.	Gain/loss from spot and forward transactions (realised)	11,851	12,887	
5.	Gain/loss from investment under equity method	-	-	
5.	Gain/loss from foreign exchange translation	19,262	11,824	
7.	Bank income as mudharib in mudharabah muqayyadah	-	-	
3.	Dividend income	-	-	
9.	Commission/provision/fee and administrative	794,753	472,736	
).	Other income	265,671	314,514	
i.	Wadiah bonus -/-	152	140	
2.	Impairment for financial assets -/-	664,413	541,311	
		4 100	0.755	

15.	Salaries and employee benefits -/-	1,195,446	1,172,278
16.	Promotion expenses -/-	229,079	118,705
17.	Other expenses -/-	1,563,380	1,251,768
	Net Operating Income/Expenses	(2,290,988)	(2,114,867)
C.	Operating Income/Expenses	2,484,310	2,265,888
	NON OPERATING INCOME AND EXPENSES		
1.	Gain/loss from sale of fixed assets and equipment	706	(11,013)
2.	Other non-operating income/expenses 1	(61,076)	(51,908)
	NON OPERATING INCOME/EXPENSES	(60,370)	(62,921)
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	-	-
	Income taxes		
	a. Estimated current year tax -/-	394,676	315,741
	b. Deferred tax income/expenses	(150,467)	(180,042)
D.	CURRENT YEAR NET PROFIT/LOSS	1,878,797	1,707,184
	OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	-	-
	a. Gain/loss from revaluation of properties	-	-

(3,397) 108,445 (3,397) 108,445 TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR 1,875,400 1,815,629

Total Comprehensive Profit/Loss For The Year Attributable To: 1,875,400 1,815,629 1,875,400 1,815,629 EARNINGS PER SHARE (in Rupiah) 40.73 37.01

STATEMENT OF CASH FLOWS

	CASH FLOWS FROM OPERATING ACTIVITIES		
1	Proceed of margin, profit sharing, ijarah and other main operating	6,486,622	6,175,81
2	Payment of profit sharing for temporary syirkah funds	(2,308,946)	(1,930,458
3	Receipts from recovery of financing and receivable written off	379,811	386,05
4	Receipt of other operating income	1,474,203	908,64
5	Payment tantiem	-	
6	Payment operating expenses	(5,131,555)	(4,510,296
7	Receipt from non-operating income - net	1,700	8,32
8	Payment of corporate income tax	(556,778)	(467,994
9	Payment of zakat	265,636	(213,78
10	Distribution of gardhul hasan funds	(31,415)	(29,61
11	Cash flows before changes in operating assets and liabilities	48,630	326,69
	Changes in operating assets and liabilities:		
12	(Increase)/decrease in operating assets:		
	Marketable securities - measured at fair value	(2,476,902)	(767,129
	Other short-term securities	42,925	5,50
	Receivables	(1,601,717)	(1,240,626
	Funds of qardh	(547,363)	(347,36
	Financing	(6,396,865)	(4,542,45)
	Acceptance receivables	48,003	248,04
	Assets acquired for ijarah	(190.522)	(716,092
	Other assets	(433,855)	(273,810
13	Increase (decrease) in operating liabilities:		
	Obligations due immediately	802,947	571,04
	Wadiah deposits	552,249	1,308,98
	Deposits from other banks	(1,370,002)	(88,92
	Acceptance liabilities	(48.003)	(248,046
	Taxes payable	47.339	206,70
	Other liabilities	102,083	(115,884
	Increase in temporary syirkah funds	(8,765,104)	2,050,51
14	Net cash used in operating activities	(20,175,281)	(3,622,85
	CASH FLOWS FROM INVESTING ACTIVITIES		
1	Sale/disposal of investment in marketable securities	48.225.529	49,598,22

	Wadiah deposits	552,249	1,308,984
	Deposits from other banks	(1,370,002)	(88,925)
	Acceptance liabilities	(48,003)	(248,046)
	Taxes payable	47,339	206,703
	Other liabilities	102,083	(115,884)
	Increase in temporary syirkah funds	(8,765,104)	2.050.513
14	Net cash used in operating activities	(20,175,281)	(3,622,851)
	CASH FLOWS FROM INVESTING ACTIVITIES		
ī	Sale/disposal of investment in marketable securities	48,225,529	49,598,225
	Acquisition of marketable securities	(39,830,277)	(42,920,991)
	Proceeds from sale of fixed assets	706	-
	Acquisition of fixed assets	(326,443)	(223,030)
	Acquisition of intangible assets	(123,684)	(327,037)
	Net cash provided by investing activities	7,945,831	6.127.167
			., ,
	CASH FLOWS FROM FINANCING ACTIVITIES		
	Payments of lease liabilities	(6,946)	(33,628)
	Payments of dividend	-	-
	Payments of mudharabah term financing	(1,000,000)	(1,566,750)
	Receipts from mudharabah term financing	1,400,000	2,151,935
	Payments of Securities issued	-	-
	Securities issued	-	7,762
	Liabilities from Bank Indonesia	(328,503)	(768,803)
	Net cash provided by financing activities	64,551	(209,484)
	NET INCREASE IN CASH AND CASH EQUIVALENTS	(12,164,897)	2,294,832
	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	61,927,842	40,021,092
	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	49,762,945	42,315,924
	Cash and cash equivalents at the end of the period consist of:		
	Cash	10,123,387	6,274,964
	Current accounts and placements with Bank Indonesia	35,868,289	30,464,615
	Current accounts and placements with other banks	3,771,269	5,576,345

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME STATEMENT OF COMMITMENTS AND CONTINGENCIES

			INDIVIDUAL					
	DESCRIPTION		31 December 2024 (Audited)		Performance Ratios			
1	COMMITMENT RECEIVABLES	1,197,167	464,508	1.	Capital Adequacy Ratio (CAR)	21.39	21.35	
	1. Unused financing facilities	-	-	2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.18	1.21	
	Foreign currency positions to be received from spot and forward transactions	1,197,167	464,508	3.	Non performing earning assets to total earning assets	1.44	1.51	
	3. Others	-	-	4.	Allowance for impairment on financial assets to earning assets	2.82	2.97	
				5.	Gross Non Performing Financing (NPF Gross)	1.88		
Ш	COMMITMENT PAYABLES	5,793,085	3,982,435	6.	Net Non Performing Financing (NPF Net)	0.51	0.55 2.51	
	Unused financing facilities	1.043,560	743,096	7.	Return on Assets (ROA)	2.43		
	a. Committed	-	-	8.	Return On Equity (ROE)	17.58 5.31	18.30	
	b Uncommitted	1.043,560	743,096	9.	Net Interest (NI)	2.78	2.78	
	Outstanding irrevocable L/C	1,090,811	364,587	10.			68.94	
	Foreign currency positions to be submitted for	778,007	489,752	11.		70.57 48.57	68.94 47.77	
	spot and forward transactions	770,007	409,732	12.		48.57	38.24	
	4. Others	2.880.707	2.385.000	13.		42.96 89.87	83.05	
		2,000,707	2,303,000	14.	Financing to Deposit Ratio (FDR) Compliance	09.07	65.05	
Ш	CONTINGENT RECEIVABLES	745,714	706,054					
	1. Guarantees received	252,126	245,046			0.00	0.00	
	2. Income from non performing financing	457,978	425,397		i. Related parties ii. Non related parties		0.00	
	a. Murabahah	346,979	330,891			0.00	0.00	
	h Istishna	340,575	330,071		b. Percentage of financing in excess of Legal Lending Limit (LLL)	0.00	0.00	
	c. Ijarah	5,779	10,437		i. Related parties ii. Non related parties	0.00	0.00	
	d. Profit Sharing	99,973	80,267	2.		0.00	0.00	
	e. Others	5,247	3,802		a. GWM Rupiah			
	3. Others	35,610	35,611		i. Daily "	2.82	5.05	
		33,010	33,011		ii. Average " ¹	3.58	4.81	
IV	CONTINGENT LIABILITIES	1.778.304	2.040.725		b. GWM foreign currencies (daily) ")	6.82	6.87	
	1. Guarantees issued	1,778,304	2.040,725	3.		1.57	1.01	
	2. Others	-,	2,0 10,7 23	٥.		1.57	1.01	

