

STATEMENTS OF FINANCIAL POSITION
30 June 2024 and 31 December 2023

(in million Rupiah)

No.		ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
			30 June 2024	31 December 2023	30 June 2024	31 December 2023
ASSETS						
1.	Cash	4,047,740	3,928,228	4,047,922	3,928,446	
2.	Placement with Bank Indonesia	14,447,681	17,432,996	14,447,681	17,432,996	
3.	Placement with other banks	2,895,315	2,790,637	2,958,817	2,992,226	
4.	Spot and derivatives/forward receivables	1,120,300	849,014	1,120,300	849,014	
5.	Marketable securities	78,056,196	58,896,378	78,180,034	58,896,378	
6.	Securities sold under repurchase agreement (repo)	13,703,874	21,103,222	13,703,874	21,103,222	
7.	Receivables on securities purchased under resale agreement (reverse repo)	1,912,529	5,159,387	1,912,529	5,159,387	
8.	Acceptance receivables	1,510,268	1,102,091	1,510,268	1,102,091	
9.	Loans	150,078,497	151,564,403	158,998,312	158,128,579	
10.	Sharia financing	58,083,384	55,241,291	58,083,384	55,241,291	
11.	Investments	782,930	782,930	4,214	4,214	
12.	Other financial assets	5,219,286	5,402,496	5,363,321	5,508,323	
13.	Allowance for impairment losses on financial assets -/-					
	a. Marketable securities	(36,818)	(39,160)	(36,818)	(39,160)	
	b. Loans and Sharia Financing	(11,435,028)	(11,905,707)	(11,634,566)	(12,047,483)	
	c. Others	(527,218)	(518,876)	(527,218)	(518,876)	
14.	Intangible assets	4,538,259	4,306,093	4,599,447	4,366,593	
	Accumulated amortisation on intangible assets -/-	(2,469,077)	(2,252,619)	(2,512,724)	(2,291,937)	
15.	Fixed assets and equipment	9,058,978	9,426,276	9,220,323	9,563,327	
	Accumulated depreciation on fixed assets and equipment -/-	(2,350,496)	(2,730,888)	(2,419,898)	(2,788,591)	
16.	Non productive assets					
	a. Abandoned properties	6,133	-	6,133	-	
	b. Foreclosed assets	109,693	109,693	328,944	236,480	
	c. Suspense accounts	53,195	51,437	53,195	51,437	
	d. Inter-office assets	93,673	28,385	93,846	28,385	
17.	Other assets	8,990,100	7,213,658	9,192,846	7,462,891	
TOTAL ASSETS		337,889,394	327,941,365	346,694,166	334,369,233	
LIABILITIES AND EQUITY						
LIABILITIES						
1.	Current accounts	83,428,648	74,075,257	83,010,791	73,201,803	
2.	Saving accounts	79,874,416	77,430,824	79,874,416	77,430,824	
3.	Time deposits	86,959,099	85,229,043	86,959,099	85,229,043	
4.	Electronic Money	123,409	114,364	123,409	114,364	
5.	Liabilities to Bank Indonesia	-	-	-	-	
6.	Liabilities to other banks	2,627,256	1,760,447	2,627,256	1,760,447	
7.	Spot and derivatives/forward payables	1,319,485	540,051	1,319,485	540,051	
8.	Liabilities on securities sold under repurchase agreement (repo)	13,224,860	20,426,826	13,224,860	20,426,826	
9.	Acceptance payables	1,510,268	1,102,091	1,510,268	1,102,091	
10.	Marketable securities issued	1,457,209	1,456,095	1,756,610	2,453,321	
11.	Borrowings	3,275,000	2,463,520	9,676,165	6,288,525	
12.	Security deposits	197,947	229,845	197,947	229,845	
13.	Inter-office liabilities	-	-	-	-	
14.	Other liabilities	16,149,527	15,653,941	16,683,037	16,254,722	
15.	Minority Interest	-	-	162,853	144,827	
TOTAL LIABILITIES		290,147,124	280,482,304	297,126,196	285,176,689	
EQUITY						
16.	Paid-in capital					
	a. Authorised capital	2,900,530	2,900,000	2,900,530	2,900,000	
	b. Unpaid capital -/-	(1,287,743)	(1,287,743)	(1,287,743)	(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	83,379	137,123	83,379	137,123	
18.	Other comprehensive income					
	a. Gains	4,183,421	4,187,983	4,195,387	4,197,306	
	b. Losses -/-	(1,129,207)	(1,036,654)	(1,129,207)	(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 period	3,317,107	6,168,723	3,406,681	6,474,195	
	c. Dividends paid -/-	(3,084,362)	(2,871,842)	(3,084,362)	(2,871,842)	
TOTAL EQUITY		47,742,270	47,459,061	49,567,970	49,192,544	
TOTAL LIABILITIES AND EQUITY		337,889,394	327,941,365	346,694,166	334,369,233	

