

## STATEMENT OF FINANCIAL POSITION

As of 31 October 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 October 2025
<b>ASSETS</b>		
1.	Cash	5,810,330
2.	Placements with Bank Indonesia	39,229,905
3.	Placements with other banks	2,025,627
4.	Spot and forward receivables	65
5.	Investments in marketable securities	65,608,055
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	747,495
8.	Receivables	163,109,737
	a. <i>Murabahah</i> receivables	146,540,945
	b. <i>Istishna</i> receivables	-
	c. Multiservices <i>ijarah</i> receivables	159,558
	d. Funds of <i>qardh</i>	16,397,454
	e. <i>Ijarah</i> receivables	11,780
9.	Financing	138,366,129
	a. <i>Mudharabah</i>	2,141,245
	b. <i>Musyarakah</i>	136,224,884
	c. Others	-
10.	Assets acquired for <i>Ijarah</i>	3,713,382
11.	Investment in share	-
12.	Other financial assets	1,838,995
13.	Allowance for impairment on financial assets -/-	10,762,858
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	94,135
17.	Intangible assets	1,359,597
18.	Fixed assets and equipments	9,598,760
19.	Non earning assets	5,531
	a. Abandoned property	5,531
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	10,178,349
<b>TOTAL ASSETS</b>		<b>430,923,234</b>

## STATEMENT OF FINANCIAL POSITION

As of 31 October 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 October 2025
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Wadiah deposits	79,143,464
	a. Demand deposits	20,903,756
	b. Savings deposits	58,239,708
2.	Non profit sharing investments	282,625,801
	a. Demand deposits	44,533,478
	b. Savings deposits	90,841,569
	c. Time deposits	147,250,754
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	-
5.	Liabilities to other banks	812,305
6.	Spot and forward payables	126
7.	Marketable securities issued	6,525,463
8.	Acceptance liabilities	747,495
9.	Fund borrowings	-
10.	Guarantee deposit	16,556
11.	Interoffice liabilities	-
12.	Others liabilities	10,528,808
13.	Profit sharing investments fund	-
14.	Minority interest	-
<b>TOTAL LIABILITIES</b>		<b>380,400,036</b>
<b>EQUITIES</b>		
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	1,245,838
	a. Gain	1,245,838
	b. Loss -/-	-
18.	Reserves	4,778,639
	a. General reserves	4,778,639
	b. Appropriated reserves	-
19.	Profit/loss	25,363,191
	a. Previous years	20,283,133
	b. Current year	6,130,941
	c. Dividend paid -/-	1,050,883
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>		<b>50,523,198</b>
<b>TOTAL EQUITY</b>		<b>50,523,198</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>430,923,234</b>

## STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Period Ended 31 October 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 October 2025
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A.</b>	<b>Income &amp; Expenses from Fund Management as Mudharib</b>	
<b>1.</b>	<b>Income from Fund Management as Mudharib</b>	<b>24,642,555</b>
	a. Income from Receivables	13,450,160
	i. <i>Murabahah</i>	12,087,098
	ii. <i>Istishna</i>	20
	iii. Multiservices <i>ijarah</i>	16,201
	iv. <i>Ujrah</i>	1,346,841
	v. Others	-
	b. Income from financing	8,245,006
	i. <i>Mudharabah</i>	124,528
	ii. <i>Musarakah</i>	8,120,478
	iii. Others	-
	c. Income from <i>ijarah</i>	70,888
	d. Others	2,876,501
<b>2.</b>	<b>Profit sharing for investors -/-</b>	<b>7,666,366</b>
	a. Non Profit Sharing	7,666,366
	b. Profit Sharing	-
<b>3.</b>	<b>Net income from fund management as mudharib</b>	<b>16,976,189</b>
<b>B.</b>	<b>Operating Income and Expenses Other than as Mudharib</b>	
1.	Gain/loss from increase/decrease in fair value of financial assets	130,754
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/loss from sale of financial assets	739,368
4.	Gain/loss from spot and forward transactions (realised)	41,298
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	23,955
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	2,092,558
10.	Other income	1,112,770
11.	<i>Wadiah</i> bonus -/-	572
12.	Impairment for financial assets -/-	2,069,931
13.	Losses related to operational risk -/-	11,359
14.	Impairment for non financial assets -/-	(22,402)
15.	Salaries and employee benefits -/-	4,315,804
16.	Promotion expenses -/-	872,112
17.	Other expenses -/-	5,759,027
	<b>Net Operating Income/Expenses</b>	<b>(8,865,700)</b>
	<b>OPERATING INCOME/EXPENSES</b>	<b>8,110,489</b>
	<b>NON OPERATING INCOME AND EXPENSES</b>	
1.	Gain/loss from sale of fixed assets and equipment	1,275
2.	Other non-operating income/expenses	(201,464)
	<b>NON OPERATING INCOME/EXPENSES</b>	<b>(200,189)</b>
	<b>CURRENT YEAR PROFIT/LOSS BEFORE TAX</b>	<b>7,910,300</b>
	Income taxes	1,690,434
	a. Estimated current year tax -/-	(88,925)
	b. Deferred tax income/expenses	-
	<b>CURRENT YEAR NET PROFIT/LOSS</b>	<b>6,130,941</b>
<b>1.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	
	<b>Items that will not be reclassified to profit or loss</b>	<b>4,072</b>
	a. Gain/loss from revaluation of fixed assets	-
	b. Gain/loss from remeasurement on defined benefit plan	4,072
	c. Others	-
<b>2.</b>	<b>Items that will be reclassified to profit or loss</b>	<b>397,496</b>
	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	397,496
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>401,568</b>
	<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>	<b>6,532,509</b>

## STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 October 2025

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 October 2025
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	<b>442,411</b>
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	442,411
	3. Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	<b>8,292,905</b>
	1. Unused financing facilities	<b>1,588,842</b>
	a. Committed	-
	b. Uncommitted	1,588,842
	2. Outstanding irrevocable L/C	486,609
	3. Foreign currency positions to be submitted for spot and forward transactions	621,306
	4. Others	5,596,148
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>	<b>779,128</b>
	1. Guarantees received	253,192
	2. Income from non performing financing	490,325
	a. <i>Murabahah</i>	356,300
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	5,863
	d. Profit Sharing	123,592
	e. Others	4,570
	3. Others	35,611
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>	<b>2,230,123</b>
	1. Guarantees issued	2,230,123
	2. Others	-