STATEMENT OF FINANCIAL RATIOS

CALCULATION OF CAPITAL ADEQUACY RATIO

S OI .	31 March 2025 and 2024					n Millions of Rupia
1	Core Capital (Tier 1)				43,442,690	38,082,168
	1. Common Equity Tier 1 (CET 1)				43,442,690	38,082,168 22,923,383
	1.1 Paid-in capital (net of treasury stock)				22,923,383	22,923,383
	1.2 Reserve additional capital				23,575,323 30,946,124	17,319,282
	1.2.1 Additional factor				553,440	17,319,282 24,629,873 559,129
	1.2.1.1 Other comprehensive incor 1.2.1.1.1 Excess adjustment	555,110	333,123			
	1.2.1.1.1 Excess adjustment	to increases of fair value of finance	rial assets classified as fair valu	ue through other comprehensive income		114,599
	1.2.1.1.3 Surplus of fixed as:	sets revaluation			553,440	444,530 24,070,744
	1.2.1.2 Other disclosed reserves				30,392,684	3.381.491
	1.2.1.2.1 Agio				3,381,491 3,377,462	
	1.2.1.2.1 Agio 1.2.1.2.2 General reserves 1.2.1.2.3 Previous years pro	c. c			21,684,310	2,236,713 16,674,732
	1.2.1.2.3 Previous years pro 1.2.1.2.4 Current year profit	nt arter tax			1,878,797	1,707,184
	1.2.1.2.5 Funds for paid-up	canital			1,070,757	1,7 07,10 1
	1.2.1.2.6 Capital contribution	in .				
	1.2.1.2.7 Warrants issued					-
	1,2,1,2,8 Stock options issue	70,624	70,624			
	1.2.2 Deduction factor (-/-)	7.370.801	7,310,591			
	1.2.2.1 Other comprehensive expe		60,210	-		
	1.2.2.1.1 Negative adjustme	ent due to financial statement tra	nslation	value through other comprehensive income	60.210	
		7,310,591	7.310.591			
	1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disagio	7,310,391	7,310,591			
	1.2.2.2.2 Previous years loss	7,510,591	7,510,55			
	1.2.2.2.3 Current year loss a	fter tax				
	1.2.2.2.4 Negative differenc					
	1.2.2.2.5 Negative difference					
	1.2.2.2.6 Regulatory provision					
	1.3 Minority interest that can be counted				3.056.016	
	1.4 Deduction factors of CET 1 (-/-)				1,906,260	2,160,497 1,485,652
	1.4.1 Deferred tax calculation 1.4.2 Goodwill				1,900,200	1,403,032
	1.4.3 Other intangible assets				1,149,756	674.845
	1.4.4 Investments in share calculated as	deduction			.,,	0, 1,013
	1.4.5 Shortfall on the capital of insurance	e subsidiaries				
	1.4.6 Securitisation exposure				-	
	1.4.7 Other deduction factor of CET 1					
	1.4.7.1 Investment on AT1 and/or T	lier 2 instrument to other bank				
	2. Additional Tier 1 (AT1)					
	2.1 Instruments which comply with AT1 requ 2.2 Agio/Disagio	ulations			-	
	2.2 Agio/Disagio 2.3 Deduction factor of AT1 (-/-)					
	2.3.1 Investment on AT1 and/or Tier 2 in:	strument to other bank				-
	Supplemental Capital (Tier 2)	2.323.965	2,085,204			
	 Capital instrument in the form of stock or oth 	ners which comply with tier 2 req	uirements		150,000	190,000
	2. Agio/Disagio					
	General provision on earning assets (max. 1.2	25% Credit Risk - Weighted Assets	i)		2,173,965	1,895,204
	4. Appropriated reserves					
	5. Deduction supplemental capital (-/-)	-	-			
	5.1 Sinking fund 5.2 Investment on Tier 2 instrument to other					
	5.2 investment on her 2 instrument to other					
		45,766,655	40,167,372			
		INDIV	IDUAL		INDIVID	JAL
		31 March 2025	31 March 2024		31 March 2025	31 March 2024
SK W	IGHTED ASSETS			CAPITAL ADEQUACY RATIO		
	EDIT RISK - WEIGHTED ASSETS	173,503,853	151,218,187	CET 1 Ratio (%)	20.30	20.24
	RKET RISK - WEIGHTED ASSETS	1,679,264	1,341,687	Tier 1 Ratio (%)	20.30	20.24
	ERATIONAL RISK - WEIGHTED ASSETS	38,772,256	35,598,536	Tier 2 Ratio (%)	1.09	1.11
	TAL RISK WEIGHTED ASSETS	213,955,373	188,158,410	CAR Ratio (%)	21.39	21.35
R BA	SED ON RISK PROFILE (%)	9.99	9.99	CET 1 FOR BUFFER (%)	11.40	11.36
PITA	LALLOCATION FOR CAR BASED ON RISK PROFILE			PERCENTAGE OF BUFFER MANDATORY FULFILLED BY BANK	3.50	3.50
	m CET 1 (%)	8.90	8.88	Capital Conservation Buffer (%)	2.50	2.50
				C F . I D . M M		0.00

