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	

No.					
No.					
			31 December 2024 (Audited)	No.	
	ASSETS				OPERATING INCOME AND EXPENSES
1.	Cash	10,123,387	8,080,689	A.	Income & Expenses from Fund Manager
2.	Placements with Bank Indonesia	35,868,289	49,966,279	1.	Income from Fund Management as Mud
3.	Placements with other banks	2,676,269	1,480,874		a. Income from receivables
4.	Spot and forward receivables		-		i. Murabahah
5.	Investments in marketable securities	-	64,651,805		ii. Istishna iii. Multiservices ijarah
6.	Securities purchased under resale agreements (reverse repo)	57,861,397	-		iv. Ujrah
7.	Acceptance receivables	-	185,145		v. Others
В.	Receivables a. Murabahah receivables	137,142 159,760,268	157,614,389		b. Income from financing
	b. Istishna receivables	145,260,512	143,652,233		i. Mudharabah
	c. Multiservices ijarah receivables	7	172,419		ii. Musyarakah
	d. Funds of qardh	167,157	13,773,784		iii. Others
	e. Ijarah receivables	14,321,147	15,942		c. Income from ijarah
9.	Profit sharing financing	11,445	117,124,297		d. Others
	a. Mudharabah	123,521,162	2,937,079	2.	Profit Sharing for Investors -/-
	b. Musyarakah	2,918,923	114,187,218		a. Non profit sharing
	c. Others	120,602,239	-		b. Profit sharing
10.	Asset acquired for Ijarah	2 212 777	3,122,255	3.	Net Income from Fund Management as
11. 12.	Investment in share Others financial assets	3,312,777	1 050 060	В.	Operating Income and Expenses Other th
13.	Allowance for Impairment on financial assets -/-	2,028,935	1,858,860 10,343,630	- 1	Gain/loss from increase/decrease in fair u
14.	Salam	10,539,420	10,343,030	1.	Gain/loss from increase/decrease in fair v of financial assets
15.	Istishna assets in progress		-	2.	Gain/loss from decrease/increase in fair
	Istishna term -/-	-	-	۷.	Gain/loss from decrease/increase in fair vo of financial liabilities
16.	Inventory	77,778	6,001	3.	Gain/loss from sale of financial assets
17.	Intangible assets	1,149,756	880,961	4.	Gain/loss from spot and forward transaction
18.	Fixed assets and equipments	5,932,633	5,921,196	5.	
19.	Non earning assets	5,531	9,403	6.	Gain/loss from investment under equity m
	a. Abandoned property	5,531	9,403		Gain/loss from foreign exchange translation
	b. Foreclosed collaterals	-	-	7.	Bank income as mudharib in mudharabah
	c. Suspense accounts d. Interoffice assets	-	-	8.	Dividend income
20.		9.067.206	9.054.009	9.	Commission/provision/fee and administrati
20.	Other assets	8,967,396	8,054,908	10.	Other income
				11.	Wadiah bonus -/-
	TOTAL ASSETS	400,883,300	408,613,432	12.	Impairment for financial assets -/-
				13.	Losses related to operational risk -/-
	LIABILITIES AND EQUITIES			14.	Impairment for non financial assets -/-
	EIABILITIES AND EQUITIES			15.	Salaries and employee benefits -/-
	LIABILITIES			16.	Promotion expenses -/-
1.	Wadiah deposits	74,979,395	74,427,146	17.	Other expenses -/-
	a. Demand deposits	19,027,536	19,147,079		Net Operating Income/Expenses
2.	b. Savings deposits	55,951,859	55,280,067	c.	Operating Income/Expenses
2.	Non profit sharing investments a. Demand deposits	244,364,480	253,027,020 37,188,519		
	b. Savings deposits	38,734,436	85,254,149		NON OPERATING INCOME AND EXPENS
	c. Time deposits	80,945,649 124,684,395	130,584,352		
3.	Electronic money	124,084,393	18	1.	Gain/loss from sale of fixed assets and equ
4.	Liabilities to Bank Indonesia	18,089,361	18,417,864	2.	Other non-operating income/expenses* NON OPERATING INCOME/EXPENSES
5.	Liabilities to other banks	702,937	863,831		NON OF ERATING INCOME/EXPENSES
6.	Spot and forward payables		-		CURRENT YEAR PROFIT/LOSS BEFORE T
7.	Marketable securities issued	5,872,363	7,186,047		Income taxes
8.	Acceptance liabilities	137,142	185,145		
9.	Fund borrowings	1,400,000	1,000,000		a. Estimated current year tax -/-
10.	Guarantee deposit	18,315	18,141		b. Deferred tax income/expenses
	Interoffice liabilities	-	-		
11.	Others liabilities	8,402,316	8,446,648		
11. 12.		0,402,310	0,440,040	D.	CURRENT YEAR NET PROFIT/LOSS
12. 13.	Profit sharing investments fund	6,402,310	-	D.	
12.	Profit sharing investments fund Minority interest	-	-		OTHER COMPREHENSIVE INCOME
12. 13.	Minority interest	-	-	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro
12. 13.		353,966,327	363,571,860		OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties
12. 13.	Minority interest TOTAL LIABILITIES	-	-		OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defir
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES	353,966,327	363,571,860		OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital	353,966,327 23,064,630	363,571,860	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defir c. Others
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital	23,064,630 40,000,000	363,571,860 23,064,630 40,000,000		OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defir c. Others Items that will be reclassified to profit of
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital	353,966,327 23,064,630	363,571,860	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defir c. Others Items that will be reclassified to profit of
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /-	23,064,630 40,000,000 16,935,370	23,064,630 40,000,000 16,935,370	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defir c. Others Items that will be reclassified to profit c. Gain/loss from exchange difference on of foreign currency financial statement
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /-	23,064,630 40,000,000 16,935,370 (3,929,100)	23,064,630 40,000,000 16,935,370 (3,929,100)	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defir c. Others Items that will be reclassified to profit c. Gain/loss from exchange difference on of foreign currency financial statement
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital	23,064,630 40,000,000 16,935,370 - (3,929,100) 3,381,491	23,064,630 40,000,000 16,935,370	1.	OTHER COMPREHENSIVE INCOME Rems that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defire c. Others Items that will be reclassified to profit a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised (loss)/gain on securities mea
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital a. Agio	23,064,630 40,000,000 16,935,370 (3,929,100)	23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defire. Others Items that will be reclassified to profit of a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised diox/gain on securities mea through other comprehensive income c. Others
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital a. Agio b. Disagio /-	23,064,630 40,000,000 16,935,370 - (3,929,100) 3,381,491	23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defir c. Others Items that will be reclassified to profit o a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealized floss/logain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution	23,064,630 40,000,000 16,935,370 - (3,929,100) 3,381,491	23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defire. Others Items that will be reclassified to profit of a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised diox/gain on securities mea through other comprehensive income c. Others
12. 13. 14.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital i- c. Treasury stock i- Additional paid-in capital a. Agio b. Disagio i- c. Capital contribution d. Funds for paid-up capital	23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	1.	OTHER COMPREHENSIVE INCOME Rems that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised (loss)/gain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR AFTERTAX
12. 13. 14.	Minority interest TOTAL LIABILITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital a. Agio b. Disagio /- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain	23,064,630 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised Gloss/Jgain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss /-	23,064,630 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084 60,210	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 - - 844,270 901,084 56,814	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised Gloss/Jgain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR
12. 13. 14.	Minority interest TOTAL LIABILITIES Share capital a. Authorised share capital b. Unpaid-in capital f- c. Treasury stock f- Additional paid-in capital a. Agio b. Disagio f- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss f-	353,966,327 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084 60,210 3,377,462	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defir c. Others Items that will be reclassified to profit o a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealissed (loss)/gain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR: AFTERTAX TOTAL OTHER COMPREHENSIVE INCOME Current Year Net Profit/Loss Attributab Owner
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid in capital a. Agio b. Disagio /- c. Capital contribution d. Funds for paid-iup capital e. Others Other comprehensive income a. Gain b. Loss -/- Reserves a. General reserves	23,064,630 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084 60,210	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised (loss)/gain on sexurities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME Current Year Net Profit/Loss Attributab Owner Non controlling interest
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital a. Agio b. Disagio /- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss /- Reserves a. General reserves b. Appropriated reserves	353,966,327 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084 60,210 3,377,462	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 844,270 901,084 56,814 3,377,462 3,377,462	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defire c. Others Items that will be reclassified to profit of a. Gain/loss from exchange difference on in of foreign currency financial statement b. Unrealised disox/gain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR: AFTERTAX TOTAL OTHER COMPREHENSIVE INCOM Current Year Net Profit/Loss Attributab Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOS
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital a. Agio b. Disagio /- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss /- Reserves a. General reserves b. Appropriated reserves Profit/Loss	23,066,327 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084 60,210 3,377,462 23,563,107	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 - - 844,270 901,084 56,814 3,377,462 3,377,462 21,684,310	1.	OTHER COMPREHENSIVE INCOME Rems that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defin c. Others Rems that will be reclassified to profit c a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised floss/logalin on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOM Current Year Net Profit/Loss Attributab Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOS TOTAL CURRENT YEAR NET PROFIT/LOS Total Comprehensive Profit/Loss For TI Total Cumprehensive Profit/Loss For TI Total Comprehensive Profit/Loss For TI
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution d. Funds for paid-up-capital e. Others Other comprehensive income a. Gain b. Loss /- Reserves a. General reserves b. Appropriated reserves p. Appropriated reserves p. Appropriated reserves p. Appropriated reserves p. Previous years	23,064,630 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084 60,210 3,377,462 3,377,462 23,563,107 21,684,310	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealised dous/gain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOM Current Year Net Profit/Loss Attributab Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOS TOTAL THE YEAR YEAR YEAR YEAR YEAR YEAR YEAR YEA
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES Share capital a. Authorised share capital b. Unpaid-in capital -/ c. Treasury stock -/ Additional paid-in capital a. Agio b. Disagio -/ c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss -/ Reserves a. General reserves b. Appropriated reserves Profit Loss a. Previous years b. Current year	23,066,327 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084 60,210 3,377,462 23,563,107	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on define c. Others Items that will be reclassified to profit o a. Gain/loss from exchange difference on to of foreign currency financial statement b. Unrealised Gloss/glain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR IAFTER TAX TOTAL OTHER COMPREHENSIVE INCOME Current Year Net Profit/Loss Attributab Owner TOTAL CURRENT YEAR NET PROFIT/LOS TOTAL CURRENT YEAR NET PROFIT/LOS For TA Attributable To: Owner
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid in capital a. Agio b. Disagio /- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss -/- Reserves b. Appropriated reserves Profit/Loss a. Frevious years b. Current year c. Dividend Opaid -/-	23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit o a. Gain/loss from exchange difference on to foreign currency financial statement b. Unrealised dison/glain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR IN AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME Current Year Net Profit/Loss Attributab Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOS
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES Share capital a. Authorised share capital b. Unpaid-in capital -/ c. Treasury stock -/ Additional paid-in capital a. Agio b. Disagio -/ c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss -/ Reserves a. General reserves b. Appropriated reserves Profit Loss a. Previous years b. Current year	23,064,630 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 840,874 901,084 60,210 3,377,462 3,377,462 23,563,107 21,684,310	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 844,270 901,084 56,814 3,377,462 21,684,310 15,533,983 7,005,888 855,561	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on define c. Others Items that will be reclassified to profit o a. Gain/loss from exchange difference on to of foreign currency financial statement b. Unrealised Gloss/glain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR IAFTER TAX TOTAL OTHER COMPREHENSIVE INCOME Current Year Net Profit/Loss Attributab Owner TOTAL CURRENT YEAR NET PROFIT/LOS TOTAL CURRENT YEAR NET PROFIT/LOS For TA Attributable To: Owner
12. 13. 14. 15.	Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital /- c. Treasury stock /- Additional paid in capital a. Agio b. Disagio /- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss -/- Reserves b. Appropriated reserves Profit/Loss a. Frevious years b. Current year c. Dividend Opaid -/-	23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 	363,571,860 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 	1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to pro a. Gain/loss from revaluation of properties b. Gain/loss from remeasurement on defin c. Others Items that will be reclassified to profit o a. Gain/loss from remeasurement on defin c. Others Items that will be reclassified to profit o a. Gain/loss from exchange difference on of foreign currency financial statement b. Unrealissed (loss)/gain on securities mea through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR AFTERTAX TOTAL OTHER COMPREHENSIVE INCOME Current Year Net Profit/Loss Attributab Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOS Total Comprehensive Profit/Loss For TA Attributable To: Owner

STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

			31 December 202 (Audited)
Α	Sources and distribution of zakat funds		
1.	Sources of zakat funds : *)		
	a. Internal Bank	294,214	421,791
	b. External Bank	36,869	82,239
	Total receipt	331,083	504,030
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	17,918	31,952
	b. Badan amil zakat	247,718	236,396
	Total distribution	265,636	268,348
В	Sources and distribution of waqf funds		
1.	Sources of waqf funds:		
	a. Internal Bank	-	
	b. External Bank	1,166	2,195
	Total receipt	1,166	2,195
2.	Distribution of waqf funds distributed to other institutions		
	a. Badan Wakaf Indonesia	76	451
	b. BSI Maslahat	529	884
	c. Dompet Dhuafa	283	444
	d. Other institutions	222	337
	e. Others (each below 3%)	55	79
	Total distribution	1,165	2,195

STATEMENT OF SOURCES AND DISTRIBUTION OF QARDHUL HASAN FUNDS

or The	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 <i>qardhul hasan</i> 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 3	1 March 2025				(In Millions	of Rupiah)	
		INDIVIDUAL					
No.					Derivative Rec Payab		
			Non Hedging Hedging		Receivables	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	-	-	

	Balance	to be Distributed	Ratio (%)	Total of Profit Sharing	Rate of Return Indication (%)	
Liabilities to other banks	246,838	1.862	21.00	391	1.90	
2. Mudharabah demand deposits	35.157.266	265,161	42.88	113,693	3.88	
3. Mudharabah savings 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				
1. Placements with other banks	722,309	21				
Investments in marketable securities	44,052,091	246,339				
 Murabahah receivables 	133,674,164	1,164,743				
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				
Other financing	-					
Total	208 683 038	2.161.382				

BEST MUDHARABAH SUKUK In Southeast asia 2024

IN THE BEST SHARIA BANK
IN SATISFACTION, LOYALTY, ENGAGEMENT 2025

IN INDONESIA

Types of Funds	Balance	to be Distributed		Total of Profit Sharing	Rate of Return 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 A	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						

	Total		
	ISLAMIC BANK ic Finance News	B strong D Dynamic D D Dynamic D D D D D D D D D D D D D	
MANAG	FOR ISLAMIC WEALTH EMENT SOLUTIONS IDONESIA 2025	Frank ov to the first over the first	#1
		A Pot	