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Period Ended 30 June 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	11,119,963	10,468,976	11,850,391	11,004,209
2.	Interest Expenses	(5,014,897)	(4,046,652)	(5,194,897)	(4,169,274)
	Net Interest Income (Expense)	6,105,066	6,422,324	6,655,494	6,834,935
B. Other Operating Income and Expenses					
	Gain/(loss) on increase/(decrease) in fair value of financial assets	(729,364)	(435,541)	(728,367)	(435,541)
	Gain/(loss) on decrease/(increase) in fair value of financial liabilities	420,789	130,217	420,789	130,217
	Gain/(loss) on sale of financial assets	95,066	604,762	94,069	604,602
	Gain/(loss) on spot and derivatives/forward transactions (realised)	(20,238)	425,175	(20,238)	425,175
	Gain/(loss) on investment under equity method	-	-	-	-
	Gain/(loss) on foreign exchange transaction	1,100,218	418,223	1,100,269	418,038
	Dividend	108,055	82,406	91	-
	Commission/provision/fee and administration	1,487,147	1,699,608	1,631,947	1,792,169
	Other income	406,655	226,290	430,238	249,244
	Allowance for impairment losses on financial assets	(700,288)	(1,370,107)	(874,421)	(1,519,099)
	Losses on operational risk	(368)	(31,519)	(462)	(32,250)
	Personnel expenses	(2,409,180)	(2,343,842)	(2,521,283)	(2,455,264)
	Promotion expenses	(134,405)	(163,222)	(150,877)	(173,749)
	Other expenses	(1,508,060)	(1,698,560)	(1,676,632)	(1,789,619)
	Other Operating Income (Expenses) - Net	(1,883,973)	(2,456,110)	(2,294,877)	(2,786,077)
	OPERATING INCOME	4,221,093	3,966,214	4,360,617	4,048,858
NON OPERATING INCOME (EXPENSES)					
1.	Gain/(loss) on sale of fixed assets and equipment	(14,368)	1,400	(14,366)	1,400
2.	Other non operating income/(expenses)	19,644	11,236	46,171	101,638
	NON OPERATING INCOME/(LOSS)	5,276	12,636	31,805	103,038
	CURRENT PERIOD INCOME/(LOSS) BEFORE INCOME TAXES	4,226,369	3,978,850	4,392,422	4,151,896
	Income Taxes				
a.	Estimated tax for current period -/-	(711,755)	(835,043)	(770,416)	(823,282)
b.	Deferred tax income/(expenses)	(197,507)	(24,439)	(176,139)	(58,682)
	NET INCOME/(LOSS) FOR THE CURRENT PERIOD	3,317,107	3,119,368	3,445,867	3,269,932
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss	(4,562)	1,176	(1,388)	(1,423)
a.	Revaluation surplus of fixed assets	(4,562)	1,176	(4,562)	1,176
b.	Gain/(loss) on remeasurement of defined benefit program	-	-	3,174	(2,599)
c.	Others	-	-	-	-
2.	Items that will be reclassified to profit or loss	(92,553)	471,028	(92,553)	471,028
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	(92,553)	471,028	(92,553)	471,028
c.	Others	-	-	-	-
	Other comprehensive income for the current period - net of tax	(97,115)	472,204	(93,941)	469,605
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	3,219,992	3,591,572	3,351,926	3,739,537
	Current period net income/(loss) attributable to:				
	Owner	3,317,107	3,119,368	3,406,681	3,232,763
	Minority interest	-	-	39,186	37,169
	CURRENT PERIOD NET INCOME/(LOSS)	3,317,107	3,119,368	3,445,867	3,269,932
	Current period total comprehensive income/(loss) attributable to:				
	Owner	3,219,992	3,591,572	3,312,209	3,702,758
	Minority Interest	-	-	39,717	36,779
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	3,219,992	3,591,572	3,351,926	3,739,537
	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)	132.07	125.12	135.64	129.67