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION

As of 31 March 2025 and 2024

	-	As o	of 31 March 2025 and 2024											(III IVIIIIO	ns of Rupiah
1,878,797	1,707,184					31 Ma	rch 2025					31	March 2024		
		No.			Special Mention	Sub Standard					Special Mention	Sub Standard			
1,875,400	1,815,629				WEILION	Januara					mention	Standard			
-	-	1	RELATED PARTIES	883,802 219,825					883,802 219,825	1,760,611 319,129	-	-	-		1,760,611
1,875,400	1,815,629	1	Placements with other banks	219,825 96,427	-	-	-		96,427	124,205	- :	-		-	319,129 124,205
			b. Foreign currencies	123,398					123,398	194,924					194,924
	-	2	Spot and forward receivables	-	-		-		-	-	-	-	-	-	-
40.73	37.01		a. Ruplah b. Foreign currencies	-			-	- :			-		-		-
riod March 2025 a	nd 2024	3	Securities	175,289					175,289	135,936					135,936
			a. Rupiah	175,289				- :	175,289	135,936		-			135,936
		4	b. Foreign currencies Acceptance receivables	59,096			-		59,096	73,679					73,679
On M	illions of Rupiah)	5	Receivables and ijarah	56,463		-			56,463 614	42,713		-	-		42,713
(11114)	illions of Rupian)		A. Micro, small and medium enterprises (UMKM) i. Rupiah	614 614			-	-	614	282 282			-		282 282
	UAL		ii. Foreign currencies							-					
	31 March 2024		b. Non micro, small and medium enterprise (non UMKM)	55,849 55,849	-	-		-	55,849 55,849	42,431 42,431		-	-	-	42,431 42,431
	31 March 2024		i. Rupiah II. Foreign currencies	33,849	- :	-	-			42,431	-	-	-		42,431
			c. Restructured loans											-	-
			i. Rupiah ii. Foreign currencies		-	-	-				-	-	-	-	-
		6	Profit sharing financing	357,944					357,944	1,107,190					1,107,190
6,486,622	6,175,813		a. Micro, small and medium enterprises (UMKM)	-	-			-	-	-		-	-	-	-
(2,308,946)	(1,930,458)		i. Rupiah ii. Foreign currencies	-	- :		-	-				-			-
379,811	386,056		b. Non micro, small and medium enterprises (non UMKM)	357,944					357,944	1,107,190					1,107,190
1,474,203	908.646		i. Rupiah	357,944			-	- :	357,944	1,107,190	-	-	- :		1,107,190
-			ii. Foreign currencies c. Restructured loans	-			-		-						
(5,131,555)	(4,510,296)		i. Rupiah						-		-	-	-	-	-
1,700	8,326	7	ii. Foreign currencies Investment in share						-	-			-		-
		8	Commitments and contingencies	15,185	-	-	-		15,185	81,964					81,964
(556,778)	(467,994)		a. Rupiah	15,185					15,185	81,964	-		-	-	81,964
265,636	(213,786)		b. Foreign currencies							-					
(31,415)	(29,615)	10	NON-RELATED PARTIES												
		1	Placements with other banks	2,456,444	5,935,774	1,373,633	703,097	3,306,772	2,456,444	3,877,216	5,482,668	1,357,917	797,647	2,899,187	3,877,216
(31,415) 48,630	326,692	1			5,935,774	1,373,633	703,097	3,306,772			5,482,668	1,357,917	797,647	2,899,187	
		1 2	Placements with other banks a. Ruplah b. Foreign currencies Spot and forward receivables	2,456,444 576,025	5,935,774	1,373,633	703,097	3,306,772	2,456,444 576,025	3,877,216 317,318	5,482,668	1,357,917	797,647	2,899,187	3,877,216 317,318
			Placements with other banks a. Ruplah b. Foreign currencies Spot and forward receivables a. Ruplah	2,456,444 576,025 1,880,419	5,935,774		703,097	-	2,456,444 576,025 1,880,419	3,877,216 317,318 3,559,898 -	5,482,668	1,357,917	797,647		3,877,216 317,318 3,559,898 -
			Placements with other banks a. Buplah b. Foreign currencies Spot and forward receivables a. Buplah b. Foreign currencies Securities	2,456,444 576,025 1,880,419 - - - 57,686,108	5,935,774		703,097	-	2,456,444 576,025 1,880,419 - - - 57,686,108	3,877,216 317,318 3,559,898 - - - 66,490,697	5,482,668	1,357,917	797,647	99,000	3,877,216 317,318 3,559,898 - - - - - - - - - - -
			Placements with other banks a. Buplah b. Foreign currencies Spot and forward receivables a. Buplah b. Foreign currencies Securities a. Ruplah a. Ruplah b. Foreign currencies Securities a. Ruplah	2,456,444 576,025 1,880,419 - - - 57,686,108 51,653,790			703,097	-	2,456,444 576,025 1,880,419 - - - 57,686,108 51,653,790	3,877,216 317,318 3,559,898 - - - - - - - - - - - - - - - - - -	5,482,668	1,357,917	797,647		3,877,216 317,318 3,559,898 - - - - - - - - - - - - - - - - - -
		2	Placements with other banks a a Rupiah a Rupiah b Foreign currencies Soot and forward receivables a Rupiah b Foreign currencies Southest S	2,456,444 576,025 1,880,419 - 57,686,108 51,653,790 6,032,318 78,046		-	-	-	2,456,444 576,025 1,880,419 - 57,686,108 51,653,790 6,032,318 78,046	3,877,216 317,318 3,559,898 - - - - - - - - - - - - - - - - - -	-	-	-	99,000	3,877,216 317,318 3,559,898 - - - 66,589,697 60,207,902 6,381,795 109,503
48,630	326,692		Placements with other banks a a Rupiah b. Foreign currencies 500 tand forward receivables a. Rupiah foreign currencies Securities Securities Acceptance receivables Acceptance receivables Receivables and granth	2,456,444 576,025 1,880,419 - 57,686,108 51,653,790 6,032,318 78,046 156,462,192	- - - - - - - - - - - - - - - - - - -	933,067	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	2,456,444 576,025 1,880,419 - 57,686,108 51,653,790 6,032,318 78,046 163,016,582	3,877,216 317,318 3,559,898 - 66,490,697 60,108,902 6,381,795 109,503 145,937,067	2,552,414	882,741		99,000 99,000 - 1,862,971	3,877,216 317,318 3,559,898 - - - - - - - - - - - - - - - - - -
48,630 (2,476,902)	326,692 (767,129)	2	Placements with other banks a a Rupiah a Rupiah b Foreign currencies Soot and forward receivables a Rupiah b Foreign currencies Southest S	2,456,444 576,025 1,880,419 - 57,686,108 51,653,790 6,032,318 78,046		-	-	-	2,456,444 576,025 1,880,419 - 57,686,108 51,653,790 6,032,318 78,046	3,877,216 317,318 3,559,898 - - - - - - - - - - - - - - - - - -	-	-	-	99,000	3,877,216 317,318 3,559,898 - - - - - - - - - - - - - - - - - -
48,630 (2,476,902) 42,925	(767,129) 5,505	2	Placements with other banks a Rupain b, Foreign currencies 500 tand forward receivables a, Rupain b, Foreign currencies b, Foreign currencies a, Rupain b, Foreign currencies A, Rupain b, Foreign currencies A, Rupain b, Foreign currencies Acceptance receivables Receivables and gradium a, Michael and inedium enterprises (UMMA) B, B	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 156,462,192 35,873,901 35,518,590 355,311	2,851,738 815,916	933,067 328,743 328,743	581,848 184,267 184,267	2,187,737	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 163,016,582 37,657,668 37,302,357 355,311	3,877,216 317,318 3,559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,791,179 31,725,243 65,936	2,552,414 695,830 695,830	882,741 307,651 307,651	623,169 186,593 186,593	99,000 99,000 - - 1,862,971 371,137 371,137	3,877,216 317,318 3,559,898 - 66,589,697 60,207,902 6,381,795 109,503 151,858,362 33,352,390 32,86,454 65,936
(2,476,902) 42,925 (1,601,717) (547,363)	(767,129) 5,505 (1,240,626)	2	Placements with other banks a. Rupiah b. Foreign currencies 500 tand forward receivables a. Rupiah b. Foreign currencies 500 tander forward receivables a. Rupiah b. Foreign currencies 500 tander forward foreign for	2,456,444 576,025 1,880,419 - 57,686,108 51,653,790 6,032,318 78,046 156,462,192 35,873,901 35,518,590	2,851,738 815,916 815,916 2,035,822	933,067 328,743 328,743 604,324	581,848 184,267 184,267	2,187,737	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 163,016,582 37,657,668 37,302,357 355,311 125,358,914	3,877,216 317,318 3,559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,791,179 31,725,243 65,936	2,552,414 695,830	882,741 307,651 307,651 575,090	623,169 186,593 186,593	99,000 99,000 99,000 - 1,862,971 371,137	3,877,216 317,318 3,559,898
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865)	(767.129) 5,505 (1,240,626) (347,369) (4,542,459)	2	Placements with other banks a. Rupiah b. Foreign currencies Spot and forward receivables a. Rupiah b. Foreign currencies Securities d. Rupiah b. Foreign currencies b. Foreign currencies b. Foreign currencies b. Foreign currencies l. Foreign currencies l. Foreign currencies l. Rupiah li. Foreign currencies b. Rupiah lii. Foreign currencies lii. Foreign currencies l. Rupiah lii. Foreign currencies l. Rupiah lii. Foreign currencies	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 156,462,192 35,873,901 35,518,590 355,311 120,588,291 117,468,799 3,119,492	2,851,738 815,916 815,916 2,035,822 2,035,822	933,067 328,743 328,743 604,324 604,324	581,848 184,267 184,267 397,581	2,187,737 454,841 454,841 1,732,896 1,732,896	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 163,016,582 37,657,668 37,302,357 355,311 125,358,914 122,239,422 3,119,492	3,877,216 317,318 3,559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,791,179 31,725,243 65,936 114,145,888 111,403,403	2,552,414 695,830 695,830 1,856,584 1,856,584	882,741 307,651 307,651 575,090	623,169 186,593 186,593 436,576 436,576	99,000 99,000 - 1,862,971 371,137 371,137 - 1,491,834 1,491,834	3,877,216 317,318 3,559,898 66,589,697 60,207,902 6,381,795 109,503 31,888,362 33,352,390 33,286,454 65,936 118,505,972 115,763,487 2,742,485