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

1	The Periods Ended 31 March 2025 and 2024		ns of Rupiah)	As of 3	March 2025 and 31 December
	DESCRIPTION			No.	
٠		31 March 2025	31 March 2024	140.	
	OPERATING INCOME AND EXPENSES Income & Expenses from Fund Management as Mudharib			1	COMMITMENT RECEIVABLES
Ī	Income from Fund Management as Mudharib	7,093,159	6,307,669		1. Unused financing facilities
	a. Income from receivables	3,802,529	3,535,298		2. Foreign currency positions
	i. Murabahah	3,431,472	3,268,220		and forward transactions 3. Others
	ii. Istishna	19	9		5. Others
	iii. Multiservices ijarah	6,022	7,658	II	COMMITMENT PAYABLES
	iv. Ujrah	365,016	259,411		Unused financing facilities
	v. Others	-	-		a. Committed b. Uncommitted
	b. Income from financing i. Mudharabah	2,383,893	1,821,778		Outstanding irrevocable L/0
	i. Musyarakah	50,294 2,333,599	33,800		3. Foreign currency positions
	iii. Others	2,333,399	1,787,978		spot and forward transaction
	c. Income from ijarah	16.294	40.589		4. Others
	d. Others	890,443	910,004	Ш	CONTINGENT RECEIVABLES
	Profit Sharing for Investors -/-	2,317,861	1,926,914		Guarantees received
	a. Non profit sharing	2,317,861	1,926,914		2. Income from non performing
	b. Profit sharing	-	-		a. Murabahah
	Net Income from Fund Management as Mudharib	4,775,298	4,380,755		b. Istishna
	Operating Income and Expenses Other than as Mudharib				c. Ijarah d. Profit Sharing
	Gain/loss from increase/decrease in fair value	FF 711	27.452		e. Others
	of financial assets	55,711	27,453		3. Others
	Gain/loss from decrease/increase in fair value	-	-		CONTRACTOR LABORATOR
	of financial liabilities			IV	1. Guarantees issued
	Gain/loss from sale of financial assets	199,625	147,397		2. Others
	Gain/loss from spot and forward transactions (realised)	11,851	12,887		
	Gain/loss from investment under equity method	-	-	CALC	ULATION OF CAPITAL
	Gain/loss from foreign exchange translation	19,262	11,824		31 March 2025 and 20
	Bank income as mudharib in mudharabah muqayyadah	-	-	A3 OI	31 March 2023 and 20
	Dividend income	-	-	No.	
	Commission/provision/fee and administrative	794,753	472,736	No.	
	Other income	265,671	314,514	1	Core Capital (Tier 1) 1. Common Equity Tier 1 (CET
	Wadiah bonus -/-	152	140		Common Equity Tier 1 (CET 1.1 Paid-in capital (net of t)
	Impairment for financial assets -/-	664,413	541,311		1. Common Equity Tier 1 (CET 1.1 Paid-in capital (net of t 1.2 Reserve additional cap 1.2.1 Additional factor 1.2.1.1 Other con 1.2.1.1.1
	Losses related to operational risk -/-	4,108	9,755		1.2.1.1 Other con
	Impairment for non financial assets -/-	(18,717)	7,721		
	Salaries and employee benefits -/-	1,195,446	1,172,278		1.2.1.2 Other disc
	Promotion expenses -/-	229,079	118,705		1.2.1.2.2 G
	Other expenses -/-	1,563,380	1,251,768		1.2.1.1.3 S 1.2.1.2 Other disc 1.2.1.2.1 A 1.2.1.2.2 G 1.2.1.2.3 P 1.2.1.2.4 G 1.2.1.2.5 F
	Net Operating Income/Expenses	(2,290,988)	(2,114,867)		1.2.1.2.6 C
	Operating Income/Expenses	2,484,310	2,265,888		1.2.1.2.8 S
					1.2.2.1 Other con 1.2.2.1.1 N 1.2.2.1.2 P
	NON OPERATING INCOME AND EXPENSES				1.2.2.1.2 P 1.2.2.2 Other disc
	Gain/loss from sale of fixed assets and equipment	706	(11,013)		1.2.2.2 Other disc 1.2.2.2.1 L 1.2.2.2.2 P 1.2.2.2.3 C
	Other non-operating income/expenses"	(61,076)	(51,908)		1.2.2.2.3 C 1.2.2.2.4 N 1.2.2.2.5 N
	NON OPERATING INCOME/EXPENSES	(60,370)	(62,921)		12226B
	<u> </u>				1.3 Minority interest that c 1.4 Deduction factors of Cl
	CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes	-	-		1.4.1 Deferred tax calci
		394,676	315.741		1.4.3 Other intangible 1.4.4 Investments in sh
	a. Estimated current year tax -/- b. Deferred tax income/expenses	(150,467)	(180,042)		1.4 Deduction factors of Cl 1.4.1 Deferred tax calc 1.4.2 Goodwill 1.4.3 Other intangible 1.4.4 Investments in sh 1.4.5 Shortfall on the c 1.4.6 Securitisation exx
	b. belefied tax income/expenses	(150,107)	(180,042)		1.4.7 Other deduction 1.4.7.1 Investmen
	CURRENT YEAR NET PROFIT/LOSS	1,878,797	1,707,184		Additional Tier 1 (AT1) 1.1 Instruments which con
					1.4.6 Securitisation eg 1.4.7 Other deduction 1.4.7 Other deduction 2. Additional #2.1 Investment 2. Instruments which con 2.2 Agoio/Disagio 2.3 Deduction factor of AT Supplem 2.3.1 Investment on M 5. Supplem 2.3.1 Investment on the 1. Capital instrument in the fe 2. Agio/Disagio 3. General provision on earning the con- 3. General provision on earning the con- 5. Sinking fund
	OTHER COMPREHENSIVE INCOME			п	2.3.1 Investment on AT Supplemental Capital (Tier 2)
	Items that will not be reclassified to profit or loss	-	-		Capital instrument in the for Agio/Disagio
	a. Gain/loss from revaluation of properties	-	-		 General provision on earning Appropriated reserves
	b. Gain/loss from remeasurement on defined benefit plan	-	-		5. Deduction supplemental co 5.1 Sinking fund 5.2 Investment on Tier 2 in
	c. Others	-	-		5.2 Investment on Tier 2 in
	Items that will be reclassified to profit or loss	(3,397)	108 445		
	a. Gain/loss from exchange difference on translation	(3,357)	100,443		
	of foreign currency financial statement	-	-		
	b. Unrealised (loss)/gain on securities measured at fair value	(2.207)	100 445	RISK	VEIGHTED ASSETS CREDIT RISK - WEIGHTED ASSETS MARKET RISK - WEIGHTED ASSETS
	through other comprehensive income	(3,397)	108,445		AARKET RISK - WEIGHTED ASSETS OPERATIONAL RISK - WEIGHTED ASSETS
	c. Others	-	-	1	OTAL RISK WEIGHTED ASSETS ASED ON RISK PROFILE (%)
	OTHER COMPREHENSIVE INCOME TOO THE VEAD			CAPIT	ALALLOCATION FOR CAR BASED ON RISK from CET 1 (%)
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(3,397)	108,445	F	rom AT 1 (%)
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	1,875,400	1,815,629	F	rom Tier 2 (%)
	Current Year Net Profit/Loss Attributable to:		, ,		
	Owner	1,878,797	1,707,184	STAT	EMENT OF ASSETS
	Owner				
	Non controlling interest	-	-	As of	31 March 2025 and 202
	Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOSS	1,878,797	1,707,184	As of	31 March 2025 and 202
		1,878,797	1,707,184		
	TOTAL CURRENT YEAR NET PROFIT/LOSS	1,878,797	1,707,184	As of	31 March 2025 and 202 DESCRIPTI
	TOTAL CURRENT YEAR NET PROFIT/LOSS Total Comprehensive Profit/Loss For The Year	1,878,797 1,875,400	1, 707,184 1,815,629		

