

STATEMENTS OF FINANCIAL POSITION
31 December 2024 and 2023

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 December 2024	31 December 2023	31 December 2024	31 December 2023
ASSETS					
1.	Cash	3,649,991	3,928,228	3,650,137	3,928,446
2.	Placement with Bank Indonesia	14,839,816	17,432,996	14,839,816	17,432,996
3.	Placement with other banks	2,644,544	2,790,637	2,707,505	2,992,226
4.	Spot and derivatives/forward receivables	1,184,890	849,014	1,184,890	849,014
5.	Marketable securities	81,687,575	58,896,378	82,163,151	58,896,378
6.	Securities sold under repurchase agreement (repo)	11,647,610	21,103,222	11,647,610	21,103,222
7.	Receivables on securities purchased under resale agreement (reverse repo)	1,612,832	5,159,387	1,612,832	5,159,387
8.	Acceptance receivables	2,761,800	1,102,091	2,761,800	1,102,091
9.	Loans	158,411,865	151,564,403	167,714,065	158,128,579
10.	Sharia Financing	60,288,930	55,241,291	60,288,930	55,241,291
11.	Investments	802,930	782,930	24,214	4,214
12.	Other financial assets	4,079,492	5,402,496	4,223,480	5,508,323
13.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(840)	(39,160)	(840)	(39,160)
	b. Loans and Sharia Financing	(10,451,126)	(11,905,707)	(10,653,400)	(12,047,483)
	c. Others	(10,904)	(448,235)	(10,904)	(448,235)
14.	Intangible assets	4,732,183	4,306,093	4,793,792	4,366,593
	Accumulated amortisation on intangible assets -/-	(2,701,485)	(2,252,619)	(2,791,412)	(2,291,937)
15.	Fixed assets and equipment	9,243,413	9,426,276	9,412,967	9,563,327
	Accumulated depreciation on fixed assets and equipment -/-	(2,536,667)	(2,730,888)	(2,609,472)	(2,788,591)
16.	Non-productive assets				
	a. Abandoned properties	1,254	-	1,254	-
	b. Foreclosed assets	82,693	109,693	419,166	236,480
	c. Suspense accounts	60,550	51,437	60,550	51,437
	d. Inter-office assets	568,356	28,385	568,401	28,385
17.	Other assets	7,927,768	7,143,017	8,169,978	7,392,250
	TOTAL ASSETS	350,527,470	327,941,365	360,220,510	334,369,233
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Current accounts	92,667,136	74,075,257	91,788,134	73,201,803
2.	Saving accounts	80,279,071	77,430,824	80,279,071	77,430,824
3.	Time deposits	88,571,822	85,229,043	88,571,822	85,229,043
4.	Electronic money	133,418	114,364	133,418	114,364
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	5,959,468	1,760,447	5,959,468	1,760,447
7.	Spot and derivatives/forward payables	906,630	540,051	906,630	540,051
8.	Liabilities on securities sold under repurchase agreement (repo)	11,288,963	20,426,826	11,288,963	20,426,826
9.	Acceptance payables	2,761,800	1,102,091	2,761,800	1,102,091
10.	Marketable securities issued	465,514	1,456,095	1,761,966	2,453,321
11.	Borrowings	2,609,500	2,463,520	8,487,935	6,288,525
12.	Security deposits	235,497	229,845	235,497	229,845
13.	Inter-office liabilities	-	-	-	-
14.	Other liabilities	13,697,033	15,653,941	14,849,479	16,254,722
15.	Minority Interest	-	-	197,140	144,827
	TOTAL LIABILITIES	299,575,852	280,482,304	307,221,323	285,176,689
	EQUITY				
16.	Paid-in capital				
	a. Authorised capital	2,900,000	2,900,000	2,900,000	2,900,000
	b. Unpaid capital -/-	(1,287,213)	(1,287,743)	(1,287,213)	(1,287,743)
	c. Treasury stock -/-	(5,649)	(135,104)	(5,649)	(135,104)
17.	Additional paid-in capital				
	a. Share premium	7,135,003	7,068,257	7,135,003	7,068,257
	b. Share discount -/-	-	-	-	-
	c. Capital deposit funds	-	-	-	-
	d. Others	90,994	137,123	90,994	137,123
18.	Other comprehensive income				
	a. Gains	4,183,422	4,187,983	4,206,724	4,197,306
	b. Losses -/-	(1,136,034)	(1,036,654)	(1,136,034)	(1,036,654)
19.	Reserves				
	a. General reserves	351,538	351,538	371,525	351,538
	b. Appropriated reserves	-	-	-	-
20.	Transactions with non-controlling interest	-	-	(35,723)	(35,723)
21.	Profit/Loss				
	a. Previous years	35,278,253	31,976,780	37,018,149	33,431,191
	b. Current year	6,525,666	6,168,723	6,825,773	6,474,195
	c. Dividends paid -/-	(3,084,362)	(2,871,842)	(3,084,362)	(2,871,842)
	TOTAL EQUITY	50,951,618	47,459,061	52,999,187	49,192,544
	TOTAL LIABILITIES AND EQUITY	350,527,470	327,941,365	360,220,510	334,369,233

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
 For the Year Ended 31 December 2024 and 2023