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003	(767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046	2	Placements with other banks a. Rupiah b. Foreign currencies Soot and forward receivables a. Rupiah b. Foreign currencies b. Foreign currencies b. Foreign currencies b. Foreign currencies Acceptance receivables Receivables and granth a. Micro, small and medium enterprises (UMRM) L. Rupiah b. Non micro, small and medium enterprise (non UMRM) L. Rupiah ii. Foreign currencies 6. Rupiah iii. Foreign currencies 6. Restructured fons	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 156,462,192 35,873,901 35,518,590 355,311 120,588,291 117,468,799 3,119,492 2,662,438	2,851,738 815,916 815,916 2,035,822 2,035,822	933,067 328,743 328,743 604,324 604,324 251,040	581,848 184,267 184,267 397,581 397,581	2,187,737 454,841 454,841 1,732,896 1,732,896	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 163,016,582 37,657,668 37,302,357 355,311 125,358,914 122,239,422 3,119,492 4,680,822	3,877,216 317,318 3,559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,791,179 31,725,243 65,936 114,145,888 111,403,403 2,742,485 3,764,329	2,552,414 695,830 695,830 1,856,584 1,856,584	882,741 307,651 307,651 575,090 575,090	623,169 186,593 186,593 - 436,576 - 274,023	99,000 99,000 99,000 - 1,862,971 371,137 371,137 -	3,877,216 317,318 3,559,898
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003 (190,522)	(767.129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092)	2	Placements with other banks a. Rupiah b. Foreign currencies 500 and forward receivables a. Rupiah b. Foreign currencies 500 and forward receivables a. Rupiah b. Foreign currencies 500 and forward receivables b. Foreign currencies Acceptance receivables Receivables and grant a. Micro, small and medium enterprises (UMGM) ii. Foreign currencies iii. Foreign currencies iii. Foreign currencies iii. Foreign currencies iii. Foreign currencies ii. Foreign currencies	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 156,462,192 35,873,901 35,518,590 355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540	933,067 328,743 328,743 604,324 604,324 251,040	581,848 184,267 184,267 397,581	2,187,737 454,841 454,841 51,732,896 1,732,896 1,215,219 1,215,219	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 163,016,582 37,657,668 37,302,357 355,311 125,358,914 122,239,422 4,680,822 4,680,822	3,877,216 317,318 3,559,898 	2,552,414 695,830 695,830 1,856,584 1,856,584 1,856,584 661,874 661,874	882,741 307,651 307,651 575,090 575,090 331,889 331,889	623,169 186,593 186,593 436,576 436,576 274,023 274,023	99,000 99,000 	3,877,216 317,318 3,559,898 66,589,697 60,207,902 6,381,795 109,503 31,886,362 33,352,390 31,886,362 118,505,972 115,763,487 2,742,485 6,422,235 6,349,457 72,778
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003	(767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046	2	Placements with other banks a Rupiah b. Foreign currencies 500 and forward receivables a Rupiah Cocurrities a Rupiah b. Foreign currencies A Rupiah b. Foreign currencies Acceptance receivables Acceptance receivables Acceptance receivables L. Rupiah i. Foreign currencies b. Non micro, small and medium enterprises (UMXM) i. Rupiah ii. Foreign currencies b. Non micro, small and medium enterprise (non UMXM) ii. Rupiah iii. Foreign currencies C. Restructured loans iii. Foreign currencies	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,932,318 78,046 15642,192 35,873,901 35,518,590 355,311 120,582,291 117,468,799 3,119,492 2,662,438 118,399,584	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540	933,067 328,743 328,743 328,743 604,324 604,324 251,040 440,216	581,848 184,267 184,267 397,581 397,581 136,585	2,187,737 454,841 454,841 1,732,896 1,215,219 1,215,219 1,118,856	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 163,016,582 37,657,668 37,022,357 355,311 125,358,914 122,239,422 4,680,822 4,680,822 123,163,218	3,877,216 317,318 3,559,898 6,6490,697 60,108,902 6,381,795 109,503 31,725,243 65,936 111,415,888 111,403,403 2,742,485 3,764,329 3,691,551 72,778	2,552,414 695,830 695,830 695,830 1,856,584 1,856,584 661,874 661,874 2,930,254	882,741 307,651 307,651 575,090 575,090 331,889 331,889	623,169 186,593 186,593 186,576 436,576 436,576 274,023 274,023	99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,390,120 937,216	3,877,216 317,318 3,559,898
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003 (190,522)	(767.129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092)	3 4 5	Placements with other banks a. Rupiah b. Foreign currencies soci and forward receivables soci and forward receivables soci and forward receivables la. Foreign currencies forward receivables forward receivab	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 156,462,192 35,873,901 35,518,590 355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540	933,067 328,743 328,743 604,324 604,324 251,040 440,216 83,999	581,848 184,267 184,267 397,581 397,581 136,585 136,585	2,187,737 454,841 454,841 51,732,896 1,732,896 1,215,219 1,215,219	2,456,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 163,016,582 37,657,668 37,302,357 355,311 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486	3,877,216 317,318 3,559,898 	2,552,414 695,830 695,830 1,856,584 1,856,584 1,856,584 661,874 661,874	882,741 307,651 307,651 575,090 575,090 331,889 331,889	623,169 186,593 186,593 436,576 436,576 274,023 274,023	99,000 99,000 	3,877,216 317,318 3,559,898 65,589,697 60,207,902 6381,795 109,503 33,286,454 65,936 118,505,972 115,763,487 72,742,485 6,422,235 72,778 93,532,590 13,286,647 12,763,487 72,778
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003 (190,522) (433,855)	(767.129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810)	3 4 5	Placements with other banks a. Ropain b. Foreign currencies sock and forward receivables a. Ropain b. Foreign currencies socurities a. Ropain b. Foreign currencies a. Ropain b. Foreign currencies Acceptance receivables Acceptance receivables Acceptance receivables b. Ropain ii. Foreign currencies b. Non mirco, small and medium enterprises (UMKM) i. Rupain ii. Foreign currencies c. Restructured Ioans i. Rupain ii. Foreign currencies c. Restructured Ioans ii. Rupain iii. Foreign currencies d. Rupain iii. Foreign currencies a. Micro, small and medium enterprises (UMKM) iii. Foreign currencies	2,455,444 576,025 1,880,419 57,686,108 51,653,790 6,032,318 78,046 15,462,192 3,8,73,901 35,518,500 35,531 117,468,799 3,119,492 2,662,438 2,662,438 2,662,438 118,399,584 141,147,478 141,147,478 141,147,478 141,147,478	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540 3,083,313 179,873	933,067 328,743 328,743 328,743 604,324 604,324 251,040 251,040 440,216 83,999 83,999	581,848 184,267 184,267 184,267 397,581 136,585 136,585 121,249 69,328	2,187,737 454,841 454,841 1,732,896 1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501	2,456,444 576,025 1,880,419 57,686,108 51,633,790 6,032,318 78,046 16,3016,582 37,657,668 37,302,357 355,311 122,259,422 4,680,822 4,680,822 123,163,218 148,464,686 14,799,814 4,667,20	3,877,216 317,318 3,559,899 66,490,697 60,108,902 6,381,795 109,503 114,937,067 31,721,243 65,936 114,145,888 111,403,403 2,742,485 3,764,329 3,691,551 72,778 89,015,475 12,551,323 12,551,323 12,556,475	2,552,414 695,830 695,830 1,856,584 1,856,584 661,874 661,874 168,848	882,741 307,651 307,651 575,990 331,889 331,889 475,176 140,107	623,169 186,593 186,593 435,576 436,576 274,023 274,023 174,478 72,216	99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,390,120 1,390,120 937,216 318,553 318,553	3,877,216 317,318 3,559,898 66,589,697 60,207,902 6381,795 109,503 151,858,362 33,352,390 33,286,454 62,223 63,49,457 7,27,78 93,532,599 93,532,599 93,532,599 93,532,599 93,532,599 93,532,599 93,532,599 93,532,599