1,875,400 1,815,629

40.73 37.01

Total Comprehensive Profit/Loss For The Year

or T	he Periods Ended 31 March 2025 and 2024	(In A	Aillions of Rupia			
	INDIV Io. DESCRIPTION 31 March 2025					
	CASH FLOWS FROM OPERATING ACTIVITIES					
1	Proceed of margin, profit sharing, ijarah and other main operating	6.486.622	6.175.813			
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	386,056			
4	Receipt of other operating income	1,474,203	908,646			
5	Payment tantiem	-	-			
6	Payment operating expenses	(5,131,555)	(4,510,296)			
7	Receipt from non-operating income - net	1,700	8,326			
8	Payment of corporate income tax	(556,778)	(467,994)			
9	Payment of zakat	265,636	(213,786)			
10	Distribution of qardhul hasan funds	(31,415)	(29,615)			
11	Cash flows before changes in operating assets and liabilities	48,630	326,692			
	Changes in operating assets and liabilities:					
12	(Increase)/decrease in operating assets:					
	Marketable securities - measured at fair value	(0.477.000)	(767,129)			
	Other short-term securities	(2,476,902) 42,925	5,505			
	Receivables	(1.601.717)	(1,240,626)			
	Funds of gardh	(547,363)	(347,369)			
	Financing	(6,396,865)	(4.542.459)			
	Acceptance receivables	48,003	248.046			
	Assets acquired for ijarah	(190,522)	(716,092)			
	Other assets	(433,855)	(273,810)			
		(433,033)	(275,010)			
13	Increase (decrease) in operating liabilities:					
	Obligations due immediately	802,947	571,046			
	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			
	• • •	102.083	(115,884)			
	Other liabilities 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					
1	Sale/disposal of investment in marketable securities	48,225,529	49,598,225			
2	Acquisition of marketable securities	(39,830,277)	(42,920,991)			
3	Proceeds from sale of fixed assets	706				
4	Acquisition of fixed assets	(326,443)	(223,030)			
5	Acquisition of intangible assets	(123,682)	(327,037)			

	waaian deposits	552,249	1,300,704
	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		
1	Sale/disposal of investment in marketable securities	48.225.529	49,598,225
2	Acquisition of marketable securities	(39,830,277)	(42,920,991)
3	Proceeds from sale of fixed assets	706	
4	Acquisition of fixed assets	(326,443)	(223,030)
5	Acquisition of intangible assets	(123,682)	(327,037)
6	Net cash provided by investing activities	7,945,833	6,127,167
	CASH FLOWS FROM FINANCING ACTIVITIES		
1	Payments of lease liabilities	(6,946)	(33.628)
2	Payments of dividend	-	(,,
3	Payments of mudharabah term financing	(1,000,000)	(1,566,750)
4	Receipts from mudharabah term financing	1,400,000	2,151,935
5	Payments of Securities issued	-	-
6	Securities issued	-	7,762
7	Liabilities from Bank Indonesia	(328,503)	(768,803)
8	Net cash provided by financing activities	64,551	(209,484)
		(12.164.897)	2.294.832
	NET INCREASE IN CASH AND CASH EQUIVALENTS	(12,104,077)	
	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	61,927,842	40,021,092

		INDIVIDUAL		No.			
			1 March 2025 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
	2. Foreign currency positions to be received from spot	1,197,167	464,508	3.	Non performing earning assets to total earning assets	1.44	1.51
	and forward transactions	1,157,107	10 1,500	4.	Allowance for impairment on financial assets to earning assets	2.82	2.97
	3. Others	-	-	5.	Gross Non Performing Financing (NPF Gross)	1.88	2.01
				6.	Net Non Performing Financing (NPF Net)	0.51	0.55
II	COMMITMENT PAYABLES	5,793,085	3,982,435	7.	Return on Assets (ROA)	2.43	2.51
	Unused financing facilities	1,043,560	743,096	8.	Return On Equity (ROE)	17.58	18.30
	a. Committed	-	-	9	Net Interest (NI)	5.31	5.38
	b. Uncommitted	1,043,560	743,096	10.		2.78	2.78
	2. Outstanding irrevocable L/C	1,090,811	364,587	11.		70.57	68.94
	3. Foreign currency positions to be submitted for	778,007	489,752	12.		48.57	47.77
	spot and forward transactions			13.		42.96	38.24
	4. Others	2,880,707	2,385,000	14.		89.87	83.05
					Compliance		
III	CONTINGENT RECEIVABLES	745,714	706,054	1.	a. Percentage violation of Legal Lending Limit (LLL)		
	1. Guarantees received	252,126	245,046		i. Related parties	0.00	0.00
	2. Income from non performing financing	457,978	425,397		ii. Non related parties	0.00	0.00
	a. Murabahah	346,979	330,891		b. Percentage of financing in excess of Legal Lending Limit (LLL)		
	b. Istishna	-	-		i. Related parties	0.00	0.00
	c. ljarah	5,779	10,437		ii. Non related parties	0.00	0.00
	d. Profit Sharing	99,973	80,267	2.	Statutory reserve requirement		
	e. Others	5,247	3,802		a. GWM Rupiah		
	3. Others	35,610	35,611		i. Daily "	0.00	5.05
					ii. Average "1	0.00	4.81
IV	CONTINGENT LIABILITIES	1,778,304	2,040,725		b. GWM foreign currencies (daily) *)	0.00	6.87
	1. Guarantees issued	1,778,304	2,040,725	3.	Overall Net Open Position (NOP)	1.57	1.01
	2. Others	-	-				

AL ADEQUACY RATIO

(in Millions of Rupiah)

S OT :	31 March 2025 and 2024				(in Millions of Rupi
No.	COMPONE	NTS OF CAPITAL				
					31 March 2025	31 March 2024
1	Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)				43,442,690 43,442,690	38,082,168 38,082,168
	1.1 Paid-in capital (net of treasury stock)				43,442,690 22,923,383	22.923.383
	1.2 Reserve additional capital				23,575,323 30,946,124	17,319,282 24,629,873
	1.2.1 Additional factor	30,946,124	24,629,873			
	1.2.1.1 Other comprehensive incom	ne			553,440	559,129
	1.2.1.1.1 Excess adjustment of 1.2.1.1.2 Potential gain due t	- :	114,599			
	1.2.1.1.2 Potential dain due t	553,440				
	1.2.1.2 Other disclosed reserves	30,392,684	444,530 24,070,744			
	1,2,1,2,1 Agio	3,381,491	3,381,491			
	1.2.1.2.2 General reserves 1.2.1.2.3 Previous years profi				3,377,462 21,684,310	2,236,713 16,674,732
	1.2.1.2.3 Previous years profi	t after tax			1,878,797	1,707,184
	1.2.1.2.4 Current year profit a 1.2.1.2.5 Funds for paid-up c	anter tax			1,0/0,/9/	1,/0/,104
	1.2.1.2.6 Capital contribution	apitai				
	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 expen	60,210				
	1.2.2.1.1 Negative adjustmer 1.2.2.1.2 Potential losses due	60.210				
	1.2.2.2 Other disclosed reserves	7,310,591	7.310.591			
	1.2.2.2.1 Disagio	7,310,591	7,310,591			
	1,2,2,2,2 Previous years loss	-				
	1.2.2.2.3 Current year loss aft					
	1.2.2.2.4 Negative difference					
	1.2.2.2.5 Negative difference 1.2.2.2.6 Regulatory provisio					
	1.3 Minority interest that can be counted					
	1.4 Deduction factors of CET 1 (-/-)	3,056,016	2,160,497 1,485,652			
	1.4.1 Deferred tax calculation	1,906,260	1,485,652			
	1.4.2 Goodwill					
	1.4.3 Other intangible assets	1,149,756	674,845			
	1.4.4 Investments in share calculated as of 1.4.5 Shortfall on the capital of insurance	leduction				
	1.4.6 Securitisation exposure					
	1.4.7 Other deduction factor of CET 1					
	1.4.7.1 Investment on AT1 and/or Ti					
	2. Additional Tier 1 (AT1)					
	2.1 Instruments which comply with AT1 requ					
	2.2 Agio/Disagio 2.3 Deduction factor of AT1 (-/-)					
	2.3.1 Investment on AT1 and/or Tier 2 ins	trument to other bank				
	Supplemental Capital (Tier 2)	2,323,965	2,085,204			
	 Capital instrument in the form of stock or other 	ers which comply with tier 2 requ	iirements		150,000	190,000
	2. Agio/Disagio	FOLG. 15-10-1 144-1 1-14-1-1			2,173,965	1.895.204
	 General provision on earning assets (max. 1.2) Appropriated reserves 	5% Credit KISK - Weighted Assets			2,173,903	1,895,204
	Deduction supplemental capital (-/-)					
	5.1 Sinking fund					
	5.2 Investment on Tier 2 instrument to other	-				
		Total 0	Capital		45,766,655	40,167,372
		INDIVI	DUAL		INDIVID	UAL
			31 March 2024			31 March 2024
	IGHTED ASSETS			CAPITAL ADEQUACY RATIO		
	DIT 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
	RATIONAL 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
	ED ON RISK PROFILE (%)	9.99	9.99	CET 1 FOR BUFFER (%)	11.40	11.36
	ALLOCATION 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
	m AT 1 (%)	0.00	0.00	Countercyclical Buffer (%)	0.00	0.00
Fro	m Tier 2 (%)	1.09	1.11	Capital Surcharge for Systemic Bank (%)	1.00	1.00

