

STATEMENT OF FINANCIAL POSITION

As of 30 November 2025

(in Millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL |
|---------------------|---|--------------------|
| | | 30 November 2025 |
| ASSETS | | |
| 1. | Cash | 5,841,281 |
| 2. | Placements with Bank Indonesia | 31,373,771 |
| 3. | Placements with other banks | 3,326,103 |
| 4. | Spot and forward receivables | 201 |
| 5. | Investments in marketable securities | 75,456,630 |
| 6. | Securities purchased under resale agreements (reverse repo) | - |
| 7. | Acceptance receivables | 688,546 |
| 8. | Receivables | 164,793,199 |
| | a. <i>Murabahah</i> receivables | 147,453,843 |
| | b. <i>Istishna</i> receivables | - |
| | c. Multiservices <i>ijarah</i> receivables | 156,760 |
| | d. Funds of <i>qardh</i> | 17,170,448 |
| | e. <i>Ijarah</i> receivables | 12,148 |
| 9. | Financing | 139,662,652 |
| | a. <i>Mudharabah</i> | 1,850,583 |
| | b. <i>Musyarakah</i> | 137,812,069 |
| | c. Others | - |
| 10. | Assets acquired for <i>ijarah</i> | 3,884,335 |
| 11. | Investment in share | - |
| 12. | Other financial assets | 1,952,279 |
| 13. | Allowance for impairment on financial assets -/- | 10,864,117 |
| 14. | <i>Salam</i> | - |
| 15. | <i>Istishna</i> assets in progress | - |
| | <i>Istishna</i> term -/- | - |
| 16. | Inventory | 60,612 |
| 17. | Intangible assets | 1,373,895 |
| 18. | Fixed assets and equipments | 9,523,976 |
| 19. | Non earning assets | 5,531 |
| | a. Abandoned property | 5,531 |
| | b. Foreclosed collaterals | - |
| | c. Suspense accounts | - |
| | d. Interoffice assets | - |
| 20. | Other assets | 10,303,396 |
| TOTAL ASSETS | | 437,382,290 |

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As of 30 November 2025

(in Millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL | |
|--|---------------------------------|--------------------|--|
| | | 30 November 2025 | |
| LIABILITIES AND EQUITIES | | | |
| LIABILITIES | | | |
| 1. | <i>Wadiah</i> deposits | 83,763,165 | |
| a. | Demand deposits | 24,372,741 | |
| b. | Savings deposits | 59,390,424 | |
| 2. | Non profit sharing investments | 283,726,890 | |
| a. | Demand deposits | 44,489,309 | |
| b. | Savings deposits | 93,443,357 | |
| c. | Time deposits | 145,794,224 | |
| 3. | Electronic money | 18 | |
| 4. | Liabilities to Bank Indonesia | - | |
| 5. | Liabilities to other banks | 842,647 | |
| 6. | Spot and forward payables | 73 | |
| 7. | Marketable securities issued | 6,525,463 | |
| 8. | Acceptance liabilities | 688,546 | |
| 9. | Fund borrowings | - | |
| 10. | Guarantee deposit | 16,574 | |
| 11. | Interoffice liabilities | - | |
| 12. | Others liabilities | 10,780,661 | |
| 13. | Profit sharing investments fund | - | |
| 14. | Minority interest | - | |
| TOTAL LIABILITIES | | 386,344,037 | |
| 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 | 1,183,200 | |
| a. | Gain | 1,183,200 | |
| b. | Loss -/- | - | |
| 18. | Reserves | 4,778,639 | |
| a. | General reserves | 4,778,639 | |
| b. | Appropriated reserves | - | |
| 19. | Profit/loss | 25,940,884 | |
| a. | Previous years | 20,283,133 | |
| b. | Current year | 6,708,634 | |
| c. | Dividend paid -/- | 1,050,883 | |
| TOTAL EQUITY ATTRIBUTABLE TO OWNERS | | 51,038,253 | |
| TOTAL EQUITY | | 51,038,253 | |
| TOTAL LIABILITIES AND EQUITIES | | 437,382,290 | |