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003 (190,522) (433,855)	(767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810)	3 4 5	Placements with other banks a. Rupiah b. Foreign currencies Soot and forward receivables a. Rupiah b. Foreign currencies b. Foreign currencies b. Foreign currencies Acceptance receivables Receivables and granth a. Micro, small and medium enterprise (IUMIXI) l. Rupiah b. Foreign currencies Acceptance receivables Receivables and granth a. Micro, small and medium enterprise (non UMIXIA) l. Rupiah ii. Foreign currencies C. Restructured clans l. Rupiah ii. Foreign currencies Affects, small and medium enterprises (UMIXIA) l. Foreign currencies Affects and and medium enterprises (UMIXIA) ii. Foreign currencies Affects, small and medium enterprises (UMIXIA) iii. Foreign currencies Notes, small and medium enterprises (UMIXIA) iii. Foreign currencies Notes in and and medium enterprises (UMIXIA) iii. Foreign currencies Nom micro, small and medium enterprise (non UMIXIA)	2.455.444 576.025 1.880.419 57.685.108 51.653.7918 6.032.318 51.653.7918 57.8646 154.462.192 3.5.73.901 3.5.73	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540 3,083,313 179,873 179,873 2,903,444	933,067 328,743 328,743 328,743 604,324 604,324 251,040 251,040 440,216 83,999 83,999 83,999 83,999	581,848 184,267 184,267 397,581 397,581 136,585 121,249 69,328 69,328 53,285 53,285	2,187,737 454,841 454,841 1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355	2.456,444 576,025 1,880,419 57,605 1,880,419 57,666,108 51,652,700 6,032,318 6,032,318 78,046 6,016,582 3,762,768 37,302,357 355,311 122,239,422 4,680,822 4,680,822 4,680,822 123,163,218 14,799,814 4,680,822 14,799,814	3,877,216 317,318 3,559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,791,179 31,725,243 65,936 114,145,888 111,403,403 2,742,485 3,691,551 72,778 89,015,475 12,561,323 12,526,717 34,606	2,552,414 695,830 695,830 1,856,584 1,856,584 661,874 661,874 168,848 168,848 2,761,406	882,741 307,651 307,651 575,090 575,090 331,889 475,176 140,107	623,169 186,593 186,593 436,576 436,576 274,023 274,023 174,478 77,216 77,216 77,216	99,000 99,000 1,662,971 371,137 371,137 1,491,834 1,491,834 1,390,120 1,390,120 1,390,120 1,390,120 318,553 318,553	3,877,216 317,318 3,559,898 65,589,697 60,207,902 6381,795 109,503 33,286,454 65,936 118,505,972 115,763,487 72,742,485 6,422,235 72,778 93,532,590 13,286,647 12,763,487 72,778
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003 (190,522) (433,855)	326,692 (767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810) 571,046 1,308,984	3 4 5	Placements with other banks a. Rupiah b. Foreign currencies Soci and forward receivables Soci and forward receivables Soci and forward receivables Le Toreign currencies Foreign currencies Foreign currencies Foreign currencies A Rupiah L. Rupiah	2.455.444 576.025 1.880,419 57.665,108 57.666,108 51.653,790 6.032,318 78.046 156.462,192 35,873,901 120,588,291 117,468,799 3.11,9492 2.662,438 14,154,785 14,168,113 46,672 10,124,47,99 101,066,042 3,178,757 101,244,799 101,066,042	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540 3,083,313 179,873 2,903,440 2,785,769	933,067 328,743 328,743 328,743 604,324 604,324 251,040 251,040 440,216 83,999 83,999 83,999 83,999 83,999 83,999	581,848 184,267 184,267 397,581 136,585 136,58	2,187,737 454,841 1,732,896 1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355	2.455,444 576,025 1,880,419 57,605 1,880,419 57,665,108 6,032,318 6,032,318 6,032,318 7,302,357 355,311 122,239,422 4,680,822 4,680,822 4,680,822 123,163,218 14,998,414 4,680,822 10,815,732 10,815,732 10,815,732 10,815,732	3877.216 317.318 3.559,698 	2,552,414 695,830 695,830 1,856,584 1,856,584 661,874 661,874 168,848 168,848 2,761,406 2,599,449 161,957	882,741 307,651 575,090 575,090 331,889 331,889 475,176 140,107 140,107 140,107 140,107	623,169 186,593 186,593 436,576 274,023 274,023 174,478 77,216 77,216 97,262	99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,390,120 937,216 318,553 318,553 618,663 618,663	3,877,216 317,318 3,559,898 66,589,697 66,589,697 6,381,795 109,503 31,286,454 65,995 118,505,972 1115,763,485 64,945 72,778 9,531,559 113,505,972 113,763,485 64,945 72,778 9,531,559 113,563,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 73,778 74,
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003 (190,522) (433,855)	(767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810)	3 4 5	Placements with other banks a. Rupiah b. Foreign currencies 500 and forward receivables a. Rupiah b. Foreign currencies 500 foreign currencies A. Rupiah b. Foreign currencies A. Rupiah b. Foreign currencies A. Rupiah b. Foreign currencies A. Rupiah a. Rupiah b. Foreign currencies A. Rupiah a. Rupiah b. Rupiah and medium enterprises (UMXOA) L. Rupiah ii. Foreign currencies b. Non micro, small and medium enterprise (non UMXOA) l. Rupiah ii. Foreign currencies C. Restructurencies a. Micro, small and medium enterprises (UMXOA) l. Rupiah ii. Foreign currencies Profits sharing financing a. Micro, small and medium enterprises (UMXOA) l. Rupiah ii. Foreign currencies III. Rupiah III. Rupiah	2.455.444 576,025 1,880,419 57,685,108 51,683,790 6,032,318 78,046 156,462,192 35,873,901 120,588,291 1120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 4,141,447,48 141,14	2,851,738 815,916 815,916 815,916 2,035,822 2,035,822 415,540 415,540 3,083,313 179,873 179,873 2,903,440 2,785,769 117,671	933,067 328,743 328,743 504,324 504,324 251,040 251,040 440,216 83,999 356,217 188,278 167,939 317,168	581,848 184,267 184,267 397,581 397,581 136,585 136,585 121,1249 69,328 69,328 51,921 51,921	2,187,737 454,841 454,841 1,732,896 1,732,896 1,215,219 1,215,219 1,215,219 1,215,219 760,355 760,355 760,355 746,573	2.456,444 576,025 1,880,419 -57,696,108 51,653,790 6,032,318 78,046 163,016,582 37,657,686 37,302,357 355,311 122,358,914 122,239,422 4,680,822 123,163,218 14,799,814 4,680,822 10,835,672 10,835,673 10,835	3,877,216 317,318 3,559,898 66,490,697 60,108,902 6,381,795 109,503 115,937,067 31,791,179 31,725,243 65,936 111,403,403 2,742,485 111,415,888 111,415,888 111,415,888 111,415,888 111,415,475 12,742,485 12,742,485 12,742,485 12,742,485 12,742,485 12,742,485 12,742,485 12,742,485 12,742,485 12,742,485 12,742,485 12,743,450 12,744,450 12,744,	2,552,414 695,830 695,830 1,856,584 1,856,584 1,856,584 1,856,584 168,848 168,848 168,848 169,74 161,957 2,739,649 161,957	882,741 307,651 307,651 575,090 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538	623,169 186,593 186,593 436,576 436,576 436,576 77,216 77,216 77,216 97,262 97,262 83,887	99,000 99,000 1,862,97 371,137 371,137 1,491,834 1,491,834 1,1390,120 1,390,120 937,216 316,553 618,663 618,663	3877.216 317.318 3.559.898 6.559.697 60.207.902 6.381.793 3.352.390 3.352.390 3.352.390 3.352.390 3.352.390 3.352.390 115.505.395 115.505.487 72.778 6.422.235 6.422.2
(2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) 48,003 (190,522) (433,855)	326,692 (767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810) 571,046 1,308,984	3 4 5	Placements with other banks a. Rupiah b. Foreign currencies 500 and forward receivables a. Rupiah b. Foreign currencies 500 and forward receivables a. Rupiah b. Foreign currencies Acceptance receivables Receivables and granth a. Micro, small and medium enterprises (UMKM) 1. Rupiah b. Non micro, small and medium enterprise (non UMKM) 1. Rupiah ii. Foreign currencies 6. Restructured dans 1. Rupiah ii. Foreign currencies 1. Rupiah ii. Foreign currencies 1. Rupiah ii. Foreign currencies 5. Non micro, small and medium enterprises (UMKM) 1. Rupiah iii. Foreign currencies 6. Restructure dans 1. Rupiah iii. Foreign currencies 6. Ropiah iii. Foreign currencies 6. Inguight iii. Foreign currencies	2.455.444 576.025 1.880,419 57.665,108 57.666,108 51.653,790 6.032,318 78.046 156.462,192 35,873,901 120,588,291 117,468,799 3.11,9492 2.662,438 14,154,785 14,168,113 46,672 10,124,47,99 101,066,042 3,178,757 101,244,799 101,066,042	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540 3,083,313 179,873 2,903,440 2,785,769	933,067 328,743 328,743 328,743 604,324 604,324 251,040 251,040 440,216 83,999 83,999 83,999 83,999 83,999 83,999	581,848 184,267 184,267 397,581 136,585 136,58	2,187,737 454,841 1,732,896 1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355	2.455,444 576,025 1,880,419 57,605 1,880,419 57,665,108 6,032,318 6,032,318 6,032,318 7,302,357 355,311 122,239,422 4,680,822 4,680,822 4,680,822 123,163,218 14,998,414 4,680,822 10,815,732 10,815,732 10,815,732 10,815,732	3877.216 317.318 3.559,698 	2,552,414 695,830 695,830 1,856,584 1,856,584 661,874 661,874 168,848 168,848 2,761,406 2,599,449 161,957	882,741 307,651 575,090 575,090 331,889 331,889 475,176 140,107 140,107 140,107 140,107	623,169 186,593 186,593 436,576 274,023 274,023 174,478 77,216 77,216 97,262	99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,390,120 937,216 318,553 318,553 618,663 618,663	3,877,216 317,318 3,559,898 66,589,697 66,589,697 6,381,795 109,503 31,286,454 65,995 118,505,972 1115,763,485 64,945 72,778 9,531,559 113,505,972 113,763,485 64,945 72,778 9,531,559 113,563,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 113,763,485 64,945 72,778 73,778 74,