COMMITMENTS AND CONTINGENCIES
30 June 2024 and 31 December 2023

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		30 June 2024	31 December 2023	30 June 2024	31 December 2023
I.	COMMITMENT RECEIVABLES				
1.	Unused borrowing/financing facility	-	-	-	-
2.	Outstanding spot and derivatives/forward (purchased)	92,201,027	84,172,685	92,201,027	84,172,685
3.	Others	338,963	-	338,963	-
II.	COMMITMENT LIABILITIES				
1.	Unutilised portion of loan/financing facilities to debtors				
i.	Committed	18,467,002	12,381,050	18,467,002	12,381,050
ii.	Uncommitted	85,158,565	84,871,291	85,158,565	84,871,291
2.	Outstanding irrevocable L/C	1,566,013	1,625,442	1,566,013	1,625,442
3.	Outstanding spot and derivatives/forward (sold)	93,761,895	99,541,127	93,761,895	99,541,127
4.	Others	1,394,933	4,701	1,394,933	4,701
III.	CONTINGENT RECEIVABLES				
1.	Guarantees received	33,689	33,576	33,689	33,576
2.	Interest receivable	646,555	607,456	646,555	607,456
3.	Others	-	-	-	-
IV.	CONTINGENT LIABILITIES				
1.	Guarantees issued	5,435,893	5,364,148	5,435,893	5,364,148
2.	Others	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO (CAR)									
30 June 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)	43,651,894	46,210,848	40,168,775	42,478,122				
	1 Common Equity Tier (CET 1)	43,651,894	46,210,848	40,168,775	42,478,122				
	1.1 Paid in Capital (after deducting Treasury Shares)	1,607,138	1,607,138	1,365,556	1,365,556				
	1.2 Disclosed Reserves								
	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	4,176,647	4,176,647	4,181,209	4,181,209				
	1.2.1.2 Other disclosed reserve								
	1.2.1.2.1 Share premium	7,218,382	7,218,382	7,185,505	7,185,505				
	1.2.1.2.2 General reserve	351,538	371,525	351,538	351,538				
	1.2.1.2.3 Previous period profit	32,193,891	33,933,787	29,104,938	30,559,349				
	1.2.1.2.4 Current period profit	3,317,107	3,406,681	3,119,368	3,232,763				
	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	971,823	971,823	677,700	677,700				
	1.2.2.2 Other disclosed reserve								
	1.2.2.2.1 Share discount	-	-	-	-				
	1.2.2.2.2 Previous period loss	-	-	-	-				
	1.2.2.2.3 Current period 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	161,083	183,097	119,355	122,500				
	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	1,232,006	1,261,670	1,493,693	1,509,994				
	1.4.2 Goodwill	-	-	-	-				
	1.4.3 Intangible assets	2,069,182	2,086,723	2,069,876	2,087,605				
	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)	2,251,307	2,347,633	2,138,973	2,206,251				
1	Capital instrument in the Form of Share or others which can be calculated as Tier 2	28,789	28,789	66,702	66,702				
2	Share premium/Share discount	-	-	-	-				
3	General reserve of required regulatory provision on productive asset (max.1.25% of RWA for Credit Risk)	2,222,518	2,318,844	2,072,271	2,139,549				
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		45,903,201	48,558,481	42,307,748	44,684,373				