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 30 November 2025

(in Millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL | |
|---|--|--------------------|--|
| | | 30 November 2025 | |
| OPERATING INCOME AND EXPENSES | | | |
| A. Income & Expenses from Fund Management as <i>Mudharib</i> | | | |
| 1. | Income from Fund Management as <i>Mudharib</i> | 27,118,517 | |
| a. | Income from Receivables | 14,750,258 | |
| i. | <i>Murabahah</i> | 13,229,868 | |
| ii. | <i>Istishna</i> | 20 | |
| iii. | <i>Multiservices ijarah</i> | 17,621 | |
| iv. | <i>Ujrah</i> | 1,502,749 | |
| v. | Others | - | |
| b. | Income from financing | 9,079,521 | |
| i. | <i>Mudharabah</i> | 135,477 | |
| ii. | <i>Musyarakah</i> | 8,944,044 | |
| iii. | Others | - | |
| c. | Income from <i>ijarah</i> | 99,793 | |
| d. | Others | 3,188,945 | |
| 2. | Profit sharing for investors -/- | 8,416,464 | |
| a. | Non Profit Sharing | 8,416,464 | |
| b. | Profit Sharing | - | |
| 3. | Net income from fund management as <i>mudharib</i> | 18,702,053 | |
| B. Operating Income and Expenses Other than as <i>Mudharib</i> | | | |
| 1. | Gain/loss from increase/decrease in fair value of financial assets | 98,992 | |
| 2. | Gain/loss from decrease/increase in fair value of financial liabilities | - | |
| 3. | Gain/loss from sale of financial assets | 817,126 | |
| 4. | Gain/loss from spot and forward transactions (realised) | 44,961 | |
| 5. | Gain/loss from investment under equity method | - | |
| 6. | Gain/loss from foreign exchange translation | 22,826 | |
| 7. | Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i> | - | |
| 8. | Dividend income | - | |
| 9. | Commission/provision/fee and administrative | 2,365,863 | |
| 10. | Other income | 1,233,428 | |
| 11. | <i>Wadiyah</i> bonus -/- | 610 | |
| 12. | Impairment for financial assets -/- | 2,270,687 | |
| 13. | Losses related to operational risk -/- | 12,530 | |
| 14. | Impairment for non financial assets -/- | (20,573) | |
| 15. | Salaries and employee benefits -/- | 4,755,010 | |
| 16. | Promotion expenses -/- | 967,892 | |
| 17. | Other expenses -/- | 6,426,390 | |
| Net Operating Income/Expenses | | (9,829,350) | |
| OPERATING INCOME/EXPENSES | | 8,872,703 | |
| NON OPERATING INCOME AND EXPENSES | | | |
| 1. | Gain/loss from sale of fixed assets and equipment | 1,367 | |
| 2. | Other non-operating income/expenses | (219,756) | |
| NON OPERATING INCOME/EXPENSES | | (218,389) | |
| CURRENT YEAR PROFIT/LOSS BEFORE TAX | | 8,654,314 | |
| Income taxes | | 1,880,333 | |
| a. | Estimated current year tax -/- | (65,347) | |
| b. | Deferred tax income/expenses | | |
| CURRENT YEAR NET PROFIT/LOSS | | 6,708,634 | |
| 1. OTHER COMPREHENSIVE INCOME | | | |
| Items that will not be reclassified to profit or loss | | 4,072 | |
| a. | Gain/loss from revaluation of fixed assets | - | |
| b. | Gain/loss from remeasurement on defined benefit plan | 4,072 | |
| c. | Others | - | |
| 2. Items that will be reclassified to profit or loss | | 334,857 | |
| 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 | 334,857 | |
| c. | Others | - | |
| OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX | | 338,929 | |
| TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR | | 7,047,563 | |

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 30 November 2025

(in Millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL |
|------------|--|------------------|
| | | 30 November 2025 |
| I | COMMITMENT RECEIVABLES | 979,682 |
| 1. | Unused financing facilities | - |
| 2. | Foreign currency positions to be received from spot and forward transactions | 979,682 |
| 3. | Others | - |
| II | COMMITMENT PAYABLES | 9,049,940 |
| 1. | Unused financing facilities | 1,724,428 |
| a. | Committed | - |
| b. | Uncommitted | 1,724,428 |
| 2. | Outstanding irrevocable L/C | 203,078 |
| 3. | Foreign currency positions to be submitted for spot and forward transactions | 798,579 |
| 4. | Others | 6,323,855 |
| III | CONTINGENT RECEIVABLES | 786,161 |
| 1. | Guarantees received | 253,572 |
| 2. | Income from non performing financing | 496,978 |
| a. | <i>Murabahah</i> | 366,049 |
| b. | <i>Istishna</i> | - |
| c. | <i>Ijarah</i> | 5,879 |
| d. | Profit Sharing | 120,449 |
| e. | Others | 4,601 |
| 3. | Others | 35,611 |
| IV | CONTINGENT LIABILITIES | 2,181,026 |
| 1. | Guarantees issued | 2,181,026 |
| 2. | Others | - |