(in million Rupiah, except for earnings per share)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2024	2023	2024	2023
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income	22,685,032	21,170,862	24,227,316	22,306,000
2.	Interest Expenses	(10,541,883)	(8,676,106)	(10,960,776)	(8,953,617)
	Net Interest Income (Expenses)	12,143,149	12,494,756	13,266,540	13,352,383
B. Other Operating Income and Expenses					
	Gain/(loss) on increase/(decrease) in fair value of financial assets	(462,053)	124,844	(462,053)	124,844
	Gain/(loss) on decrease/(increase) in fair value of financial liabilities	569,522	412,360	569,522	412,360
	Gain/(loss) on sale of financial assets	488,116	525,971	486,538	525,507
	Gain/(loss) on spot and derivatives/forward transactions (realised)	358,057	560,215	358,057	560,215
	Gain/(loss) on investment under equity method	-	-	-	-
	Gain/(loss) on foreign exchange transaction	764,813	176,982	764,866	176,255
	Dividend income	108,055	82,440	91	34
	Commission/provision/fee and administration	2,640,559	2,931,115	3,002,087	3,154,830
	Other income	868,340	426,683	931,979	479,126
	Allowance for impairment losses on financial assets	(1,188,109)	(1,557,595)	(1,549,814)	(1,850,954)
	Losses on operational risk	(882)	(13,906)	(1,011)	(14,945)
	Personnel expenses	(4,887,862)	(4,720,198)	(5,135,231)	(4,947,412)
	Promotion expenses	(375,455)	(391,987)	(409,973)	(419,824)
	Other expenses	(3,150,300)	(3,190,784)	(3,458,620)	(3,222,525)
	Other Operating Income (Expenses) - Net	(4,267,199)	(4,633,860)	(4,903,562)	(5,022,489)
	OPERATING INCOME	7,875,950	7,860,896	8,362,978	8,329,894
NON-OPERATING INCOME (EXPENSES)					
1.	Gain/(loss) on sale of fixed assets and equipment	(13,084)	5,023	(13,192)	5,076
2.	Other non-operating income/(expenses)	382,841	25,429	379,001	22,302
	NON-OPERATING INCOME/(LOSS)	369,757	30,452	365,809	27,378
	CURRENT YEAR INCOME/(LOSS) BEFORE INCOME TAXES	8,245,707	7,891,348	8,728,787	8,357,272
	Income taxes				
a.	Estimated tax for current year -/-	(402,780)	(1,480,464)	(512,669)	(1,522,356)
b.	Deferred tax income/(expenses)	(1,317,261)	(242,161)	(1,317,184)	(283,515)
	NET INCOME/(LOSS) FOR THE CURRENT YEAR	6,525,666	6,168,723	6,898,934	6,551,401
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss	(20,045)	(20,549)	(5,223)	(20,662)
a.	Gain/(loss) on revaluation of fixed assets	(4,562)	1,176	(4,562)	1,176
b.	Gain/(loss) on remeasurement of defined benefit program	(15,483)	(21,725)	(661)	(21,838)
c.	Others	-	-	-	-
2.	Items that will be reclassified to profit or loss	(83,896)	269,458	(83,896)	269,458
a.	Gain/(loss) on the translation of financial statements in foreign currencies	-	-	-	-
b.	Gain/(loss) from changes in fair value of financial assets of debt securities measured at fair value through other comprehensive income	(83,896)	269,458	(83,896)	269,458
c.	Others	-	-	-	-
	Other comprehensive income for the current year - net of tax	(103,941)	248,909	(89,119)	248,796
	CURRENT YEAR TOTAL COMPREHENSIVE INCOME/(LOSS)	6,421,725	6,417,632	6,809,815	6,800,197
	Current year net income/(loss) attributable to:				
	Owner	6,525,666	6,168,723	6,825,773	6,474,195
	Minority interest	-	-	73,161	77,206
	CURRENT YEAR NET INCOME/(LOSS)	6,525,666	6,168,723	6,898,934	6,551,401
	Current year total comprehensive income/(loss) attributable to:				
	Owner	6,421,725	6,417,632	6,735,811	6,723,316
	Minority interest	-	-	74,004	76,881
	CURRENT YEAR TOTAL COMPREHENSIVE INCOME/(LOSS)	6,421,725	6,417,632	6,809,815	6,800,197
	TRANSFER OF INCOME/(LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	3,084,362	2,871,842	3,084,362	2,871,842
	EARNINGS PER SHARE (In Full Rupiah)	259.65	247.21	271.59	259.45

COMMITMENTS AND CONTINGENCIES
31 December 2024 and 2023

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 December 2024	31 December 2023	31 December 2024	31 December 2023
I.	COMMITMENT RECEIVABLES				
1.	Unused borrowing/financing facility	-	-	-	-
2.	Outstanding spot and derivatives/forward (purchased)	96,003,590	84,172,685	96,003,590	84,172,685
3.	Others	-	-	-	-
II.	COMMITMENT LIABILITIES				
1.	Unutilised portion of loan/financing facilities to debtors				
i.	Committed	16,234,592	12,381,050	16,234,592	12,381,050
ii.	Uncommitted	88,450,126	84,871,291	88,450,126	84,871,291
2.	Outstanding irrevocable L/C	1,855,914	1,625,442	1,855,914	1,625,442
3.	Outstanding spot and derivatives/forward (sold)	102,958,952	99,541,127	102,958,952	99,541,127
4.	Others	481,003	4,701	481,003	4,701
III.	CONTINGENT RECEIVABLES				
1.	Guarantees received	28,287	33,576	28,287	33,576
2.	Interest receivable	585,478	607,456	585,478	607,456
3.	Others	-	-	-	-
IV.	CONTINGENT LIABILITIES				
1.	Guarantees issued	5,888,091	5,364,148	5,888,091	5,364,148
2.	Others	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO (CAR)
31 December 2024 and 2023

(in million Rupiah, except for ratios in percentage)