STATEMENTS OF CASH FLOWS
For the Period Ended 30 June 2024 and 2023

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2024	2023	2024	2023
A.	Cash flows from operating activities:				
	Receipts of interest, fees and commissions income	13,088,288	11,874,731	13,960,151	12,502,026
	Payments of interests, fees and commissions	(4,927,399)	(3,881,963)	(5,086,993)	(3,975,679)
	Other operating income received	406,655	226,290	430,238	249,244
	Gains of foreign exchange and derivative transactions - net	1,064,243	1,391,147	1,064,294	1,390,962
	Other operating expenses paid	(4,495,179)	(2,168,053)	(4,920,279)	(2,372,227)
	Non operating incomes - net	213,561	93,436	132,645	101,105
	Cash flow before changes in operating assets and liabilities	5,350,169	7,535,588	5,580,056	7,895,431
	Changes in assets and liabilities:				
	Decrease/(increase) in assets:				
	- Fair value through profit or loss marketable securities and Government Bonds	(4,492,667)	(3,514,040)	(4,616,504)	(3,514,200)
	- Securities purchased under resale agreement	3,246,858	(4,671,746)	3,246,858	(4,671,746)
	- Loans	(2,525,808)	(8,627,293)	(2,733,738)	(8,810,287)
	- Acceptance receivables	(408,177)	1,083,607	(408,177)	1,083,607
	- Consumer financing receivables	-	-	(2,264,080)	(1,025,941)
	Increase/(decrease) in liabilities:				
	- Deposits from customers	13,250,649	8,605,413	13,706,246	8,374,426
	- Deposits from other banks	866,809	(685,195)	866,809	(685,195)
	- Securities sold under repurchase agreement	(7,201,966)	7,957,366	(7,201,966)	7,957,366
	- Acceptance payables	408,177	(1,083,606)	408,177	(1,083,606)
	- Taxes payable	(75,111)	(52,704)	(75,835)	(53,651)
	Income tax paid during the period	(712,151)	(953,280)	(752,834)	(1,063,703)
	Net cash provided from operating activities	7,706,782	5,594,110	5,755,012	4,402,501
B.	Cash flows from investing activities:				
	Purchase of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	(23,878,901)	(7,751,841)	(23,878,901)	(7,751,841)
	Sell of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	15,653,127	6,394,828	15,653,127	6,394,828
	Proceeds from sale of fixed assets	8,382	2,040	8,382	2,041
	Acquisitions of fixed assets	(235,038)	(94,100)	(252,030)	(98,510)
	Acquisitions of intangible assets	(240,878)	(215,689)	(241,566)	(217,309)
	Addition of investment in subsidiary	-	(300,000)	-	-
	Net cash used in investing activities	(8,693,308)	(1,964,762)	(8,710,988)	(1,670,791)
C.	Cash flows from financing activities:				
	Addition of borrowings	3,275,000	-	8,165,000	870,000
	Marketable securities issued	-	-	(700,000)	1,000,000
	Addition of share capital	530	-	530	-
	Payment of borrowings	(2,463,520)	-	(4,775,898)	(894,150)
	Payment of principle and interest from bonds and marketable securities issued	(58,130)	(350,848)	(82,747)	(368,418)
	Dividend paid	(3,084,362)	(2,871,842)	(3,106,040)	(2,888,334)
	Net cash used in activities	(2,330,482)	(3,222,690)	(499,155)	(2,280,902)
	Effects on exchange rate differences in cash and cash equivalent	433,779	(380,860)	433,779	(380,860)
	Net (decrease)/increase in cash and cash equivalent	(2,883,229)	25,798	(3,021,352)	69,948
	Cash and cash equivalent at the beginning of the period	24,281,375	32,023,668	24,483,182	32,051,715
	Cash and cash equivalent at the end of the period	21,398,146	32,049,466	21,461,830	32,121,663
	Cash and cash equivalent consist of:				
	Cash	4,047,740	4,677,393	4,047,922	4,677,585
	Current accounts with Bank Indonesia	7,738,619	15,175,702	7,738,619	15,175,702
	Current accounts with other banks	2,763,237	3,510,048	2,826,739	3,582,053
	Placement with other banks and Bank Indonesia				
	- mature within three months or less since acquisition date	6,841,140	8,686,323	6,841,140	8,686,323
	Bank Indonesia Rupiah Securities				
	- mature within three months or less since acquisition date	7,410	-	7,410	-
	Total cash and cash equivalents	21,398,146	32,049,466	21,461,830	32,121,663
	Supplemental cash flows information:				
	Activities not affecting cash flows	-	-	-	-

