

STATEMENTS OF FINANCIAL POSITION
31 March 2025 and 31 December 2024

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 March 2025	31 December 2024	31 March 2025	31 December 2024
ASSETS					
1.	Cash	6,389,695	3,649,991	6,389,866	3,650,137
2.	Placement with Bank Indonesia	16,525,455	14,839,816	16,525,455	14,839,816
3.	Placement with other banks	2,214,509	2,644,544	2,475,542	2,707,505
4.	Spot and derivatives/forward receivables	1,087,581	1,184,890	1,087,581	1,184,890
5.	Marketable securities	74,743,033	81,687,575	75,219,786	82,163,151
6.	Securities sold under repurchase agreement (repo)	18,722,445	11,647,610	18,722,445	11,647,610
7.	Receivables on securities purchased under resale agreement (reverse repo)	3,439,397	1,612,832	3,439,397	1,612,832
8.	Acceptance receivables	2,721,739	2,761,800	2,721,739	2,761,800
9.	Loans	160,108,484	158,411,865	171,073,887	167,714,065
10.	Sharia Financing	59,012,072	60,288,930	59,012,072	60,288,930
11.	Investments	802,930	802,930	24,214	24,214
12.	Other financial assets	4,444,237	4,079,492	4,591,104	4,223,480
13.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(837)	(840)	(837)	(840)
	b. Loans and Sharia Financing	(10,245,228)	(10,451,126)	(10,484,800)	(10,653,400)
	c. Others	(10,916)	(10,904)	(10,916)	(10,904)
14.	Intangible assets	4,825,646	4,732,183	4,890,567	4,793,792
	Accumulated amortisation on intangible assets -/-	(2,818,297)	(2,701,485)	(2,868,526)	(2,749,412)
15.	Fixed assets and equipment	9,297,208	9,243,413	9,466,601	9,412,967
	Accumulated depreciation on fixed assets and equipment -/-	(2,638,503)	(2,536,667)	(2,714,019)	(2,609,472)
16.	Non-productive assets				
	a. Abandoned properties	-	1,254	-	1,254
	b. Foreclosed assets	3,376	82,693	280,658	419,166
	c. Suspense accounts	60,202	60,550	60,202	60,550
	d. Inter-office assets	583,199	568,356	582,929	568,401
17.	Other assets	10,208,105	7,927,768	10,507,297	8,169,978
TOTAL ASSETS		359,475,532	350,527,470	370,992,244	360,220,510
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Current accounts	89,145,843	92,667,136	88,532,021	91,788,134
2.	Saving accounts	82,846,866	80,279,071	82,846,866	80,279,071
3.	Time deposits	82,845,163	88,571,822	82,845,163	88,571,822
4.	Electronic money	149,261	133,418	149,261	133,418
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	6,589,860	5,959,468	6,589,860	5,959,468
7.	Spot and derivatives/forward payables	859,695	906,630	859,695	906,630
8.	Liabilities on securities sold under repurchase agreement (repo)	20,269,150	11,288,963	20,269,150	11,288,963
9.	Acceptance payables	2,721,739	2,761,800	2,721,739	2,761,800
10.	Marketable securities issued	74,611	465,514	2,967,154	1,761,966
11.	Borrowings	2,484,000	2,609,500	8,180,374	8,487,935
12.	Security deposits	351,826	235,497	351,826	235,497
13.	Inter-office liabilities	-	-	-	-
14.	Other liabilities	18,036,163	13,697,033	19,116,188	14,849,479
15.	Minority Interest	-	-	236,428	197,140
TOTAL LIABILITIES		306,374,177	299,575,852	315,665,725	307,221,323
	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)	(1,287,213)	(1,287,213)	(1,287,213)
	c. Treasury shares -/-	(4,145)	(5,649)	(4,145)	(5,649)
17.	Additional paid-in capital				
	a. Share premium	7,135,003	7,135,003	7,135,003	7,135,003
	b. Share discount -/-	-	-	-	-
	c. Capital deposit funds	-	-	-	-
	d. Others	94,698	90,994	94,698	90,994
18.	Other comprehensive income				
	a. Gains	4,183,422	4,183,422	4,207,136	4,206,724
	b. Losses -/-	(619,255)	(1,136,034)	(619,255)	(1,136,034)
19.	Reserves				
	a. General reserves	351,538	351,538	371,525	371,525
	b. Appropriated reserves	-	-	-	-
20.	Transactions with non-controlling interest	-	-	(35,723)	(35,723)
21.	Profit/Loss				
	a. Previous years	38,719,557	35,278,253	40,759,560	37,018,149
	b. Current year	1,627,750	6,525,666	1,804,933	6,825,773
	c. Dividends paid -/-	-	(3,084,362)	-	(3,084,362)
TOTAL EQUITY		53,101,355	50,951,618	55,326,519	52,999,187
TOTAL LIABILITIES AND EQUITY		359,475,532	350,527,470	370,992,244	360,220,510