NO.	ACCOUNTS	2024		2023	
		Bank CIMB Niaga	Consolidated	Bank CIMB Niaga	Consolidated
I	Core Capital (Tier 1)				
1	Common Equity Tier (CET 1)	48,038,315	50,821,659	43,302,143	45,804,024
1.1	Paid in Capital (after deducting Treasury Shares)	48,038,315	50,821,659	43,302,143	45,804,024
1.2	Disclosed Reserves	1,607,138	1,607,138	1,477,153	1,477,153
1.2.1	Additional Factor				
1.2.1.1	Other Comprehensive Income				
1.2.1.1.1	Excess arising from translation of financial statement	1	1	1	1
1.2.1.1.2	Potential gain on increase in fair value of financial assets measured at fair value through other comprehensive income	-	-	-	-
1.2.1.1.3	Fixed asset revaluation surplus	-	-	-	-
1.2.1.2	Other disclosed reserve	4,176,647	4,176,647	4,181,209	4,181,209
1.2.1.2.1	Share premium	7,225,997	7,225,997	7,205,380	7,205,380
1.2.1.2.2	General reserve	351,538	371,525	351,538	351,538
1.2.1.2.3	Previous year profit	32,193,891	33,933,787	29,104,938	30,559,349
1.2.1.2.4	Current year profit	6,525,666	6,825,773	6,168,723	6,474,195
1.2.1.2.5	Capital deposit funds	-	-	-	-
1.2.1.2.6	Other	-	-	-	-
1.2.2	Deduction Factor				
1.2.2.1	Other Comprehensive Income				
1.2.2.1.1	Negative difference arising from translation of financial statement	-	-	-	-
1.2.2.1.2	Potential loss on decrease in fair value of financial assets measured at fair value through other comprehensive income	963,166	963,166	879,270	879,270
1.2.2.2	Other disclosed reserve				
1.2.2.2.1	Share discount	-	-	-	-
1.2.2.2.2	Previous year loss	-	-	-	-
1.2.2.2.3	Current year loss	-	-	-	-
1.2.2.2.4	Negative difference between regulatory provision and impairment of productive asset	-	-	-	-
1.2.2.2.5	Negative difference on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.2.2.2.6	Required regulatory provision on non-productive asset	159,819	193,674	106,870	113,217
1.2.2.2.7	Other	-	-	-	-
1.3	Non-controlling interest				
1.4	Deduction Factor of Common Equity Tier 1				
1.4.1	Deferred taxes	110,164	117,989	1,368,468	1,377,658
1.4.2	Goodwill	-	-	-	-
1.4.3	Intangible assets	2,030,698	2,044,380	2,053,475	2,074,656
1.4.4	Equity investment which can be calculated as deduction factor	778,716	-	778,716	-
1.4.5	Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6	Securitisation exposure	-	-	-	-
1.4.7	Other deduction factor of Tier 1				
1.4.7.1	Investment in AT 1 and/or Tier 2 instruments in other bank	-	-	-	-
1.4.7.2	Cross ownership in other entity acquired by the transition of the law, a grant, or grant will	-	-	-	-
1.4.7.3	Exposure which increase Credit Risk due to settlement risk - Non-Delivery Versus Payment	-	-	-	-
1.4.7.4	Exposure on Subsidiary which operating in business based on Sharia principle (if any)	-	-	-	-
2	Additional Tier 1 (AT1)				
2.1	Capital instrument which can be calculated as AT 1				
2.2	Share premium/Share discount				
2.3	Deduction factor of additional tier 1				
2.3.1	Investment in AT 1 and/or Tier 2 instruments in other bank				
2.3.2	Cross ownership in other entity acquired by the transition of the law, a grant, or grant will				
II	Supplementary Capital (Tier 2)	2,390,868	2,492,154	2,190,980	2,262,705
1	Capital instrument in the Form of Share or others which can be calculated as Tier 2	13,143	13,143	44,823	44,823
2	Share premium/Share discount	-	-	-	-
3	General reserve of required regulatory provision on productive asset (max. 1.25% of RWA for Credit Risk)	2,377,725	2,479,011	2,146,157	2,217,882
4	Tier 2 deduction factor				
4.1	Sinking Fund	-	-	-	-
4.2	Investment in tier 2 instruments in other bank	-	-	-	-
4.3	Cross ownership in other entity acquired by the transition of the law, a grant, or grant will	-	-	-	-
Total Capital		50,429,183	53,313,813	45,493,123	48,066,729

	2024		2023		DESCRIPTION	2024		2023	
RISK WEIGHTED ASSET (RWA)					Capital Adequacy Ratio				
RWA FOR CREDIT RISK	190,217,958	198,320,856	171,692,560	177,430,536	CET1 Ratio (%)	21.87	22.25	22.39	22.89
RWA FOR MARKET RISK	14,271,204	14,271,204	6,622,728	6,622,728	Tier 1 Ratio (%)	21.87	22.25	22.39	22.89
RWA FOR OPERATIONAL RISK	15,131,849	15,830,915	15,049,104	16,072,634	Tier 2 Ratio (%)	1.09	1.09	1.13	1.13
TOTAL RWA	219,621,011	228,422,975	193,364,392	200,125,898	CAR Ratio (%)	22.96	23.34	23.53	24.02
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE (%)	9.90	9.90	9.90	9.90	CET1 FOR BUFFER (%)	13.06	13.44	13.63	14.12
					PERCENTAGE OF BUFFER MANDATORY FILLED BY THE BANK (%)				
CAR ALLOCATION					Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
From CET1 (%)	8.81	8.81	8.77	8.77	Countercyclical Buffer (%)	-	-	-	-
From AT1 (%)	-	-	-	-	Capital Surcharge for Systemic Bank (%)	1.00	1.00	1.00	1.00
From Tier 2 (%)	1.09	1.09	1.13	1.13					