EARNING ASSETS QUALITY AND OTHER INFORMATIONS													
30 June 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	34,787	-	-	-	-	34,787	33,519	-	-	-	-	33,519
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 (UMKM)*												
	i. Rupiah	934,070	-	-	-	-	934,070	704,552	-	-	-	-	704,552
	ii. Foreign currency	1,474	-	-	-	-	1,474	1,349	-	-	-	-	1,349
	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	150,356	-	-	-	-	150,356	150,335	-	-	-	-	150,335
	b Foreign currency	2,700,907	-	-	-	9,265	2,710,172	3,326,194	-	-	-	8,483	3,334,677
2.	Spot and derivative/forward receivables												
	a Rupiah	951,265	-	-	-	-	951,265	337,640	-	-	-	-	337,640
	b Foreign currency	169,035	-	-	-	-	169,035	130,656	-	-	-	-	130,656
3.	Marketable securities												
	a Rupiah	70,158,050	-	-	-	15,000	70,173,050	57,384,753	-	-	-	15,000	57,399,753
	b Foreign currency	7,883,146	-	-	-	-	7,883,146	4,738,888	-	-	-	-	4,738,888
4.	Securities sold under repurchase agreement (repo)												
	a Rupiah	13,703,874	-	-	-	-	13,703,874	13,366,528	-	-	-	-	13,366,528
	b Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables on securities purchased under resell agreement (reverse repo)												
	a Rupiah	1,912,529	-	-	-	-	1,912,529	5,182,053	-	-	-	-	5,182,053
	b Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,510,268	-	-	-	-	1,510,268	1,016,522	6,468	-	-	-	1,022,990
7.	Loans and sharia financing												
	a Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	20,305,746	540,790	58,597	106,601	1,255,338	22,267,072	18,233,858	656,703	70,405	85,906	874,229	19,921,101
	ii. Foreign currency	600,956	1,189	-	-	263,071	865,216	647,901	247,095	-	-	-	894,996
	b Non Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	143,634,687	5,138,551	336,305	486,260	1,871,838	151,467,641	142,688,517	7,156,248	348,598	429,459	2,956,736	153,579,558
	ii. Foreign currency	29,417,046	3,067,215	-	-	142,147	32,626,408	20,469,827	2,862,454	77,956	-	223,220	23,633,457
	c. Restructured loans												
	i. Rupiah	7,932,507	2,061,708	163,371	214,890	2,053,266	12,425,742	10,405,702	4,026,979	214,203	277,923	2,954,292	17,879,099
	ii. Foreign currency	314,568	3,067,215	-	-	405,218	3,787,001	490,404	3,086,723	77,956	-	223,220	3,878,303
8.	Investment	3,489	-	425	-	300	4,214	3,489	-	425	-	300	4,214
9.	Other receivable	1,287,091	-	-	-	429,499	1,716,590	620,909	-	-	-	429,499	1,050,408
10.	Commitments and contingencies												
	a Rupiah	82,141,714	332,618	15,989	26,823	60,115	82,577,259	87,956,460	515,940	16,479	17,457	5,657	88,511,993
	b Foreign currency	28,046,050	4,164	-	-	-	28,050,214	19,200,801	13,316	-	-	-	19,214,117
III.	OTHER INFORMATION												
1.	Assets pledged as collateral												
	a To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets						109,693						216,016

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

ALLOWANCES FOR IMPAIRMENT LOSSES											
30 June 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	14	-	9,265	28,861	9,265	-	-	8,483	35,100	8,483
2.	Spot and derivatives/forward receivables	-	-	-	11,203	-	-	-	-	4,683	-
3.	Marketable securities	520	-	36,298	80,212	15,000	4,688	-	36,281	54,074	15,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	137,039	-	-	-	-	133,665	-
5.	Receivable on securities purchased under resell agreement (reverse repo)	-	-	-	19,125	-	-	-	-	51,821	-
6.	Acceptance receivables	689	663	14,796	14,937	-	295	739	7,078	10,027	323
7.	Loans and financing	1,796,396	1,221,578	8,417,054	1,923,910	3,156,962	2,548,601	1,510,908	9,249,432	1,850,491	3,773,256
8.	Investments	-	30	525	7,822	364	-	30	525	7,822	364
9.	Other receivable	-	-	429,499	12,871	429,499	-	-	429,499	6,209	429,499
10.	Commitments and contingencies	348,387	22,419	11,499	69,512	92,765	394,662	53,411	37,967	68,328	43,320