S QUALITY AND OTHER INFORMATION

			Special Mention	Sub Standard					Special Mention	Sub Standard			
	RELATED PARTIES												
		883,802 219,825	•			-	883,802 219,825	1,760,611 319,129	-			-	1,760,
1	Placements with other banks	96.427		-			96,427	124.205		-	-	-	319, 124,
	a. Rupiah	123,398					123,398	194,924					194,
	b. Foreign currencies Spot and forward receivables	123,390					123,330	134,324		-		-	1514,
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
	b. Foreign currencies	-	-	-	-			-					
	Securities	175,289					175,289	135,936					135
	a. Rupiah	175,289					175,289	135,936					135
	b. Foreign currencies						-	-	-	-	-	-	
	Acceptance receivables	59,096	-	-	-	-	59,096	73,679	-	-	-	-	7.
	Receivables and ijarah	56,463	-	-	-	-	56,463 614	42,713	-			-	4.
	a. Micro, small and medium enterprises (UMKM)	614	- :	-	- :		614	282	-	-	-	-	
	i. Rupiah	614				-	014	282		-	-	-	
	ii. Foreign currencies	55,849		-	- :		55.849	42,431	- :	-	-	-	4.
	Non micro, small and medium enterprise (non UMKM) Rupiah	55,849	-				55,849	42,431					4
	ii. Foreign currencies	33,049	-					42,431				-	- 4.
	c. Restructured loans							-		-		-	
	i. Rupiah		-		-	-	-		-	-		-	
	ii. Foreign currencies	-	-	-	-	-							
	Profit sharing financing	357,944					357,944	1,107,190					1,10
	a. Micro, small and medium enterprises (UMKM)	-						-					
	i. Rupiah	-	-	-	-	-	-	-					
	ii. Foreign currencies					-	-	-	-	-	-	-	
	b. Non micro, small and medium enterprises (non UMKM)	357,944	-	-	-	-	357,944	1,107,190	-	-	-	-	1,10
	i. Rupiah	357,944	-	-		-	357,944	1,107,190	-	-	-	-	1,10
	ii. Foreign currencies	-			-	-	-	-	-			-	
	c. Restructured loans	-	- :			-	-				-	-	
	i. Rupiah	-						-		-	-	-	
	ii. Foreign currencies	-		-		-				-	-	-	
	Investment in share	15,185					15.185	81.964					8
	Commitments and contingencies a. Rupiah	15,185				-	15,185	81,964					8
	b. Foreign currencies	13,163	-	-			15,165	- 01,904					
	NON-RELATED PARTIES	337,935,052	5,935,774	1,373,633	703,097	3,306,772	349,254,328	307,984,787	5,482,668	1,357,917	797,647	2,899,187	318,522
Ħ	Placements with other banks	2.456.444	-		_	-	2,456,444	3,877,216	-			-	3,877
	a. Rupiah	576,025	-	-	-	-	576,025	317,318	-	-	-	-	31
	b. Foreign currencies	1,880,419					1,880,419	3,559,898	-	-		-	3,55
	Spot and forward receivables	-	-	-		-	-	-	-	-	-	-	
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
	b. Foreign currencies	57,686,108	-	-	-	-	-		-	-	-	99,000	66,58
	Securities		-	-		- :	57,686,108	66,490,697		-	-	99,000	60,20
	a. Ruplah	51,653,790 6,032,318		-	-		51,653,790 6,032,318	60,108,902 6,381,795			- :	-	6,38
	b. Foreign currencies Acceptance receivables	78,046				-	78.046	109.503		-		-	10
	Receivables and ijarah	156 462 192	2,851,738	933.067	581.848	2,187,737	163,016,582	145.937.067	2,552,414	882.741	623,169	1,862,971	151,85
	a. Micro, small and medium enterprises (UMKM)	35,873,901	815,916	328,743	184,267	454,841	37,657,668	31,791,179	695,830	307,651	186,593	371,137	33,35
	i. Rupiah	35,518,590	815,916	328,743	184,267	454,841	37,302,357	31,725,243	695,830	307,651	186,593	371,137	33,28
							355,311	65,936			-		
	ii. Foreign currencies	355,311	-										118,50
	ii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM)		2,035,822	604,324	397,581	1,732,896	125,358,914	114,145,888	1,856,584	575,090	436,576	1,491,834	
	Foreign currencies Non micro, small and medium enterprise (non UMKM) Rupiah	355,311	2,035,822 2,035,822	604,324 604,324		1,732,896 1,732,896			1,856,584 1,856,584	575,090 575,090	436,576 436,576	1,491,834 1,491,834	115,76
	b. Non micro, small and medium enterprise (non UMKM)	355,311 120,588,291			397,581 397,581	1,732,896	125,358,914	114,145,888 111,403,403 2,742,485	1,856,584		436,576	1,491,834	115,76
	Non micro, small and medium enterprise (non UMKM) Rupiah	355,311 120,588,291 117,468,799 3,119,492 2,662,438	2,035,822 - 415,540	604,324 - 251,040	397,581 - 136,585	1,732,896	125,358,914 122,239,422 3,119,492 4,680,822	114,145,888 111,403,403 2,742,485 3,764,329	1,856,584 - 661,874	575,090 - 331,889	436,576 - 274,023	1,491,834 - 1,390,120	115,76 2,74 6,42
	b. Non micro, small and medium enterprise (non UMKM) i. Ruplah ii. Foreign currencies c. Restructured loans i. Ruplah	355,311 120,588,291 117,468,799 3,119,492	2,035,822	604,324	397,581	1,732,896	125,358,914 122,239,422 3,119,492	114,145,888 111,403,403 2,742,485 3,764,329 3,691,551	1,856,584	575,090	436,576	1,491,834	115,76 2,74 6,42 6,34
	b. Non micro, small and medium enterprise (non UMKM) i. Rupiah ii. Foreign currencies c. Restructured loans i. Ruplah ii. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438	2,035,822 - 415,540 415,540	604,324 - 251,040 251,040	397,581 - 136,585 136,585	1,732,896 - 1,215,219 1,215,219	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822	114,145,888 111,403,403 2,742,485 3,764,329 3,691,551 72,778	1,856,584 	575,090 - 331,889 331,889	436,576 - 274,023 274,023	1,491,834 - 1,390,120 1,390,120	115,76 2,74 6,42 6,34
	No micro, small and medium enterprise (non UMKM) Ruplah Foreign currencies Reptatructured loans Ruplah Rorign currencies Profits parameters Profits faming financing	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438	2,035,822 - 415,540 415,540 - 3,083,313	251,040 251,040 251,040 - 440,216	397,581 - 136,585 136,585 - 121,249	1,732,896 - 1,215,219 1,215,219 - 1,118,856	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 	114,145,888 111,403,403 2,742,485 3,764,329 3,691,551 72,778 89,015,475	1,856,584 - 661,874 - 661,874 - 2,930,254	575,090 - 331,889 331,889 - 475,176	436,576 - 274,023 274,023 - 174,478	1,491,834 - 1,390,120 1,390,120 - 937,216	115,76 2,74 6,42 6,34 7 93,53
	Non micro, small and medium enterprise (non UMKM) Rupiah Ropiah	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 - 118,399,584 14,154,785	2,035,822 415,540 415,540 - 3,083,313 179,873	604,324 - 251,040 251,040 - 440,216 83,999	397,581 - 136,585 136,585 - 121,249 69,328	1,732,896 1,215,219 1,215,219 - 1,118,856 358,501	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 	114,145,888 111,403,403 2,742,485 3,764,329 3,691,551 72,778 89,015,475 12,561,323	1,856,584 - 661,874 661,874 - 2,930,254 168,848	575,090 - 331,889 331,889 - 475,176 140,107	436,576 - 274,023 274,023 - 174,478 77,216	1,491,834 - 1,390,120 1,390,120 - 937,216 318,553	115,76 2,74 6,42 6,34 93,53
	b. Non micro, small and medium enterprise (non UMKM) I. Rupiah II. Foreign currencies C. Restructured Iolans I. Rupiah Profit Sharing Financing a. Micro, small and medium enterprises (UMKM) I. Rupiah I. Rupiah	355,311 120,588,291 117,468,791 3,119,492 2,662,438 2,662,438 - 118,399,584 14,154,785 14,108,113	2,035,822 - 415,540 415,540 - 3,083,313	251,040 251,040 251,040 - 440,216	397,581 - 136,585 136,585 - 121,249	1,732,896 - 1,215,219 1,215,219 - 1,118,856	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814	114,145,888 111,403,403 2,742,485 3,764,329 3,691,551 72,778 89,015,475 12,561,323 12,526,717	1,856,584 - 661,874 - 661,874 - 2,930,254	575,090 - 331,889 331,889 - 475,176	436,576 - 274,023 274,023 - 174,478	1,491,834 - 1,390,120 1,390,120 - 937,216	115,76 2,74 6,42 6,34 93,53 13,26
	b. Non mirco, small and medium enterprise (non UMKM) I. Rupiah II. Foreign currencies C. Restructured (dans) I. Rypiah II. Foreign currencies Proffs sharing financing A. Micro, small and medium enterprises (UMKM) I. Rupiah II. Rupiah III. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 - 118,399,584 14,154,785 14,108,113 46,672	2,035,822 	604,324 - 251,040 251,040 - 440,216 83,999 83,999	397,581 136,585 136,585 121,249 69,328 69,328	1,732,896 - 1,215,219 1,215,219 - 1,118,856 358,501 358,501	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672	114,145,888 111,403,403 2,742,485 3,764,329 3,691,551 72,778 89,015,475 12,561,323 12,526,717 34,606	1,856,584 661,874 661,874 2,930,254 168,848 168,848	575,090 - 331,889 331,889 - 475,176 140,107 140,107	436,576 - 274,023 274,023 - 174,478 77,216 77,216	1,491,834 - 1,390,120 1,390,120 - 937,216 318,553	115,76 2,74 6,41 6,34 93,51 13,26