STATEMENTS OF CASH FLOWS
For the Year Ended 31 December 2024 and 2023

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2024	2023	2024	2023
A.	Cash flows from operating activities:				
	Receipt of interest, fees and commissions income	25,715,334	23,609,569	27,615,905	24,970,474
	Payments of interest, fees and commissions	(10,468,787)	(8,465,285)	(11,800,663)	(8,680,466)
	Other operating income received	868,340	426,683	931,979	479,126
	Gains of foreign exchange and derivative transactions - net	1,364,812	1,212,612	1,364,865	1,211,885
	Other operating expenses	(6,459,518)	(5,605,854)	(6,675,413)	(6,132,729)
	Non-operating income - net	577,922	108,836	430,230	162,758
	Income tax paid during the year	(385,313)	(1,565,625)	(475,959)	(1,662,666)
	Cash flow before changes in operating assets and liabilities	11,212,790	9,720,936	11,390,944	10,348,382
	Changes in assets and liabilities:				
	Decrease/(increase) in assets:				
	- Fair value through profit or loss marketable securities and Government Bonds	(4,015,903)	(9,355,235)	(4,017,481)	(9,355,699)
	- Securities purchased under resale agreements	3,546,555	(4,649,080)	3,546,555	(4,649,080)
	- Loans	(14,765,294)	(18,369,810)	(14,903,579)	(18,136,127)
	- Acceptance receivables	(1,659,709)	1,004,505	(1,659,709)	1,004,505
	- Consumer financing receivables	-	-	(2,900,948)	(1,796,613)
	Increase/(decrease) in liabilities:				
	- Deposits from customers	20,175,284	8,635,727	20,169,736	8,120,334
	- Deposits from other banks	4,199,021	(745,565)	4,199,021	(745,565)
	- Securities sold under repurchase agreement	(9,137,863)	14,364,099	(9,137,863)	14,364,099
	- Acceptance payables	1,659,709	(1,004,505)	1,659,709	(1,004,505)
	- Taxes payable	(128,361)	50,625	(124,448)	53,293
	Net cash provided from/(used in) operating activities	11,086,229	(348,303)	8,221,937	(1,796,976)
B.	Cash flows from investing activities:				
	Purchase of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	(55,420,337)	(15,393,347)	(55,895,912)	(15,393,347)
	Sell of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	49,133,878	10,092,371	49,133,878	10,092,371
	Addition in investments	(20,000)	-	(20,000)	-
	Proceeds from sale of fixed assets	8,382	5,782	8,382	5,848
	Acquisition of fixed assets	(481,194)	(269,888)	(512,900)	(284,346)
	Acquisition of intangible assets	(440,215)	(410,064)	(441,438)	(418,963)
	Addition of investment in subsidiary	-	(300,000)	-	-
	Net cash used in investing activities	(7,219,486)	(6,275,146)	(7,727,990)	(5,998,437)
C.	Cash flows from financing activities:				
	Issuance treasury shares	129,455	-	129,455	-
	Payment from borrowings	(2,463,520)	-	(10,235,264)	(1,822,601)
	Marketable securities issued	-	-	1,000,000	1,000,000
	Addition of borrowings	2,601,500	2,463,520	13,423,500	4,683,520
	Payment of principal and interest from bonds and marketable securities issued	(1,017,199)	(533,176)	(1,792,236)	(584,851)
	Addition of shares equity	530	-	530	-
	Dividend paid	(3,084,362)	(2,871,842)	(3,106,040)	(2,871,842)
	Payment of subordinated loans	(83,000)	(75,000)	(83,000)	(75,000)
	Payment of lease liabilities	(160,305)	-	(179,750)	-
	Net cash (used in)/provided from financing activities	(4,076,901)	(1,016,498)	(842,805)	329,226
	Effects on exchange rate differences in cash and cash equivalent	203,035	(102,346)	203,035	(102,346)
	Net decrease in cash and cash equivalent	(7,123)	(7,742,293)	(145,823)	(7,568,533)
	Cash and cash equivalent at beginning of the year	24,281,375	32,023,668	24,483,182	32,051,715
	Cash and cash equivalent at end of the year	24,274,252	24,281,375	24,337,359	24,483,182
	Cash and cash equivalent consist of:				
	Cash	3,649,991	3,928,228	3,650,137	3,928,446
	Current accounts with Bank Indonesia	9,990,709	13,180,254	9,990,709	13,180,254
	Current accounts with other banks	2,446,256	2,501,677	2,508,917	2,703,266
	Placement with other banks and Bank Indonesia				
	- mature within three months or less since acquisition date	5,047,395	4,541,702	5,047,695	4,541,702
	Bank Indonesia Rupiah Securities				
	- mature within three months or less since acquisition date	3,139,901	129,514	3,139,901	129,514
	Total cash and cash equivalents	24,274,252	24,281,375	24,337,359	24,483,182
	Supplemental cash flows information:				
	Activities not affecting cash flows	-	-	-	-

EARNING ASSETS QUALITY AND OTHER INFORMATIONS
 31 December 2024 and 2023

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA											
		2024					2023						
		Pass	Special Mention	Substandard	Doubtful	Loss	TOTAL	Pass	Special Mention	Substandard	Doubtful	Loss	TOTAL
I. RELATED PARTIES													
1.	Interbank placement												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	61,053	-	-	-	-	61,053	24,729	-	-	-	-	24,729
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables on securities purchased under resell agreement (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables												
7.	Loans and Sharia Financing												
	a. Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)*												
	i. Rupiah	892,495	-	-	-	-	892,495	1,108,515	-	-	-	-	1,108,515
	ii. Foreign currency	1,449	-	-	-	-	1,449	1,386	-	-	-	-	1,386
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investment	778,716	-	-	-	-	778,716	778,716	-	-	-	-	778,716
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES													
1.	Interbank placement												
	a. Rupiah	5,566	-	-	-	-	5,566	150,474	-	-	-	-	150,474
	b. Foreign currency	2,577,925	-	-	-	-	2,577,925	2,606,723	-	-	-	8,711	2,615,434
2.	Spot and derivative/forward receivables												
	a. Rupiah	971,483	-	-	-	-	971,483	509,849	-	-	-	-	509,849
	b. Foreign currency	213,407	-	-	-	-	213,407	339,165	-	-	-	-	339,165
3.	Marketable securities												
	a. Rupiah	74,776,794	-	-	-	-	74,776,794	52,896,756	-	-	-	15,000	52,911,756
	b. Foreign currency	6,910,781	-	-	-	-	6,910,781	5,984,622	-	-	-	-	5,984,622
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	11,647,610	-	-	-	-	11,647,610	21,103,222	-	-	-	-	21,103,222
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables on securities purchased under resell agreement (reverse repo)												
	a. Rupiah	1,612,832	-	-	-	-	1,612,832	5,159,387	-	-	-	-	5,159,387
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	2,761,800	-	-	-	-	2,761,800	1,102,091	-	-	-	-	1,102,091
7.	Loans and Sharia Financing												
	a. Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	24,514,107	581,907	64,426	101,165	1,283,050	26,544,655	20,089,977	580,125	80,247	216,315	941,809	21,908,473
	ii. Foreign currency	433,742	2,474	-	-	-	436,216	596,934	248,106	-	-	-	845,040
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)*												
	i. Rupiah	148,192,772	4,793,080	482,546	437,090	1,527,599	155,433,087	145,442,734	6,347,648	374,577	499,330	1,831,368	154,495,657
	ii. Foreign currency	32,397,587	2,995,306	-	-	-	35,392,893	25,400,623	2,912,343	-	-	133,657	28,446,623
	c. Restructured loans												
	i. Rupiah	6,324,650	1,826,557	186,438	160,476	1,526,640	10,024,761	9,102,990	3,371,306	221,829	471,545	1,899,294	15,066,964
	ii. Foreign currency	263,222	2,995,306	-	-	-	3,258,528	412,817	3,160,448	-	-	133,657	3,706,922
8.	Investment	22,990	-	450	-	774	24,214	3,489	-	425	-	300	4,214
9.	Other receivable	680,413	-	-	-	-	680,413	677,956	-	-	-	429,499	1,107,455
10.	Commitments and contingencies												
	a. Rupiah	87,361,400	201,423	34,155	24,395	104,812	87,726,185	79,672,763	386,304	15,991	24,890	12,345	80,112,293
	b. Foreign currency	24,702,407	131	-	-	-	24,702,538	24,118,043	11,595	-	-	-	24,129,638
III. OTHER INFORMATION													
1.	Assets pledged as collateral												
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets						82,693						109,693