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
For the Period Ended 31 March 2025 and 2024					
(in million Rupiah, except for earnings per share)					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2025	2024	2025	2024
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income	5,709,423	5,517,298	6,233,370	5,844,600
2.	Interest Expenses	(2,788,865)	(2,481,845)	(2,914,541)	(2,559,703)
	Net Interest Income (Expenses)	2,920,558	3,035,453	3,318,829	3,284,897
B. Other Operating Income and Expenses					
	Gain/(loss) on increase/(decrease) in fair value of financial assets	345,191	(680,782)	345,191	(680,635)
	Gain/(loss) on decrease/(increase) in fair value of financial liabilities	(19,950)	151,370	(19,950)	151,370
	Gain/(loss) on sale of financial assets	108,902	211,965	108,657	211,599
	Gain/(loss) on spot and derivatives/forward transactions (realised)	366,957	162,212	366,957	162,212
	Gain/(loss) on investment under equity method	-	-	-	-
	Gain/(loss) on foreign exchange transaction	(257,208)	511,320	(257,112)	511,331
	Dividend income	-	-	-	-
	Commission/provision/fee and administration	585,631	901,904	672,239	970,900
	Other income	188,466	177,517	207,279	188,021
	Allowance for impairment losses on financial assets	(72,283)	(315,448)	(181,508)	(408,384)
	Losses on operational risk	(5,514)	(180)	(5,514)	(275)
	Personnel expenses	(1,255,898)	(1,214,200)	(1,329,658)	(1,270,364)
	Promotion expenses	(70,958)	(76,862)	(83,846)	(85,865)
	Other expenses	(844,232)	(818,986)	(983,986)	(882,001)
	Other Operating Income (Expenses) - Net	(930,896)	(990,170)	(1,161,251)	(1,132,091)
	OPERATING INCOME	1,989,662	2,045,283	2,157,578	2,152,806
NON-OPERATING INCOME (EXPENSES)					
1.	Gain/(loss) on sale of fixed assets and equipment	(283)	(14,043)	(270)	(14,043)
2.	Other non-operating income/(expenses)	996	35,950	85,535	35,477
	NON-OPERATING INCOME/(LOSS)	713	21,907	85,265	21,434
	CURRENT PERIOD INCOME/(LOSS) BEFORE INCOME TAXES	1,990,375	2,067,190	2,242,843	2,174,240
	Income taxes				
	a. Estimated tax for current period -/-	(358,958)	(328,288)	(462,168)	(351,018)
	b. Deferred tax income/(expenses)	(3,667)	(129,483)	63,011	(127,827)
	NET INCOME/(LOSS) FOR THE CURRENT PERIOD	1,627,750	1,609,419	1,843,686	1,695,395
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss	-	(4,562)	947	(4,562)
	a. Gain/(loss) on revaluation of fixed assets	-	(4,562)	-	(4,562)
	b. Gain/(loss) on remeasurement of defined benefit program	-	-	947	-
	c. Others	-	-	-	-
2.	Items that will be reclassified to profit or loss	516,779	138,632	516,779	138,632
	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	516,779	138,632	516,779	138,632
	c. Others	-	-	-	-
	Other comprehensive income for the current period - net of tax	516,779	134,070	517,726	134,070
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	2,144,529	1,743,489	2,361,412	1,829,465
	Current period net income/(loss) attributable to:				
	Owner	1,627,750	1,609,419	1,804,933	1,681,041
	Minority interest	-	-	38,753	14,354
	CURRENT PERIOD NET INCOME/(LOSS)	1,627,750	1,609,419	1,843,686	1,695,395
	Current period total comprehensive income/(loss) attributable to:				
	Owner	2,144,529	1,743,489	2,322,124	1,815,111
	Minority interest	-	-	39,288	14,354
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	2,144,529	1,743,489	2,361,412	1,829,465
	TRANSFER OF INCOME/(LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE (In Full Rupiah)	64.75	64.11	71.80	66.96