(2,476,902) 4,2925 (3,601,717) (547,363) (6,396,865) 48,003 (190,522) (433,855) 802,947 552,249 (1,370,002)	(767,129) 5,505 (1,240,626) (347,369) (4,542,659) 248,046 (716,092) (273,810) 571,046 1,308,984 (88,925)	3 4 5 5	Placements with other banks a. Rupiah b. Foreign currencies sock and forward revealables a. Rupiah b. Foreign currencies Socurities a. Rupiah b. Foreign currencies Acceptance receivables a. Rupiah b. Foreign currencies Acceptance receivables b. Rupiah ii. Foreign currencies b. Non micro, small and medium enterprises (UMKM) ii. Rupiah iii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) iii. Foreign currencies D. Rupiah iii. Foreign currencies iii. Foreign currencies iii. Foreign currencies iii. Foreign currencies b. Non micro, small and medium enterprises (UMKM) iii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) iii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) iii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) iii. Foreign currencies c. Restructured fuers iii. Foreign currencies iii. Foreign currencies iii. Foreign currencies	2455,444 576,025 1,880,419 576,025 1,880,419 57,685,108 51,685,179 6,032,318 6,032,318 6,032,318 78,046 1,932,318 78,046 1,932,318 1,942 1	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873	933,067 328,743 328,743 604,324 604,324 251,040 440,216 83,999 83,999 137,168 167,939 317,168	581,848 184,267 184,267 397,581 397,581 136,585 136,585 121,1249 69,328 69,328 51,921 51,921	2,187,737 454,641 1,732,896 1,215,219 1,215,219 1,118,856 358,501 760,355 760,355 746,573 746,573	2,456,444 576,025 1,880,419 576,025 1,880,419 576,061,108 51,653,700 6032,318 78,046 61,016,732 78,046 61,016,732 78,047 61,016,732 78,016,732	3877.216 317.318 317.318 3.559,898 6.6490.697 60.108,902 6.381,795 109,503 145,937,067 31,791,779 31,725,243 65,936 114,145,888 111,403,403 2,742,485 3,691,551 7,2778 89,015,472 112,561,232 12,561,2	2,552,414 695,830 695,830 1,856,584 661,874 661,874 661,874 168,848 2,761,406 2,599,449 161,957 2,713,632 2,751,673	882,741 307,651 307,651 575,090 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021	623,169 186,593 186,593 436,576 436,576 436,576 77,216 77,216 77,216 97,262 97,262 83,887	99,000 99,000 1,862,97 371,137 371,137 1,491,834 1,491,834 1,1390,120 1,390,120 937,216 316,553 618,663 618,663 760,075	3877.216 317.318 3.559.898 66.589.697 60.207.902 63817.95 109.503 313.52.390 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300 313.52.300
(2,476,902) (2,476,902) (4,925 (1,601,717) (547,363) (6,394,865) (4,394,865) (433,855) (433,855) (433,855) (43,0002) (48,003) (48,003) (48,003)	(767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810) 571,046 1,308,984 (88,925) (248,046)	3 4 5	Placements with other banks a. Rupiah b. Foreign currencies 500 and forward receivables a. Rupiah b. Foreign currencies 500 and forward receivables a. Rupiah b. Foreign currencies Acceptance receivables Receivables and granth a. Micro, small and medium enterprises (UMKM) 1. Rupiah b. Non micro, small and medium enterprise (non UMKM) 1. Rupiah ii. Foreign currencies 6. Restructured dans 1. Rupiah ii. Foreign currencies 1. Rupiah iii. Foreign currencies	2.455.444 576.025 1.880,419 	2,851,738 815,916 815,916 2,035,822 2,035,822 2,035,822 115,540 415,540 415,540 179,873 179,87	933,067 328,743 328,743 604,324 604,324 251,040 40,216 83,999 83,999 136,217 188,278 167,939 317,168	581,848 184,267 184,267 397,581 397,581 136,585 136,585 121,1249 69,328 69,328 51,921 51,921	2,187,737 454,841 454,841 1,732,896 1,732,896 1,215,219 1,215,219 1,215,219 1,215,219 760,355 760,355 760,355 746,573	2456.444 576,025 1,880,419 57,666,108 51,653,790 6,032,318 78,046 163,016,582 37,957,686 37,902,357 355,311 123,388,914 122,239,422 4,680,822 112,239,42 4,680,822 112,316,218 14,799,814 1	3,877,216 317,318 3,559,898 66,490,697 60,108,902 6,381,795 10,9503 145,937,667 31,791,179 31,725,243 65,936 111,403,403 2,742,485 3,764,329 3,691,551 72,778 89,015,475 12,561,323 12,526,717 34,606 76,454,152 74,852,967 1,601,185 7,021,655	2,552,414 695,830 695,830 1,856,584 661,874 661,874 661,874 168,848 2,761,406 2,599,449 161,957 2,713,632 2,751,673	882,741 307,651 307,651 575,090 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021	623,169 186,593 186,593 436,576 436,576 436,576 77,216 77,216 77,216 97,262 97,262 83,887	99,000 99,000 1,862,97 371,137 371,137 1,491,834 1,491,834 1,1390,120 1,390,120 937,216 316,553 618,663 618,663 760,075	3877.216 317.318 3,559.898 6.558.697 60.207.902 6,381.795 109.503 33.286.454 6.559.2 115.763.465 115.763 115.7
48,630 (2,476,902) 42,925 (3,601,717) (547,363) (6,396,865) 48,003 (190,522) (433,855) 802,947 552,249 (1,370,002) (48,003) 47,039 102,083	(767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810) 571,046 1,308,984 (88,925) (248,046) 206,703 (115,884)	3 4 5 5	Placements with other banks a. Rupiah b. Foreign currencies sock and forward revealables a. Rupiah b. Foreign currencies Socurities a. Rupiah b. Foreign currencies Acceptance receivables a. Rupiah b. Foreign currencies Acceptance receivables b. Rupiah ii. Foreign currencies b. Non micro, small and medium enterprises (UMKM) ii. Rupiah iii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) iii. Foreign currencies D. Rupiah iii. Foreign currencies iii. Foreign currencies iii. Foreign currencies iii. Foreign currencies b. Non micro, small and medium enterprises (UMKM) iii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) iii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) iii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) iii. Foreign currencies c. Restructured fuers iii. Foreign currencies iii. Foreign currencies iii. Foreign currencies	2.456,444 576,025 1,880,419 57,686,108 57,686,108 57,686,108 57,686,108 7,80,46 1,80,47 1,80,4	2,851,738 815,916 815,916 2,035,822 2,035,822 415,540 415,540 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873 179,873	933,067 328,743 328,743 328,743 604,324 604,324 251,040 251,040 440,216 83,999 35,6217 188,278 187,939 317,7168 149,229 167,939	581,848 184,267 184,267 397,581 397,581 136,585 136,585 121,1249 69,328 69,328 51,921 51,921	2,187,737 454,841 454,841 454,841 1,732,896 1,732,896 1,215,219 1,118,856 358,501 358,501 760,355 760,355 760,355	2,456,444 576,025 1,880,419 51,683,790 6,032,318 6,032,318 78,046 163,016,568 37,002,57 37,502,5	3877.216 317.318 315.318 3.559.898 66.490.697 66.108.902 6.381.795 109.503 145.937.067 31.791.179 31.725.243 65.936 114,145.888 111.403.403 2.742.485 3.691.531 72.778 89.015.475 12.561.233 12.556.717 34.606 76.454.152 74.852.967 1,021.655 6.262.700 758.955 6.262.700	2,552,414 695,830 695,830 1,856,584 661,874 661,874 661,874 168,848 2,761,406 2,599,449 161,957 2,713,632 2,751,673	882,741 307,651 307,651 575,090 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021	623,169 186,593 186,593 436,576 436,576 436,576 77,216 77,216 77,216 97,262 97,262 83,887	99,000 99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,290,120 1,290,120 937,216 318,553 318,553 618,663 618,663 618,663 760,075 760,075	3,877,216 317,318 3,559,898 66,589,697 66,207,902 6,381,795 109,503 33,352,390 33,352,390 33,352,390 33,352,390 33,352,390 33,352,390 33,352,390 33,352,390 34,696 54,422,35 6,442,35 72,742,485 6,422,35 72,742,485 6,422,35 72,742,485 6,422,35 73,33,893 11,515,65,87 73,33,893 11,912,659 74,912,717,718 74,696 74,696 74,697 74