* point a and b include property loans and/or restructured loans

ALLOWANCES FOR IMPAIRMENT LOSSES
31 December 2024 and 2023

(in million Rupiah)

BANK CIMB NIAGA											
No.	Description	2024					2023				
		Allowance for Impairment Losses			Required Allowance for Impairment Losses on Earning Assets		Allowance for Impairment Losses			Required Allowance for Impairment Losses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	-	-	-	26,445	-	3	-	8,711	27,819	8,711
2.	Spot and derivatives/forward receivables	-	-	-	11,849	-	-	-	-	8,490	-
3.	Marketable securities	840	-	-	78,097	-	2,865	-	36,295	81,954	15,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	116,476	-	-	-	-	211,032	-
5.	Receivable on securities purchased under resell agreement (reverse repo)	-	-	-	16,128	-	-	-	-	51,594	-
6.	Acceptance receivables	1,157	786	7,890	27,501	-	390	797	7,451	10,811	-
7.	Loans and financing	1,643,747	999,024	7,808,355	2,139,564	2,611,842	1,812,847	1,295,281	8,797,579	1,899,329	2,740,300
8.	Investments	229	-	842	8,017	842	-	30	525	7,822	364
9.	Other receivable	-	-	-	6,804	-	-	-	429,499	6,780	429,499
10.	Commitments and contingencies	69,332	32,833	78,885	76,711	132,210	321,260	29,690	36,418	69,068	47,084

FINANCIAL RATIOS			
31 December 2024 and 2023			
No.	ACCOUNTS	2024	2023
PROFITABILITY RATIO			
Consolidated			
1.	Capital Adequacy Ratio (CAR)	23.34%	24.02%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	0.96%	1.17%
3.	Non-Performing Earning Assets to Total Earning Assets	0.94%	1.14%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	3.22%	4.14%
5.	Gross NPL	1.76%	1.96%
6.	Net NPL	0.69%	0.71%
7.	Return on Asset (ROA)	2.53%	2.59%
8.	Return on Equity (ROE)	14.34%	15.02%
9.	Net Interest Margin (NIM)	4.09%	4.40%
10.	Operating Expenses to Operating Revenues (BOPO)	74.02%	71.47%
11.	Cost to Income Ratio (CIR)	44.32%	44.83%
12.	Loan to Deposit Ratio (LDR)	86.28%	89.30%
Bank CIMB Niaga			
1.	Capital Adequacy Ratio (CAR)	22.96%	23.53%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	0.95%	1.17%
3.	Non-Performing Earning Assets to Total Earning Assets	0.94%	1.14%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	3.25%	4.17%
5.	Gross NPL	1.79%	1.99%
6.	Net NPL	0.69%	0.71%
7.	Return on Asset (ROA)	2.44%	2.48%
8.	Return on Equity (ROE)	14.50%	15.13%
9.	Net Interest Margin (NIM)	3.85%	4.20%
10.	Operating Expenses to Operating Revenues (BOPO)	74.03%	71.79%
11.	Cost to Income Ratio (CIR)	45.24%	46.22%
12.	Loan to Deposit Ratio (LDR)	82.43%	86.19%
COMPLIANCE-Bank CIMB Niaga			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related Parties	-	-
	ii. Non-Related Parties	-	-
	b. Percentage Lending in Excess of Legal Lending Limit		
	i. Related Parties	-	-
	ii. Non-Related Parties	-	-
2.	Statutory Reserve Requirement*		
	a. Primary Statutory Reserve (Rupiah)		
	- Daily	3.26%	5.70%
	- Average	6.68%	8.97%
	b. Statutory Reserve (Foreign Currency)	4.14%	4.09%
3.	Overall Net Open Position (NOP) **	2.09%	3.05%
<p>* As of 31 December 2024, Minimum Statutory Reserves of Bank CIMB Niaga are in accordance with Bank Indonesia Regulations No. 24/04/PBI/2022 which effective on 1 March 2022 and Regulation of Members of the Board of Governors of Bank Indonesia Number 12 Year 2023 which effective on 1 October 2023 concerning Minimum Reserve Requirements in Rupiah and Foreign Currencies for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.</p> <p>** The calculation of NOP including statement of financial position's accounts and administrative accounts.</p>			

SPOT AND DERIVATIVE/FORWARD TRANSACTIONS
31 December 2024

(in million Rupiah)

No.	TRANSACTIONS	BANK CIMB NIAGA				
		Notional Amount	Purposes		Derivative Receivables and Payables	
			Hedging	Trading	Receivables	Payables
A.	Exchange Rate Related					
	1. Spot	4,362,083	-	4,362,083	3,969	2,718
	2. Forward	30,288,148	-	30,288,148	106,342	100,636
	3. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	4,380,707	-	4,380,707	75,474	78,277
	4. Future	-	-	-	-	-
	5. Swap	47,469,668	-	47,469,668	124,290	323,677
	6. Other	-	-	-	-	-
B.	Interest Rate Related					
	1. Forward	-	-	-	-	-
	2. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
	3. Future	5,298,474	-	5,298,474	21,755	3,552
	4. Swap	72,349,325	5,157,569	67,191,756	820,141	397,770
	5. Other	1,354,700	-	1,354,700	32,919	-
C.	Others	-	-	-	-	-
	TOTAL	165,503,105	5,157,569	160,345,536	1,184,890	906,630