COMMITMENTS AND CONTINGENCIES
31 March 2025 and 31 December 2024

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 March 2025	31 December 2024	31 March 2025	31 December 2024
I.	COMMITMENT RECEIVABLES				
	1. Unused borrowing/financing facility	-	-	-	-
	2. Outstanding spot and derivatives/forward (purchased)	106,108,843	96,003,590	106,108,843	96,003,590
	3. Others	-	-	-	-
II.	COMMITMENT LIABILITIES				
	1. Unutilised portion of loan/financing facilities to debtors				
	i. Committed	14,336,114	16,234,592	14,336,114	16,234,592
	ii. Uncommitted	96,074,695	88,450,126	96,074,695	88,450,126
	2. Outstanding irrevocable L/C	2,992,139	1,855,914	2,992,139	1,855,914
	3. Outstanding spot and derivatives/forward (sold)	121,057,583	102,958,952	121,057,583	102,958,952
	4. Others	436,833	481,003	436,833	481,003
III.	CONTINGENT RECEIVABLES				
	1. Guarantees received	28,453	28,287	28,453	28,287
	2. Interest receivable	651,811	585,478	651,811	585,478
	3. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES				
	1. Guarantees issued	6,254,208	5,888,091	6,254,208	5,888,091
	2. Others	-	-	-	-