	b. Non micro, small and medium enterprise (non UMKM) I. Rupiah II. Foreign currencies I. Ryupiah I. Foreign currencies I. Vargiah II. Foreign currencies II. Vargiah II. Foreign currencies Among mall and medium enterprises (UMKM) III. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 118,399,584 14,154,785 14,108,113 46,672 104,244,799	2,035,822 	251,040 251,040 251,040 440,216 83,999 83,999 356,217	397,581 - 136,585 136,585 - 121,249 69,328 69,328 - 51,921	1,732,896 - 1,215,219 1,215,219 - 1,118,856 358,501 358,501 - 760,355	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 	114,145,888 111,403,403 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	1,856,584 - 661,874 - 661,874 - 2,930,254 168,848 168,848 - 2,761,406	575,090 - 331,889 331,889 - 475,176 140,107	436,576 274,023 274,023 174,478 77,216 77,216 97,262	1,491,834 - 1,390,120 1,390,120 - 937,216 318,553 318,553 - 618,663	115,76 2,74 6,42 6,34 93,53 13,26 13,23
	b. Non micro, small and medium enterprise (non UMMM) I. Roubah II. Foreign currencies Restructured loans II. Foreign currencies Profis sharing financing a. Micro, small and medium enterprises (UMMM) I. Rupah b. Non micro, small and medium enterprise (non UMMM) b. Rouniero, spall and medium enterprise (non UMMM) c. Rupah	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 118,399,584 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757	2,035,822 	604,324 - 251,040 251,040 - 440,216 83,999 83,999 - 356,217 188,278	397,581 136,585 136,585 121,249 69,328 69,328	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367	114,145,888 111,403,403 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	1,856,584 661,874 661,874 2,930,254 168,848 168,848	575,090 331,889 331,889 475,176 140,107 140,107 - 335,069 165,552 169,517	436,576 274,023 274,023 274,023 174,478 77,216 77,216 97,262 97,262	1,491,834 - 1,390,120 1,390,120 937,216 318,553 318,553 - 618,663 618,663	115,76 2,74 6,42 6,34 93,53 13,26 13,23 80,26 78,33
	b. Non mirco, small and medium enterprise (non UMKM) I. Rupiah II. Foreign currencies C. Restructured loans I. Rupiah II. Foreign currencies II. Foreign currencies Profit sharing financing A Mico, small and medium enterprises (UMKM) III. Toreign currencies III. Foreign currencies III. Foreign currencies III. Foreign currencies III. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 118,399,584 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176	2,035,822 415,540 415,540 3,083,313 179,873 179,873 - 2,903,440 2,785,769 117,671	604,324 251,040 251,040 440,216 83,999 83,999 - 356,217 188,278 167,939	397,581 - 136,585 136,585 121,249 69,328 69,328 - 51,921 51,921	1,732,896 - 1,215,219 1,215,219 - 1,118,856 358,501 358,501 - 760,355	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,458	114,145,888 111,403,403 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	1,856,584 - 661,874 - 661,874 - 2,930,254 168,848 168,848 - 2,761,406 2,599,449 161,957 2,713,632	575,090 - 331,889 331,889 - 475,176 140,107 - 335,069 165,552 169,517 370,538	436,576 274,023 274,023 274,023 174,478 77,216 77,216 77,216 97,262 97,262 97,262 83,887	1,491,834 - 1,390,120 1,390,120 - 937,216 318,553 318,553 - 618,663 618,663 - 760,075	115,76 2,74 6,4; 6,3; 93,5; 13,26 13,2; 80,26 78,3; 1,9; 10,94
	b. Non micro, small and medium enterprise (non UMMM) I. Roubah II. Foreign currencies Restructured loans II. Foreign currencies Profis sharing financing a. Micro, small and medium enterprises (UMMM) I. Rupah b. Non micro, small and medium enterprise (non UMMM) b. Rouniero, spall and medium enterprise (non UMMM) c. Rupah	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 118,399,584 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176 5,812,829	2,035,822 	604,324 - 251,040 251,040 - 440,216 83,999 83,999 - 356,217 188,278	397,581 - 136,585 136,585 - 121,249 69,328 69,328 69,328 51,921 51,921 - 32,920	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,458 9,180,501	114,145,888 111,403,403 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 6,262,700	1,856,584 - 661,874 661,874 - 2,930,254 168,848 168,848 - 2,761,406 2,599,449 161,957 2,713,632 2,551,675	575,090 -331,889 331,889 -475,176 140,107 140,107 -335,069 165,552 169,517 370,538 201,021	436,576 274,023 274,023 274,023 174,478 77,216 77,216 97,262 97,262	1,491,834 - 1,390,120 1,390,120 937,216 318,553 318,553 - 618,663 618,663	115,76 2,74 6,42 6,34 7 93,53 13,26 13,23 80,26 78,33 1,93 10,94 9,85
	b. Non micro, small and medium enterprise (non UMKM) 1. Rupiah ii. Foreign currencies C. Restructured loans 1. Rupiah ii. Roman de loans 1. Rupiah iii. Foreign currencies Restructurencies Restructurencies Restructurencies 6. Restructurencies 6. Restructurencies 1. Rupiah ii. Foreign currencies ii. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 118,399,584 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176	2,035,822 415,540 415,540 3,083,313 179,873 179,873 - 2,903,440 2,785,769 117,671	604,324 - 251,040 251,040 - 440,216 83,999 83,999 - 356,217 188,278 167,939 317,168	397,581 - 136,585 136,585 121,249 69,328 69,328 - 51,921 51,921	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,458	114,145,888 111,403,403 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	1,856,584 - 661,874 - 661,874 - 2,930,254 168,848 168,848 - 2,761,406 2,599,449 161,957 2,713,632	575,090 - 331,889 331,889 - 475,176 140,107 - 335,069 165,552 169,517 370,538	436,576 274,023 274,023 274,023 174,478 77,216 77,216 77,216 97,262 97,262 97,262 83,887	1,491,834 - 1,390,120 1,390,120 - 937,216 318,553 318,553 - 618,663 618,663 - 760,075	115,76 2,74 6,42 6,34 93,53 13,20 13,23 80,20 78,33 1,99 9,83
	b. Non micro, small and medium enterprise (non UMMM) 1. Roubal ii. Toreign currencies C. Restructured loans ii. Toreign currencies iii. Toreign currencies iii. Toreign currencies A. Micro, small and medium enterprises (UMMOM) 1. Ropala iii. Toreign currencies b. Non micro, small and medium enterprise (non UMMOM) 1. Rupiah iii. Toreign currencies for Restructured loans iii. Toreign currencies iii. Toreign currencies iii. Toreign currencies iii. Toreign currencies iiii. Toreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 118,399,584 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176 5,812,829 788,347	2,035,822 415,540 415,540 3,083,313 179,873 179,873 2,903,440 2,785,769 117,671 2,556,621 2,438,950 117,671	604,324 251,040 251,040 440,216 83,999 83,999 356,217 188,278 167,939 317,168 149,229 167,939	397,581 - 136,585 136,585 - 121,249 69,328 69,328 69,328 51,921 51,921 - 32,920	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355 746,573 746,573	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,458 9,180,501 1,073,957	114,145,888 111,403,403 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 6,262,700 758,955	1,856,584 	575,090 -331,889 331,889 -475,176 140,107 140,107 -335,069 165,552 169,517 370,538 201,021	436,576 274,023 274,023 274,023 174,478 77,216 77,216 77,216 97,262 97,262 97,262 83,887	1,491,834 1,390,120 1,390,120 937,216 318,553 318,553 618,663 618,663 760,075 760,075	115,76 2,74 6,42 6,34 93,53 13,26 13,23 80,26 78,33 1,93 10,94 9,85