PRIME LENDING RATE 31 December 2024							
BANK CIMB NIAGA							
	Based on Business Segments (% p.a.)						
	Non-MSME Credit		MSME Credit			Mortgage	Non-Housing Loans
	Corporate	Retail	Medium	Small	Micro		
Cost of Funds for Lending (COFL) (%)	3.64	3.64	3.64	3.64	N/A	3.64	3.64
Overhead Expense (%)	2.92	3.48	3.48	3.48	N/A	3.53	6.78
Profit Margin (%)	1.69	1.88	1.88	1.88	N/A	0.94	1.55
Prime Lending Rate (PLR) (COFL + Overhead Expense + Profit Margin) (%)	8.25	9.00	9.00	9.00	N/A	8.11	11.97

Category	Definition of Lending Category	Indicator of Lending Category
Corporate	Lending is granted to business entities or non-retail and non-MSME companies that meet the criteria of the Corporate segment at Bank CIMB Niaga.	Total Credit Ceiling > Rp 15 billion or Annual sales > Rp 50 billion or in accordance with Bank CIMB Niaga policy.
Retail	Lending is granted to business entities or non-corporate companies and individuals that meet the criteria of the Retail segment at Bank CIMB Niaga.	Total Credit Ceiling ≤ Rp 15 billion or Annual sales revenue ≤ Rp 50 billion or in accordance with Bank CIMB Niaga policy.

Description:

1. The Prime Lending Rate (PLR) is determined by Conventional Commercial Bank based on various factors, including the benchmark interest rate set by the competent authority, cost of funds for lending, overhead expenses, profit margin, and the development of economic conditions.
2. The Prime Lending Rate (PLR) does not take into account the estimated risk premium component, the amount of which depends on the Conventional Commercial Bank's assessment of the risk for each debtor or group of debtors.
3. The Prime Lending Rate (PLR) for non-housing loans is the prime lending for loans without collateral (*Kredit Tanpa Agunan*).

*) In accordance with POJK No.13 of 2024 regarding Transparency and Publication of Basic Credit Interest Rates for Conventional Commercial Bank.

BOARD OF COMMISSIONERS AND DIRECTORS
Board of Commissioners

• President Commissioner	: Didi Syafruddin Yahya
• Vice President Commissioner	: Glenn Muhammad Surya Yusuf
• Independent Commissioner	: Sri Widowati
• Independent Commissioner	: Dody Budi Waluyo *)
• Independent Commissioner	: Farina J. Situmorang
• Commissioner	: Vera Handajani
• Commissioner	: Novan Amirudin **)

Directors

• President Director	: Lani Darmawan
• Director	: Lee Kai Kwong
• Director	: Henky Sulistyio
• Director	: John Simon
• Director	: Rusly Johannes
• Director	: Pandji Pratama Djajanegara
• Director	: Tjioe Mei Tjuen
• Director	: Joni Raini
• Director	: Noviady Wahyudi
• Compliance Director	: Fransiska Oei

*) Appointed on Annual GMS dated 3 April 2024 and effective on 21 August 2024

***) Appointed on Extraordinary GMS dated 25 October 2024 and effective after obtaining approval from OJK and/or fulfillment of the requirements stipulated in the OJK approval

SHAREHOLDERS
Ultimate Shareholders

CIMB Group Holdings Berhad, Malaysia
(through CIMB Group Sdn Bhd, Malaysia) 91.44%

Non-ultimate shareholders through capital market (≥ 5 %) Nil

Non-ultimate shareholders not through capital market (≥ 5 %) Nil

The Ultimate Shareholder of PT Bank CIMB Niaga Tbk: CIMB Group Holdings Berhad, Malaysia
Shareholders of CIMB Group Holdings Berhad, Malaysia:

• Khazanah Nasional Berhad, Malaysia	21.54%
• Employee Provident Fund, Malaysia	16.53%
• Others and public	61.93%

Notes:

- The above financial information is derived from the consolidated financial statements of PT Bank CIMB Niaga Tbk (the "Bank") and its Subsidiaries as of 31 December 2024 and 2023 and for the year then ended, which have been prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements as of 31 December 2024 and 2023 and for the year then ended have been audited by the Public Accountant Firm of Rintis, Jumadi, Rianto & Rekan (a member firm of the PwC global network) with the engagement partner: Jimmy Pangestu, S.E., CPA, independent auditor, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified opinion, as stated in its report dated 18 February 2025 (2023: 19 February 2024) which is not included in this publication. The above financial information does not include notes to the consolidated financial statements.
- The financial information above is intended to fulfilled and prepared in accordance with:
 - Financial Services Authority ("FSA") regulation No.37/POJK.03/2019 concerning "Transparency and Publication of Bank Reports".
 - Financial Services Authority ("FSA") circular letter No.09/SEOJK.03/2020 dated 30 June 2020 concerning "Transparency and Publication of Conventional Commercial Bank Reports".
 - Financial Services Authority ("FSA") regulation No.27/2022 dated 28 December 2022 concerning "Minimum Capital Requirements for Commercial Banks".
 - Financial Services Authority ("FSA") regulation No.14/POJK.04/2022 dated 18 August 2022 concerning "Submission of Financial Statements of Issuers or Public Companies".
 - Regulation of the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK which functions were transferred to the Financial Services Authority ("OJK") since 1 January 2013) No. VIII.G.7. which is an Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-347/BL/2012 on "Presentation and Disclosure of Financial Statements of Issuers or Public Companies" which replaces the Decree of the Chairman of Bapepam-LK No. KEP-554/BL/2010 dated 30 December 2010 on "Amendment to the Decree of the Chairman of Bapepam-LK No. KEP-06/PM/2000 dated 13 March 2000 on Guidelines for the Presentation of Financial Statements".
- Basic earnings per share is calculated by dividing net income available to shareholders with the weighted average of ordinary shares outstanding during the period. The weighted average of ordinary shares outstanding is calculated based on the number of ordinary shares outstanding at the position at the end of each month in accordance with data from the Securities Administration Bureau. For the year ended 31 December 2024 and 2023, the calculation of the weighted average of ordinary shares outstanding has considered the number of treasury shares.
- The consolidated financial statements include the financial statements of the Subsidiaries, PT CIMB Niaga Auto Finance, PT CIMB Niaga Sekuritas, Reksa Dana Terproteksi BRI MI Proteksi 102, Reksa Dana Terproteksi Sam Sejahtera Terproteksi 5 and Reksa Dana Terproteksi Bahana Ultima Protected Fund 236. Investment in mutual fund consolidated is pursuant to SFAS 110 (previously SFAS 65).
- Exchange rate as of 31 December 2024: 1 USD = Rp 16,095.0; exchange rate as of 31 December 2023: 1 USD = Rp 15,397.0.