FINANCIAL RATIOS 30 June 2024 and 2023			
No.	ACCOUNTS	2024	2023
PROFITABILITY RATIO			
Consolidated			
1.	Capital Adequacy Ratio (CAR)	22.70%	23.21%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.25%	1.47%
3.	Non-Performing Earning Assets to Total Earning Assets	1.21%	1.41%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	3.83%	4.84%
5.	Gross NPL	2.15%	2.53%
6.	Net NPL	0.79%	0.75%
7.	Return on Asset (ROA)	2.61%	2.62%
8.	Return on Equity (ROE)	14.78%	15.45%
9.	Net Interest Margin (NIM)	4.21%	4.61%
10.	Operating Expenses to Operating Revenues (BOPO)	72.29%	73.09%
11.	Cost to Income Ratio (CIR)	43.92%	43.29%
12.	Loan to Deposit Ratio (LDR)	85.74%	86.03%
Bank CIMB Niaga			
1.	Capital Adequacy Ratio (CAR)	22.34%	22.73%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.25%	1.46%
3.	Non-Performing Earning Assets to Total Earning Assets	1.21%	1.41%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	3.87%	4.89%
5.	Gross NPL	2.18%	2.56%
6.	Net NPL	0.78%	0.75%
7.	Return on Asset (ROA)	2.56%	2.55%
8.	Return on Equity (ROE)	15.22%	15.75%
9.	Net Interest Margin (NIM)	3.96%	4.42%
10.	Operating Expenses to Operating Revenues (BOPO)	71.75%	72.61%
11.	Cost to Income Ratio (CIR)	44.44%	44.20%
12.	Loan to Deposit Ratio (LDR)	82.04%	83.13%
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*		
	a. Primary Statutory Reserve (Rupiah)		
	- Daily	2.36%	6.45%
	- Average	7.49%	9.02%
	b. Primary Statutory Reserve (Foreign currency)	4.03%	4.06%
3.	Overall Net Open Position (NOP) **	2.49%	2.58%
<p>* As of 30 June 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
30 June 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	5,199,591	-	5,199,591	3,455	1,035
	2. Forward	28,913,437	-	28,913,437	106,314	76,432
	3. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	3,282,354	-	3,282,354	68,230	85,684
	4. Future	-	-	-	-	-
	5. Swap	47,991,334	-	47,991,334	33,617	575,035
	6. Other	-	-	-	-	-
B.	Interest Rate Related					
	1. Forward	-	-	-	-	-
	2. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
	3. Future	1,493,400	-	1,493,400	2,473	10,238
	4. Swap	73,548,729	4,352,811	69,195,918	906,211	571,061
	5. Other	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	160,428,845	4,352,811	156,076,034	1,120,300	1,319,485

PRIME LENDING RATE				
30 June 2024				
BANK CIMB NIAGA				
	Based on Business Segments			
	Corporate Loans	Retail Loans	Consumer Loans	
			Housing Loans	Non Housing Loans
Prime Lending Rate	8.25%	9.00%	7.55%	8.75%

Notes:

- Prime Lending Rate (PLR) is used as the basis in determining lending rate to customer by the Bank. PLR does not take into account the estimated risk premium component which depends on the estimated Bank's assessment towards the risk of each debtor/debtor's group by considering the debtor's financial condition, prospect of loan repayment, prospect of debtor's industry and loan tenor. Thus, the interest rate charged to the debtor may not be the same as PLR.
- Consumer loans of non housing loans do not include the lending of funds through credit cards and loans without collateral (*Kredit Tanpa Agunan/KTA*).
- PLR information at any time can be seen in publications in any office of the Bank and/or website (www.cimbniaga.co.id).

BOARD OF COMMISSIONERS AND DIRECTORS		SHAREHOLDERS	
Board of Commissioners <ul style="list-style-type: none">President Commissioner : Didi Syafruddin YahyaVice President Commissioner : Glenn Muhammad Surya YusufIndependent Commissioner : Sri WidowatiIndependent Commissioner : Dody Budi Waluyo *)Independent Commissioner : Farina J. Situmorang **)Commissioner : Dato' Abdul Rahman Ahmad ***)Commissioner : Vera Handajani		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: <ul style="list-style-type: none">Khazanah Nasional Berhad, Malaysia 21.93%Employee Provident Fund, Malaysia 15.10%Others and public 62.97%	
Directors <ul style="list-style-type: none">President Director : Lani DarmawanDirector : Lee Kai KwongDirector : Henky SulistyDirector : John SimonDirector : Rusly JohannesDirector : Pandji Pratama DjajanegaraDirector : Tjioe Mei TjuenDirector : Joni RainiDirector : Noviadly WahyudiCompliance Director : Fransiska Oei <small>*) Appointed on Annual GMS dated 3 April 2024 and effective after obtaining approval from OJK</small> <small>**) Appointed on Annual GMS dated 10 April 2023 and effective on 25 January 2024</small> <small>***) Resigned effective on 30 June 2024</small>			

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 30 June 2024 and 2023 and for the period ended on that date which were unaudited and 31 December 2023 and for the year ended on that date which were audited, which have been prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements as of 31 December 2023 and for the year ended on that date have been audited by the Public Accountant Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of the PwC global network) with the engagement partner: Jimmy Pangestu, S.E., 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 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.34/POJK.03/2016 dated 22 September 2016 concerning amendment of POJK No.11/POJK.03/2016 concerning "Minimum Capital Adequacy Requirement 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 period ended 30 June 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 and PT CIMB Niaga Sekuritas.
- Exchange rate as of 30 June 2024: 1 USD = Rp 16,375.00; exchange rate as of 31 December 2023: 1 USD = Rp 15,397.00; exchange rate as of 30 June 2023: 1 USD = Rp 14,992.50.