	b. Non micro, small and medium enterprise (non UMKM) 1. Rupiah ii. Foreign currencies C. Restructured loans 1. Rupiah ii. Roman de loans 1. Rupiah iii. Foreign currencies Restructurencies Restructurencies Restructurencies 6. Restructurencies 6. Restructurencies 1. Rupiah ii. Foreign currencies ii. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 118,399,584 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176 5,812,829 788,347	2,035,822 415,540 415,540 415,540 3,083,313 179,873 179,873 2,903,440 2,785,769 117,671 2,556,621 2,438,950 117,671	604,324 -251,040 251,040 440,216 83,999 83,999 83,999 107,000 107,0	397,581 - 136,585 136,585 - 121,249 69,328 69,328 69,328 51,921 51,921 - 32,920	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355 746,573 746,573	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,458 9,180,501 1,073,957	114,145,888 111,403,403 2,742,485 3,691,551 72,778 89,015,475 12,551,323 12,522,6717 34,606 76,454,152 74,852,967 1,601,185 7,021,655 6,262,700 758,955	1,856,584 	575,090 -331,889 331,889 -475,176 140,107 140,107 -335,069 165,552 169,517 370,538 201,021	436,576 274,023 274,023 174,478 77,216 77,216 97,262 97,262 83,887 83,887	1,491,834 1,390,120 1,390,120 937,216 318,553 318,553 618,663 618,663 760,075 760,075	115,76 2,74 6,32 93,53 13,26 13,22 78,33 1,93 10,94 9,85
	b. Non micro, small and medium enterprise (non UMMM) 1. Roubal ii. Toreign currencies C. Restructured loans ii. Toreign currencies iii. Toreign currencies iii. Toreign currencies A. Micro, small and medium enterprises (UMMOM) 1. Ropala iii. Toreign currencies b. Non micro, small and medium enterprise (non UMMOM) 1. Rupiah iii. Toreign currencies for Restructured loans iii. Toreign currencies iii. Toreign currencies iii. Toreign currencies iii. Toreign currencies iiii. Toreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 2,662,438 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176 5,812,829 788,347 2,852,678	2,035,822 415,540 415,540 3,083,313 179,873 179,873 2,903,440 2,785,769 117,671 2,556,621 2,438,950 117,671	604,324 251,040 251,040 440,216 83,999 356,217 188,278 167,939 317,168 149,229 167,939 350 350	397,581 136,585 136,585 121,249 69,328 69,328 51,921 51,921 32,920 32,920	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355 746,573 746,573	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,468 9,180,501 1,073,957 2,853,930 953,608	114,145,888 111,403,403 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 7,021,655 6,262,700 758,955	1,856,584 	575,090 331,889 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021 169,517	436,576 274,023 274,023 274,023 174,478 77,216 77,216 77,216 97,262 97,262 97,262 83,887	1,491,834 1,390,120 1,390,120 937,216 318,553 318,553 618,663 618,663 760,075 760,075	115,76 2,74 6,43 93,53 13,26 13,23 80,22 78,33 1,93 10,94 9,85 1,05
	b. Non micro, small and medium enterprise (non UMKM) I. Rupiah II. Foreign currencies C. Restructured loans I. Rupiah II. Strong of the Micro o	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 118,399,584 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176 5,812,829 788,347	2,035,822 415,540 415,540 415,540 3,083,313 179,873 179,873 2,903,440 2,785,769 117,671 2,556,621 2,438,950 117,671	604,324 -251,040 251,040 440,216 83,999 83,999 83,999 107,000 107,0	397,581 - 136,585 136,585 - 121,249 69,328 69,328 69,328 51,921 51,921 - 32,920	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355 746,573 746,573	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,458 9,180,501 1,073,957	114,145,888 111,403,403 2,742,485 3,691,551 72,778 89,015,475 12,551,323 12,522,6717 34,606 76,454,152 74,852,967 1,601,185 7,021,655 6,262,700 758,955	1,856,584 	575,090 -331,889 331,889 -475,176 140,107 140,107 -335,069 165,552 169,517 370,538 201,021	436,576 274,023 274,023 174,478 77,216 77,216 97,262 97,262 83,887 83,887	1,491,834 1,390,120 1,390,120 937,216 318,553 318,553 618,663 618,663 760,075 760,075	115,76 2,74 6,42 6,34 7 93,53 13,26 13,23 80,26 78,33 10,94 9,85 1,09
	b. Non micro, small and medium enterprise (non UMMM) I. Ropiah II. Foreign currencies C. Restructured loans I. Ropiah II. Ropiah II. Ropiah II. Ropiah II. Ropiah II. Ropiah II. Toreign currencies Profes sharing for medium enterprise (non UMMM) II. Toreign currencies II. Ropiah II. Ropiah II. Ropiah II. Foreign currencies Investment in share Commitments and contingencies A. Ropiah II. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 2,662,438 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176 5,812,829 788,347 2,852,678	2,035,822 415,540 415,540 415,540 3,083,313 179,873 179,873 2,903,440 2,785,769 117,671 2,556,621 2,438,950 117,671	604,324 251,040 251,040 440,216 83,999 356,217 188,278 167,939 317,168 149,229 167,939 350 350	397,581 136,585 136,585 121,249 69,328 69,328 51,921 51,921 32,920 32,920	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355 746,573 746,573	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,468 9,180,501 1,073,957 2,853,930 953,608	114,145,888 111,403,403 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 7,021,655 6,262,700 758,955	1,856,584 	575,090 331,889 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021 169,517	436,576 274,023 274,023 174,478 77,216 77,216 97,262 97,262 83,887 83,887	1,491,834 1,390,120 1,390,120 937,216 318,553 318,553 618,663 618,663 760,075 760,075	115,76 2,74 6,42 6,34 7 93,53 13,26 13,23 80,26 78,33 10,94 9,85 1,09
	b. Non micro, small and medium enterprise (non UMKM) I. Rupiah II. Foreign currencies C. Restructured loans I. Rupiah II. Rupiah II. Rupiah III. Foreign currencies III. Rupiah III. Foreign currencies III. Rupiah III. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 2,662,438 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176 5,812,829 788,347 2,852,678	2,035,822 415,540 415,540 415,540 3,083,313 179,873 179,873 2,903,440 2,785,769 117,671 2,556,621 2,438,950 117,671	604,324 251,040 251,040 440,216 83,999 356,217 188,278 167,939 317,168 149,229 167,939 350 350	397,581 136,585 136,585 121,249 69,328 69,328 51,921 51,921 32,920 32,920	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355 746,573 746,573	125,358,914 122,239,422 3,119,492 4,689,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 10,254,458 9,180,501 1,073,957 2,853,930 953,608 1,900,322	114,145,888 111,403,403 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 7,021,655 6,262,700 758,955	1,856,584 	575,090 331,889 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021 169,517	436,576 274,023 274,023 174,478 77,216 77,216 97,262 97,262 83,887 83,887	1,491,834 1,390,120 1,390,120 937,216 318,553 318,553 618,663 618,663 760,075 760,075	115,74 2,74 6,44 6,34 3,93,55 13,26 13,27 80,26 78,3 1,99 9,88 1,09 9,88 1,09
7 8	b. Non micro, small and medium enterprise (non UMMM) I. Ropiah II. Foreign currencies C. Restructured loans I. Ropiah II. Ropiah II. Ropiah II. Ropiah II. Ropiah II. Ropiah II. Toreign currencies Profes sharing for medium enterprise (non UMMM) II. Toreign currencies II. Ropiah II. Ropiah II. Ropiah II. Foreign currencies Investment in share Commitments and contingencies A. Ropiah II. Foreign currencies	355,311 120,588,291 117,468,799 3,119,492 2,662,438 2,662,438 2,662,438 14,154,785 14,108,113 46,672 104,244,799 101,066,042 3,178,757 6,601,176 5,812,829 788,347 2,852,678	2,035,822 415,540 415,540 415,540 3,083,313 179,873 179,873 2,903,440 2,785,769 117,671 2,556,621 2,438,950 117,671	604,324 251,040 251,040 440,216 83,999 356,217 188,278 167,939 317,168 149,229 167,939 350 350	397,581 136,585 136,585 121,249 69,328 69,328 51,921 51,921 32,920 32,920	1,732,896 1,215,219 1,215,219 1,118,856 358,501 358,501 760,355 760,355 746,573 746,573	125,358,914 122,239,422 3,119,492 4,680,822 4,680,822 123,163,218 14,846,486 14,799,814 46,672 108,316,732 104,852,365 3,464,367 10,254,468 9,180,501 1,073,957 2,853,930 953,608	114,145,888 111,403,403 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 7,021,655 6,262,700 758,955	1,856,584 	575,090 331,889 331,889 331,889 475,176 140,107 140,107 335,069 165,552 169,517 370,538 201,021 169,517	436,576 274,023 274,023 174,478 77,216 77,216 97,262 97,262 83,887 83,887	1,491,834 1,390,120 1,390,120 937,216 318,553 318,553 618,663 618,663 760,075 760,075	115,76. 2,74. 6,42. 6,34. 7. 93,53. 13,26. 13,23. 3.3. 80,26. 78,33. 1,93. 1,93. 1,09. 2,55. 1,54. 1,00.