Jakarta, 20 February 2025



Lee Kai Kwong
Director



Lani Darmawan
President Director



FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
PT BANK CIMB NIAGA Tbk
STATEMENTS OF FINANCIAL POSITION
31 December 2024 and 2023

(In million Rupiah)

NO	ACCOUNTS	31 December 2024	31 December 2023
ASSETS			
1.	Cash	66,547	50,463
2.	Placement with Bank Indonesia	4,699,728	3,530,408
3.	Placement with other banks	-	-
4.	Marketable securities	2,225,286	4,925,260
5.	Financing receivables	6,977,261	5,892,575
6.	Profit sharing financing	51,944,152	48,207,237
7.	Lease receivables	1,367,517	1,141,479
8.	Other earning assets	661,517	533,375
9.	Allowance for impairment losses on financial assets -/-	1,730,809	1,570,061
10.	Fixed assets and equipment	24,615	15,631
11.	Non-earning assets	5,948	-
12.	Other assets	1,261,345	20,873
	TOTAL ASSETS	67,503,107	62,747,240
LIABILITIES			
1.	Wadiah deposits	10,910,396	8,830,173
2.	Non-profit sharing investment funds	43,769,902	36,085,958
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other banks	365,267	77,163
5.	Marketable securities issued	391,000	820,000
6.	Other liabilities	303,824	247,697
7.	Profit sharing investment funds	-	-
8.	Operating funds	9,642,459	14,783,350
9.	Retained earnings	2,120,259	1,902,899
	TOTAL LIABILITIES	67,503,107	62,747,240

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
For the Year Ended 31 December 2024 and 2023

(In million Rupiah)

NO	ACCOUNTS	2024	2023
OPERATING INCOME AND EXPENSES			
A. Operational Income and Expenses from Fund Distribution			
1.	Income from fund distribution		
	a. Income from receivables	685,751	816,664
	b. Income from profit sharing	3,681,744	3,301,035
	c. Lease income	121,846	88,515
	d. Others	791,102	711,334
2.	Margin distribution to owners of investment funds -/-		
	a. Non-profit sharing	3,104,058	2,679,161
	b. Profit sharing	-	-
3	Income after margin distribution	2,176,385	2,238,387
B. Other Operating Income and Expenses Other Than Fund Distribution			
1.	Gain/loss on foreign exchange transaction	-	-
2.	Income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-	-
3.	Commission/provision/fees and administrative	452,818	420,945
4.	Other income	192,139	116,737
5.	<i>Wadiah</i> bonus expense -/-	-	-
6.	Allowance for impairment losses on financial assets -/-	475,564	661,686
7.	Losses on operational risk -/-	-	-
8.	Allowance for impairment losses on other assets (non-financial) -/-	-	-
9.	Personnel expenses -/-	158,731	148,872
10.	Other expenses -/-	64,335	54,252
	Other Operating Income/Expenses - Net	(53,673)	(327,128)
	OPERATING INCOME/(LOSS)	2,122,712	1,911,259
NON-OPERATING INCOME AND EXPENSES			
1.	Gain/(loss) on sale of fixed assets and equipment	(407)	47
2.	Other non-operating income/(expenses)	1,183	3,753
	NON-OPERATING INCOME/(LOSS)	776	3,800
CURRENT YEAR INCOME/(LOSS) BEFORE INCOME TAXES		2,123,488	1,915,059
	Income taxes	-	-
NET INCOME/(LOSS) FOR THE CURRENT YEAR		2,123,488	1,915,059
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss	-	-
2.	Items that will be reclassified to profit or loss	8,929	10,282
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT YEAR - NET OF TAX	8,929	10,282
CURRENT YEAR TOTAL COMPREHENSIVE INCOME/(LOSS)		2,132,417	1,925,341

**FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF COMMITMENTS AND CONTINGENCIES**

31 December 2024 and 2023

(In million Rupiah)

NO	ACCOUNTS	31 December 2024	31 December 2023
I.	COMMITMENT RECEIVABLES		
	1 Unused financing facility	-	-
	2 Outstanding spot and derivatives/forward contract (purchased)	-	-
	3 Others	-	-
II.	COMMITMENT LIABILITIES		
	1 Unused financing facility	4,143,679	4,735,708
	2 Outstanding spot and derivatives/forward contract (sold)	-	-
	3 Others	234,031	121,786
III.	CONTINGENT RECEIVABLES		
	1 Guarantees received	3,598	-
	2 Interest receivables	94,872	69,568
	3 Others	-	-
IV.	CONTINGENT LIABILITIES		
	1 Guarantees issued	1,238,193	1,087,216
	2 Others	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
FINANCIAL RATIOS
31 December 2024 and 2023

No	ACCOUNTS	2024	2023
1.	Total Sharia Business Unit (UUS) assets to total Conventional Bank assets which owning UUS	19.26%	19.13%
2.	Non-performing earning assets to total earning assets	1.53%	0.97%
3.	Allowance for impairment losses of financial assets to earning assets	2.68%	2.53%
4.	Non-Performing Financing (NPF) gross	1.66%	1.09%
5.	Non-Performing Financing (NPF) net	0.82%	0.48%
6.	Return on Assets (ROA)	3.24%	3.03%
7.	Profit sharing financing to total financing	86.16%	87.27%
8.	Financing to Deposit Ratio (FDR)	109.64%	122.44%

Notes:

- The financial statement of Sharia Business Unit is presented to comply with Financial Services Authority (FSA) regulation No.37/POJK.03/2019 dated 19 December 2019 concerning "Transparency and Publication of Bank Reports", and prepared in accordance with Financial Services Authority (FSA) circular letter No.10/SEOJK.03/2020 dated 1 July 2020 concerning "Transparency and Publication Report of Sharia Bank and Sharia Business Unit".
- The above financial information is only for Sharia Business Unit owned by PT Bank CIMB Niaga Tbk and not including sharia contract owned by Subsidiaries.