Jakarta, 30 July 2024



Lee Kai Kwong
Director



Lani Darmawan
President Director



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

(In million Rupiah)

NO	ACCOUNTS	30 June 2024	31 December 2023
ASSETS			
1.	Cash	41,427	50,463
2.	Placement with Bank Indonesia	3,015,116	3,530,408
3.	Placement with other banks	-	-
4.	Marketable securities	3,668,088	4,925,260
5.	Financing receivables	6,162,849	5,892,575
6.	Profit sharing financing	50,587,971	48,207,237
7.	Lease receivables	1,332,564	1,141,479
8.	Other earning assets	1,101,690	533,375
9.	Allowance for impairment losses on financial assets -/-	1,704,135	1,570,061
10.	Fixed assets and equipment	15,728	15,631
11.	Non-earning assets	-	-
12.	Other assets	613,267	20,873
	TOTAL ASSETS	64,834,565	62,747,240
LIABILITIES			
1.	Wadiah deposits	9,286,914	8,830,173
2.	Non profit sharing investment funds	38,758,567	36,085,958
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other banks	218,618	77,163
5.	Marketable securities issued	820,000	820,000
6.	Other liabilities	249,851	247,697
7.	Profit sharing investment funds	-	-
8.	Operating funds	14,491,004	16,698,409
9.	Retained earnings	1,009,611	(12,160)
	TOTAL LIABILITIES	64,834,565	62,747,240

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
For the Period Ended 30 June 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	355,494	337,993
	b. Income from profit sharing	1,790,940	1,531,282
	c. Lease income	58,351	39,513
	d. Others	378,694	381,709
2.	Margin distribution to owners of investment funds -/-		
	a. Non Profit Sharing	1,499,561	1,286,367
	b. Profit Sharing	-	-
3	Income after margin distribution	1,083,918	1,004,130
B. Other Operating Income and Expenses Other Than Fund Distribution			
1.	Gain/loss on foreign exchange transaction	649	-
2.	Income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-	-
3.	Commission/provision/fees and administrative	229,868	155,990
4.	Other income	77,012	54,021
5.	Wadiah bonus expense -/-	-	-
6.	Allowance for impairment losses on financial assets -/-	268,618	503,517
7.	Losses on operational risk -/-	-	-
8.	Allowance for impairment losses on other assets (non financial) -/-	-	-
9.	Personnel expenses -/-	78,343	73,843
10.	Other expenses -/-	30,525	26,245
	Other Operating Income/Expenses - Net	(69,957)	(393,594)
	OPERATING INCOME/(LOSS)	1,013,961	610,536
NON OPERATING INCOME AND EXPENSES			
1.	Gain/(loss) on sale of fixed assets and equipment	(413)	-
2.	Other non operating income/(expenses)	257	176
	NON OPERATING INCOME/(LOSS)	(156)	176
CURRENT PERIOD INCOME/(LOSS) BEFORE INCOME TAXES		1,013,805	610,712
	Income Taxes	-	-
NET INCOME/(LOSS) FOR THE CURRENT PERIOD		1,013,805	610,712
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss	-	-
2.	Items that will be reclassified to profit or loss	7,966	13,403
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OF TAX	7,966	13,403
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)		1,021,771	624,115

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

30 June 2024 and 31 December 2023

(In million Rupiah)

NO	ACCOUNTS	30 June 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	3,790,321	4,735,708
	2 Outstanding spot and derivatives/forward contract (sold)	-	-
	3 Others	281,722	121,786
III.	CONTINGENT RECEIVABLES		
	1 Guarantees received	-	-
	2 Interest receivables	87,452	69,568
	3 Others	-	-
IV.	CONTINGENT LIABILITIES		
	1 Guarantees issued	1,154,105	1,087,216
	2 Others	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
FINANCIAL RATIOS
30 June 2024 and 2023