(2,476,902) (2,476,902) (4,925 (1,601,717) (547,363) (6,394,865) (4,394,865) (433,855) (433,855) (433,855) (43,0002) (48,003) (48,003) (48,003)	326,692 (767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810) 571,046 1,308,984 (88,925) (28,046) 206,703	3 4 5 5	Placements with other banks a. Rupiah b. Foreign currencies 500 and forward receivables a. Rupiah b. Foreign currencies 500 and power feerbales a. Rupiah b. Foreign currencies A. Rupiah b. Foreign currencies A. Rupiah b. Foreign currencies A. Rupiah a. Micro, small and medium enterprises (UMXA) ii. Foreign currencies b. Non micro, small and medium enterprise (non UMXA) ii. Rupiah ii. Foreign currencies C. Restructurencies a. Micro, small and medium enterprise (non UMXA) i. Rupiah ii. Foreign currencies b. Non micro, small and medium enterprises (UMXA) ii. Rupiah ii. Foreign currencies b. Non micro, small and medium enterprises (UMXA) ii. Foreign currencies c. Rupiah ii. Foreign currencies c. Restructurencies c. Restructurencies ii. Foreign currencies l. Rupiah	2.455.444 576.025 1,880.419 57.685.108 57.685.108 51.553.790 6.323.318 57.6462.192 3.5873.901 3.5518,590 3.5518,590 3.5518,190 3.5518,590 3.551	2,851,738 815,916 815,916 2,035,822 2,035,822 2,035,822 115,540 415,540 415,540 179,873 179,87	933,067 328,743 328,743 328,743 604,324 604,32	581,848 184,267 184,267 397,581 397,581 136,585 121,249 69,328 69,328 51,921 32,920 32,920	2,187,737 454,841 454,841 454,841 1,732,896 1,732,896 1,215,219 1,118,856 358,501 358,501 760,355 760,355 760,355	2,456,444 576,025 1,880,419 576,025 1,880,419 576,061,108 51,653,700 6032,318 78,046 6032,318 78,046 61,016,328 7,780,257 355,311 122,2358,941 122,2358,942 4,680,822 4,680,822 4,680,822 123,163,218 14,946,667 14,948,2366 14,799,814 466,027 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,316,732 108,350,732 108,35	3877.216 317.318 317.318 3.559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,721,72	2,552,414 695,830 695,830 1,856,584 661,874 661,874 661,874 168,848 2,761,406 2,599,449 161,957 2,713,632 2,751,673	882,741 307,651 307,651 575,090 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021	623,169 186,593 186,593 436,576 436,576 436,576 77,216 77,216 77,216 97,262 97,262 83,887	99,000 99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,290,120 1,290,120 937,216 318,553 318,553 618,663 618,663 618,663 760,075 760,075	3877.216 317.318 3,559.898 6.558.697 60.207.902 6,381.795 109.503 33.286.454 6.559.2 115.763.465 115.763 115.7
48,630 (2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) (8,396,865) (1,90,522) (433,855) (1,370,002) (48,003) 47,339 102,083 (8,765,104)	326,692 (767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810) 571,046 1,308,984 (88,925) (248,046) 206,703 (115,884) 2,050,513	3 4 5 5	Placements with other banks a. Rupiah b. Foreign currencies Soci and forward revelables Soci and forward revelables Soci and forward revelables b. Toreign currencies Focurities a. Rupiah i. Foreign currencies Focurities A Rucia which and medium enterprises (UMMA) i. Rupiah ii. Foreign currencies b. Wonder of the foreign currencies ii. Foreign currencies c. Restructured loans ii. Foreign currencies c. Micro, small and medium enterprises (UMMM) ii. Rupiah ii. Foreign currencies C. Restructured loans ii. Foreign currencies A. Rupiah iii. Foreign currencies A. Rupiah Ii. Foreign currencies J. Rupiah Investment in share Commitments and contingencies a. Rupiah b. Foreign currencies OTHER INFORMATIONS	2.455.444 576.025 1,880.419 57.685.108 57.685.108 51.553.790 6.323.318 57.6462.192 3.5873.901 3.5518,590 3.5518,590 3.5518,190 3.5518,590 3.551	2,851,738 815,916 815,916 2,035,822 2,035,822 2,035,822 115,540 415,540 415,540 2,035,823 179,873 179,	933,067 328,743 328,743 328,743 604,324 604,32	581,848 184,267 184,267 397,581 397,581 136,585 121,249 69,328 69,328 51,921 32,920 32,920	2,187,737 454,841 454,841 454,841 1,732,896 1,732,896 1,215,219 1,118,856 358,501 358,501 760,355 760,355 760,355	2,456,444 576,025 1,880,419 576,025 1,880,419 57,686,108 51,633,790 6,032,318 78,046 16,3016,532 37,627,668 37,302,357 122,538,914 122,239,422 3,119,492 4,680,822 121,2239,422 4,680,822 10,482,367 4,680,822 10,482,367 14,799,814 14,799,814 14,799,814 16,723 10,316,732 10,316	3877.216 317.318 317.318 3.559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,721,72	2,552,414 695,830 695,830 1,856,584 661,874 661,874 661,874 168,848 2,761,406 2,599,449 161,957 2,713,632 2,751,673	882,741 307,651 307,651 575,090 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021	623,169 186,593 186,593 436,576 436,576 436,576 77,216 77,216 77,216 97,262 97,262 83,887	99,000 99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,290,120 1,290,120 937,216 318,553 318,553 618,663 618,663 618,663 760,075 760,075	3,877,216 317,318 3,559,898 6,6589,697 66,207,902 6,381,799 315,185,362 31,352,369 31,35
48,630 (2,476,902) 42,925 (3,601,717) (547,363) (6,396,865) 48,003 (190,522) (433,855) 802,947 552,249 (1,370,002) (48,003) 47,039 102,083	(767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810) 571,046 1,308,984 (88,925) (248,046) 206,703 (115,884)	3 4 5 5	Placements with other banks a. Rupiah b. Foreign currencies 500 cot and forward revealables a. Rupiah b. Foreign currencies 500 curries a. Rupiah b. Foreign currencies Acceptance receivables a. Rupiah b. Foreign currencies Acceptance receivables Acceptance receivables Acceptance receivables Acceptance receivables b. Non micro, small and medium enterprises (UMKM) i. Rupiah ii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM) ii. Rupiah iii. Foreign currencies Profits sharing financing iii. Foreign currencies Profits sharing financing a. Micro, small and medium enterprises (UMKM) ii. Rupiah iii. Foreign currencies D. Non micro, small and medium enterprises (UMKM) ii. Rupiah iii. Foreign currencies D. Non micro, small and medium enterprise (non UMKM) ii. Rupiah iii. Foreign currencies Commitments and contingencies iii. Rupiah b. Foreign currencies Commitments and contingencies iii. Rupiah b. Foreign currencies	2.455.444 576.025 1,880.419 57.685.108 57.685.108 51.553.790 6.323.318 57.6462.192 3.5873.901 3.5518,590 3.5518,590 3.5518,190 3.5518,590 3.551	2,851,738 815,916 815,916 2,035,822 2,035,822 2,035,822 115,540 415,540 415,540 2,035,823 179,873 179,	933,067 328,743 328,743 328,743 604,324 604,32	581,848 184,267 184,267 397,581 397,581 136,585 121,249 69,328 69,328 51,921 32,920 32,920	2,187,737 454,841 454,841 454,841 1,732,896 1,732,896 1,215,219 1,118,856 358,501 358,501 760,355 760,355 760,355	2.455.444 576.025 1,880.419 57.686,108 51.633.790 6,032.318 163.016,528 37.302.357 37.302.357 353.311 122,358.914 122,239.422 4,680.822 1,194.92 4,680.822 1,194.92 1	3877.216 317.318 317.318 3.559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,721,72	2,552,414 695,830 695,830 1,856,584 661,874 661,874 661,874 168,848 2,761,406 2,599,449 161,957 2,713,632 2,751,673	882,741 307,651 307,651 575,090 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021	623,169 186,593 186,593 436,576 436,576 436,576 77,216 77,216 77,216 97,262 97,262 83,887	99,000 99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,290,120 1,290,120 937,216 318,553 318,553 618,663 618,663 618,663 760,075 760,075	3,877,216 317,318 3,559,898 6,6589,697 60,207,902 6,381,795 109,503 33,286,454 5,593 118,505,972 113,763,465 113,505,972 113,763,465 113,763 113,7
48,630 (2,476,902) 42,925 (1,601,717) (547,363) (6,396,865) (8,396,865) (1,90,522) (433,855) (1,370,002) (48,003) 47,339 102,083 (8,765,104)	326,692 (767,129) 5,505 (1,240,626) (347,369) (4,542,459) 248,046 (716,092) (273,810) 571,046 1,308,984 (88,925) (248,046) 206,703 (115,884) 2,050,513	3 4 5 5	Placements with other banks a. Rupiah b. Foreign currencies Soci and forward revelables Soci and forward revelables Soci and forward revelables b. Toreign currencies Focurities a. Rupiah i. Foreign currencies Focurities A Rucia which and medium enterprises (UMMA) i. Rupiah ii. Foreign currencies b. Wonder of the foreign currencies ii. Foreign currencies c. Restructured loans ii. Foreign currencies c. Micro, small and medium enterprises (UMMM) ii. Rupiah ii. Foreign currencies C. Restructured loans ii. Foreign currencies A. Rupiah iii. Foreign currencies A. Rupiah Ii. Foreign currencies J. Rupiah Investment in share Commitments and contingencies a. Rupiah b. Foreign currencies OTHER INFORMATIONS	2.455.444 576.025 1,880.419 57.685.108 57.685.108 51.553.790 6.323.318 57.6462.192 3.5873.901 3.5518,590 3.5518,590 3.5518,190 3.5518,590 3.551	2,851,738 815,916 815,916 2,035,822 2,035,822 2,035,822 115,540 415,540 415,540 2,035,823 179,873 179,	933,067 328,743 328,743 328,743 604,324 604,32	581,848 184,267 184,267 397,581 397,581 136,585 121,249 69,328 69,328 51,921 32,920 32,920	2,187,737 454,841 454,841 454,841 1,732,896 1,732,896 1,215,219 1,118,856 358,501 358,501 760,355 760,355 760,355	2,456,444 576,025 1,880,419 576,025 1,880,419 57,686,108 51,633,790 6,032,318 78,046 16,3016,532 37,627,668 37,302,357 122,538,914 122,239,422 3,119,492 4,680,822 121,2239,422 4,680,822 10,482,367 4,680,822 10,482,367 14,799,814 14,799,814 14,799,814 16,723 10,316,732 10,316	3877.216 317.318 317.318 3.559,898 66,490,697 60,108,902 6,381,795 109,503 145,937,067 31,721,72	2,552,414 695,830 695,830 1,856,584 661,874 661,874 661,874 168,848 2,761,406 2,599,449 161,957 2,713,632 2,751,673	882,741 307,651 307,651 575,090 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021	623,169 186,593 186,593 436,576 436,576 436,576 77,216 77,216 77,216 97,262 97,262 83,887	99,000 99,000 99,000 1,862,971 371,137 371,137 1,491,834 1,491,834 1,290,120 1,290,120 937,216 318,553 318,553 618,663 618,663 618,663 760,075 760,075	3,877,216 317,318 3,559,898 66,589,697 66,207,902 63,381,793 151,858,362 33,352,309 33,286,594 61,507 118,563,462 118,563,467