Jakarta, 20 February 2025



Prof. DR. M. Quraish Shihab, MA
Chairman of Sharia Supervisory Board



Pandji Pratama Djajanegara
Director

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF MARGIN DISTRIBUTIONS
For the Year Ended 31 December 2024

(In million Rupiah)

Net Revenue Sharing					
Type of funding	Average balance	Revenue to be distributed	Depositor's portion		
			Nisbah (%)	Total margin distribution	Rate of return indication (%)
1. Liabilities to other banks	-	-	-	-	-
2. <i>Mudharabah</i> current account					
a. Bank	141	1	-	-	-
b. Non-Bank	9,266,193	47,697	58.08%	28,218	3.71%
3. <i>Mudharabah</i> saving account					
a. Bank	-	-	-	-	-
b. Non-Bank	11,285,864	58,093	26.95%	17,722	1.91%
4. <i>Mudharabah</i> time deposit					
a. Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
b. Non-Bank					
- 1 month	9,545,132	49,133	71.90%	40,439	5.15%
- 3 months	6,998,923	36,027	76.09%	31,993	5.56%
- 6 months	487,416	2,509	67.08%	1,964	4.90%
- 12 months	159,774	822	55.53%	541	4.12%
5. Financing received	-	-	-	-	-
Total	37,743,443	194,282		120,877	

Type of fund distribution	Average balance	Revenue received
1. Placement with other banks	-	-
2. <i>Murabahah</i> receivables		
a. Bank	-	-
b. Non-Bank	4,080,881	31,877
3. <i>Istishna</i> receivables		
a. Bank	-	-
b. Non-Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non-Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non-Bank	-	-
6. <i>Mudharabah</i> financing		
a. Bank	321,168	2,371
b. Non-Bank	-	-
7. <i>Musarakah</i> financing		
a. Bank	-	-
b. Non-Bank	49,807,178	289,532
8. Lease financing		
a. Bank	-	-
b. Non-Bank	1,388,811	10,267
9. Other financing		
a. Bank	-	-
b. Non-Bank	5,282,272	40,950
Total	60,880,310	374,997

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF MARGIN DISTRIBUTIONS
For the Year Ended 31 December 2024

(In million Rupiah)

Profit Sharing					
Type of funding	Average balance	Revenue to be distributed	Depositor's portion		
			Nisbah (%)	Total margin distribution	Rate of return indication (%)
1. Liabilities to other banks	-	-	-	-	-
2. <i>Mudharabah</i> current account					
a. Bank	-	-	-	-	-
b. Non-Bank	-	-	-	-	-
3. <i>Mudharabah</i> saving account					
a. Bank	-	-	-	-	-
b. Non-Bank	-	-	-	-	-
4. <i>Mudharabah</i> time deposit					
a. Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
b. Non-Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
5. Financing received	-	-	-	-	-
Total	-	-	-	-	-

Type of fund distribution	Average balance	Revenue received
1. Placement with other banks	-	-
2. <i>Murabahah</i> receivables		
a. Bank	-	-
b. Non-Bank	-	-
3. <i>Istishna</i> receivables		
a. Bank	-	-
b. Non-Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non-Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non-Bank	-	-
6. <i>Mudharabah</i> financing		
a. Bank	-	-
b. Non-Bank	-	-
7. <i>Musarakah</i> financing		
a. Bank	-	-
b. Non-Bank	-	-
8. Lease financing		
a. Bank	-	-
b. Non-Bank	-	-
9. Other financing		
a. Bank	-	-
b. Non-Bank	-	-
Total	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF SOURCES AND DISTRIBUTIONS OF ZAKAT AND WAQF FUNDS

31 December 2024 and 2023

(in million Rupiah)

NO	DESCRIPTION	31 December 2024	31 December 2023
A. Source and Distribution of Zakat Funds			
1.	Receipt of zakat funds originating from:		
	a. UUS Internal	-	-
	b. UUS External	492	529
	Total receipts	492	529
2.	Distribution of zakat funds to zakat management entities:		
	a. Amil zakat institution	217	404
	b. Amil zakat agency	100	-
	Total distributions	317	404
B Source and Distribution of Waqf Funds			
1.	Receipt of waqf funds originating from		
	a. UUS Internal	-	-
	b. UUS External	41,285	30,388
	Total receipts	41,285	30,388
2.	Distribution of waqf funds to waqf management entities		
	a. Indonesian Waqf Board	-	-
	b. Dompot Dhuafa	31,997	18,160
	c. Rumah Wakaf Indonesia Bandung (RW)	3,454	2,044
	d. Others	5,834	10,184
	Total distributions	41,285	30,388

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF SOURCES AND DISTRIBUTIONS OF BENEVOLENCE FUNDS

Per 1 January - 31 December 2024 and 2023

(in million Rupiah)

NO.	DESCRIPTION	31 December 2024	31 December 2023
1.	Beginning balance of benevolence fund	30,807	26,619
2.	Receipt of benevolence funds		
	a. Infaq and alms	-	-
	b. Productive benevolence refund	23	29
	c. Fine	8,760	11,433
	d. Non-halal receipts	-	167
	e. Others	-	50
	Total Receipts	8,783	11,679
3.	Distributions of benevolent funds		
	a. Productive benevolence fund	25	39
	b. Donations	7,247	7,136
	c. Other uses for public interest	320	316
	Total Distributions	7,592	7,491
4.	(Decrease)/Increase of benevolence funds	1,191	4,188
5.	Ending balance of benevolence fund	31,998	30,807