STATEMENT OF ALLOWANCE OF IMPAIRMENT OF LOSSES

	DESCRIPTION								
	ements with other banks	-	26,763	26,763			41,963	41,963	
Spot	and forward receivables	-							
Secu	rities	-	34,882	34,882			134,381	35,381	99,0
Acce	ptance receivables	-	1,371	1,371			1,832	1,832	
Mure	ibahah receivables	670,249	3,709,936	1,296,414	2,244,268	751,553	3,635,414	1,272,274	1,830,7
Istisl	na receivables	-			-		-		
Mult	i-services ijarah receivables	-	2,963	1,631	1,127		3,732	1,918	1,7
	is of aardh	-	779,048	70,354	267,833		805,957	62,007	272,5
	h receivables	-	10,833		10,833		12,235		12,2
) Mud	harabah financing		64,225	26,302	37,923		51,171	18,768	32,1
	yarakah financing	521,970	4,717,180	1,100,903	1,302,938	508,028	3,971,725	832,812	1,140,7
Othe	er financing	-			-				
	stments in shares								
	mitments and contingencies		28,926	28,658	268		26,351	26,351	

MANAGEMENT OF THE BA	ANK 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	: Bob Tyasika Ananta ⁹ : Ade Cahyo Nugroho : Adto Gukurana : Zaidan Novari : Grandhis Helmi Harumansyah : Tribuana Tunggadewi : Harry Gusti Utama	- President Commissioner/Independent - Vice President Commissioner Independent - Commissioner - Independent Commissioner	: Muliaman D. Hadad : Addiwaman Azwar Karim : Suyanto : Masduki Baidlowi : Abu Rokhmad : Fauzi : Nazaruddin : Komaruddin Hidayat : Mohamad Nasir : Felicitas Tallulembang	Ultimate shareholder As below: a. Republic of Indonesia b. PT Bank Mandiri (Persero) Tbk c. PT Bank Negara Indonesia (Persero) Tbk d. PT Bank Rakyat Indonesia (Persero) Tbk Non Ultimate Shareholder through C	: 15.38%			
Sharia Supervisory Board:				Non ordinate shareholder through C	apital Market (2 370). INII			
- Chairman : Prof. Dr. K.H. Hasanudin, N - Member : Dr. K.H. Mohamad Hidayat, - Member : Dr. H. Oni Sahroni, MA - Member : Prof. Dr. Jain Mubarok, SE, N - Member : Dr. KH. Abdul Ghofur Maim	MBA, MH 1.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 10/5EOJK03/2020 dated 1 Juli 2020 concerning "Transparency and Publication of Sharia Commercial Bank and Sharia Business Unit reports," Financial Information and Statements for Cash Flows which included in the Published Financial Statements for the Bapepam and LK Regulation No. URIG.7. Attachment to Decision of Chairman of Bapepam and LK No.Kep-347/BL/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 for Statements for Statements of Published Financial Statements Statements of Published Financial Statements Statements Statements of Published Financial Statements Statements of Published Financial Statements St