STATEMENT OF ALLOWANCE OF IMPAIRMENT OF LOSSES

As of 31 March 2025 and 2024 2,244,268 1,830,721

MANAGEMENT OF THE BAI	NK AND SHARIA SU	SHAREHOLDER							
Board of Directors:		Board of Commissioners:							
- Director of Finance & Strategy : - Director of Sales & Distribution : - Director of Wholesale Transaction Banking : - Director of Risk Management : - Director of Compliance & Human Capital :	Ade Cahyo Nugroho Anton Sukarna Zaidan Novari Grandhis Helmi Harumansyah Tribuana Tunggadewi Harry Gusti Utama	- Vice President Commissioner/Independent - Commissioner - Commissioner - Commissioner - Commissioner - Commissioner - Commissioner - Independent Commissioner - Independent Commissioner	: Muliaman D. Hadad : Adiwarman Azwar Karim : Suyanto : Masduki Baidlowi : Abu Rokhmad : Fauzi : Nazaruddin : Komaruddin Hidayat : Mohamad Nasir : Felicitas Tallulembang	As below : a. Republic of Indonesia	: 15.38%				
Sharia Supervisory Board:			_						
Chairman : Prof. Dr. K.H. Hasanudin, M.A. Member : Dr. K.H. Mohamad Hidayat, M. Member : Dr. H. Oni Sahroni, MA Member : Prof. Dr. Jaih Mubarok, SE, M.F. Member : Dr. K.H. Abdul Ghofur Maimoe	BA, MH H, M.Ag			Non Ultimate Shareholder through n	on Capital Market (≥ 5%): Nil				

the above financial information was prepared based on the interim financial report of PT Bank Syariah Indonesia Tbk on the date and for the period ending 31 March 2025 and 2024 which has been unaudited. The financial statements has been prepared by Bank Management in accordance with financial accounting standards in Indonesia. Comparative financial information as of 31 December 2024 which has been audited by the Public Accounting Irim Rinits, Junady, Rianto & Rekan (a member firm of the PwC Global network), with co-in-charge Lucy Luciana Suhenda, S.E., Ak., CPA with an unmodified audit opinion in his report dated 30 January 2024 which does not listed in this publication.

The published financial statements are disclosed based on Financial Services Authority Regulation number 37/FOJK.03/2019 dated 19 December 2019 concerning "Transparency and Publication of Bank Reports", Financial Services Authority Circular Letter Number 10/5EOJK.03/2020 dated 1 Juli 2020 concerning "Transparency and Publication of Sharia Commercial Bank and Sharia Business Unit reports," Financial Information and Statements Octab Flows which included in the Published Financial Statements have been prepared in accordance with Bapepam and LK Regulation No. UIIG.7, Attachment to Decision of Chairman of Bapepam and LK No.Kep-347/BIJ.2012 dated 25 June 2012, Financial Services Authority Regulation number 14/POJK.04/2022 dated 18 August 2022 concerning "The Submission of Periodic Financial Statements Fortissures or Public Companies".





www.bankbsi.co.id Bank Syariah Indonesia Call 14040

(in Millions of Rupiah)