

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

STATEMENT OF FINANCIAL POSITION

As of 30 November 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 November 2025
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah 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. Multiservices <i>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.	Commision/provision/fee and administrative	2,365,863
10.	Other income	1,233,428
11.	<i>Wadiah</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	-