No	ACCOUNTS	2024	2023
1.	Total Sharia Business Unit (UUS) assets to total Conventional Bank assets which owning UUS	19.19%	20.44%
2.	Non performing earning assets to total earning assets	1.28%	1.02%
3.	Allowance for impairment losses of financial assets to earning assets	2.69%	2.48%
4.	Non Performing Financing (NPF) gross	1.40%	1.25%
5.	Non Performing Financing (NPF) net	0.65%	0.52%
6.	Return on Assets (ROA)	3.12%	1.91%
7.	Profit sharing financing to total financing	87.10%	88.74%
8.	Financing to Deposit Ratio (FDR)	120.24%	116.51%

Notes:

1. 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".
2. 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, 30 July 2024



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



Pandji Pratama Djajanegara
Director

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENT OF MARGIN DISTRIBUTIONS
For the Period Ended 30 June 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. Mudharabah current account					
a. Bank	-	-	-	-	-
b. Non Bank	6,982,996	38,093	49.87%	19,655	3.54%
3. Mudharabah saving account					
a. Bank	-	-	-	-	-
b. Non Bank	10,244,793	55,886	27.27%	16,213	1.99%
4. Mudharabah time deposit					
a. Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
b. Non Bank					
- 1 month	10,944,654	59,704	66.95%	44,154	4.91%
- 3 months	4,491,665	24,502	70.08%	19,357	5.24%
- 6 months	3,077,633	16,789	75.72%	14,295	5.65%
- 12 months	146,758	801	56.54%	505	4.19%
5. Financing received	-	-	-	-	-
Total	35,888,499	195,775		114,179	

Type of fund distribution	Average balance	Revenue received
1. Placement with other banks	-	-
2. Murabahah receivables		
a. Bank	-	-
b. Non Bank	3,322,056	26,112
3. Istishna receivables		
a. Bank	-	-
b. Non Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non Bank	-	-
6. Mudharabah financing		
a. Bank	293,016	2,187
b. Non Bank	-	-
7. Musyarakah financing		
a. Bank	864	3
b. Non Bank	48,100,542	292,816
8. Lease financing		
a. Bank	-	-
b. Non Bank	1,311,011	10,113
9. Other financing		
a. Bank	-	-
b. Non Bank	2,957,185	21,933
Total	55,984,674	353,164

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENT OF MARGIN DISTRIBUTIONS
For the Period Ended 30 June 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. Mudharabah current account					
a. Bank	-	-	-	-	-
b. Non Bank	-	-	-	-	-
3. Mudharabah saving account					
a. Bank	-	-	-	-	-
b. Non Bank	-	-	-	-	-
4. Mudharabah 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. Murabahah receivables		
a. Bank	-	-
b. Non Bank	-	-
3. Istishna receivables		
a. Bank	-	-
b. Non Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non Bank	-	-
6. Mudharabah financing		
a. Bank	-	-
b. Non Bank	-	-
7. Musyarakah 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
STATEMENT OF SOURCES AND DISTRIBUTIONS OF ZAKAT AND WAQF FUNDS
30 June 2024 and 31 December 2023

(in million Rupiah)

NO	DESCRIPTION	30 June 2024	31 December 2023
A. Source and Distribution of Zakat Funds			
1.	Receipt of zakat funds originating from		
	a. UUS Internal	-	-
	b. UUS External	254	408
	Total receipts	254	408
2.	Distribution of zakat funds to zakat management entities		
	a. Amil zakat institution	-	878
	b. Amil zakat agency	100	-
	Total distributions	100	878
B Source and Distribution of Waqf Funds			
1.	Receipt of waqf funds originating from		
	a. UUS Internal	-	-
	b. UUS External	22,045	30,388
	Total receipts	22,045	30,388
2.	Distribution of waqf funds to waqf management entities		
	a. Indonesian Waqf Board	-	-
	b. Dhuafa Wallet	17,292	18,160
	c. Rumah Wakaf Indonesia Bandung (RW)	2,732	2,044
	d. Others	2,021	10,184
	Total distributions	22,045	30,388

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

Per 1 January - 30 June 2024 and 31 December 2023

(in million Rupiah)

NO.	DESCRIPTION	30 June 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	7	29
	c. Fine	3,883	11,433
	d. Non-halal receipts	-	167
	e. Others	-	50
	Total Receipts	3,890	11,679
3.	Distributions of benevolent funds		
	a. Productive benevolence fund	-	39
	b. Donations	4,669	7,136
	c. Other uses for public interest	114	316
	Total Distributions	4,783	7,491
4.	(Decrease)/Increase of benevolence funds	(893)	4,188
5.	Ending balance of benevolence fund	29,914	30,807