STATEMENTS OF CASH FLOWS
For the Period Ended 31 March 2025 and 2024

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2025	2024	2025	2024
A.	Cash flows from operating activities:				
	Receipt of interest, fees and commissions income	6,113,004	6,582,728	6,723,544	6,976,113
	Payments of interest, fees and commissions	(2,747,665)	(2,453,811)	(2,834,183)	(2,522,825)
	Other operating income received	188,466	177,517	207,279	188,021
	Gains of foreign exchange and derivative transactions - net	(215,035)	697,846	(214,939)	697,857
	Other operating expenses	(395,503)	(1,871,629)	(581,149)	(1,932,261)
	Non-operating income - net	720	118,985	46,520	118,495
	Income tax paid during the period	(308,761)	(305,429)	(424,349)	(415,933)
	Cash flow before changes in operating assets and liabilities	2,635,226	2,946,207	2,922,723	3,109,467
	Changes in assets and liabilities:				
	Decrease/(increase) in assets:				
	- Fair value through profit or loss marketable securities and Government Bonds	629,731	(2,099,612)	629,486	(2,335,977)
	- Securities purchased under resale agreements	(1,826,565)	1,719,047	(1,826,565)	1,719,047
	- Loans	(689,718)	1,812,025	(827,810)	1,812,216
	- Acceptance receivables	40,061	(264,382)	40,061	(264,382)
	- Consumer financing receivables	-	-	(1,597,039)	(1,007,948)
	Increase/(decrease) in liabilities:				
	- Deposits from customers	(6,680,164)	11,454,232	(6,414,984)	12,028,676
	- Deposits from other banks	630,392	226,988	630,392	226,988
	- Securities sold under repurchase agreement	8,980,187	(17,609,512)	8,980,187	(17,609,512)
	- Acceptance payables	(40,061)	264,382	(40,061)	264,382
	- Taxes payable	310,465	221,936	313,235	226,558
	Net cash provided from/(used in) operating activities	3,989,554	(1,328,689)	2,809,625	(1,830,485)
B.	Cash flows from investing activities:				
	Purchase of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	(3,357,693)	(7,472,033)	(3,358,868)	(7,472,033)
	Sell of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	8,167,910	8,876,299	8,167,910	8,876,299
	Proceeds from sale of fixed assets	1,559	8,382	1,559	8,382
	Acquisition of fixed assets	(82,162)	(103,658)	(82,306)	(112,717)
	Acquisition of intangible assets	(93,499)	(88,040)	(96,811)	(88,040)
	Net cash used in investing activities	4,636,115	1,220,950	4,631,484	1,211,891
C.	Cash flows from financing activities:				
	Issuance treasury shares	1,504	-	1,504	-
	Payment from borrowings	(2,609,500)	(2,463,520)	(2,764,561)	(3,962,121)
	Marketable securities issued	-	-	1,600,000	-
	Addition of borrowings	2,491,250	1,189,125	2,464,250	3,889,125
	Payment of principal and interest from marketable securities issued	(400,029)	(29,101)	(433,762)	(747,127)
	Payment of lease liabilities	(48,477)	(18,116)	(50,026)	(18,360)
	Net cash (used in)/provided from financing activities	(565,252)	(1,321,612)	817,405	(838,483)
	Effects on exchange rate differences in cash and cash equivalent	274,584	124,149	274,584	124,149
	Net increase/(decrease) in cash and cash equivalent	8,335,001	(1,305,202)	8,533,098	(1,332,928)
	Cash and cash equivalent at beginning of the period	24,274,252	24,281,375	24,337,359	24,483,182
	Cash and cash equivalent at end of the period	32,609,253	22,976,173	32,870,457	23,150,254
	Cash and cash equivalent consist of:				
	Cash	6,389,695	4,977,059	6,389,866	4,977,221
	Current accounts with Bank Indonesia	15,134,415	9,391,865	15,134,415	9,391,865
	Current accounts with other banks	2,214,509	2,564,457	2,466,842	2,738,376
	Placement with other banks and Bank Indonesia				
	- mature within three months or less since acquisition date	1,391,040	4,421,816	1,399,740	4,421,816
	Bank Indonesia Rupiah Securities				
	- mature within three months or less since acquisition date	7,479,594	1,620,976	7,479,594	1,620,976
	Total cash and cash equivalents	32,609,253	22,976,173	32,870,457	23,150,254
	Supplemental cash flows information:				
	Activities not affecting cash flows	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO (CAR)											
31 March 2025 and 2024											
(in million Rupiah, except for ratios in percentage)											
NO.	ACCOUNTS					2025		2024			
						Bank CIMB Niaga	Consolidated	Bank CIMB Niaga	Consolidated		
I	Core Capital (Tier 1)										
	1 Common Equity Tier (CET 1)					50,331,115	53,234,042	45,356,459	47,924,237		
	1.1 Paid in Capital (after deducting Treasury Shares)					50,331,115	53,234,042	45,356,459	47,924,237		
	1.2 Disclosed Reserves					1,608,642	1,608,642	1,604,100	1,604,100		
	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	4,176,647	4,176,647		
	1.2.1.2 Other disclosed reserve										
	1.2.1.2.1 Share premium					7,229,701	7,229,701	7,280,733	7,280,733		
	1.2.1.2.2 General reserve					351,538	371,525	351,538	371,525		
	1.2.1.2.3 Previous year profit					38,719,557	40,759,560	35,278,253	37,018,149		
	1.2.1.2.4 Current year profit					1,627,750	1,804,933	1,609,419	1,681,041		
	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					446,387	446,387	740,638	740,638		
	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					121,066	148,540	162,756	175,328		
	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					29,203	99,999	1,231,069	1,241,916		
	1.4.2 Goodwill					-	-	-	-		
	1.4.3 Intangible assets					2,007,349	2,022,041	2,031,053	2,050,077		
	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)					2,405,251	2,520,737	2,145,232	2,209,453		
	1 Capital instrument in the Form of Share or others which can be calculated as Tier 2					9,447	9,447	36,806	36,806		
	2 Share premium/Share discount					-	-	-	-		
	3 General reserve of required regulatory provision on productive asset (max.1.25% of RWA for Credit Risk)					2,395,804	2,511,290	2,108,426	2,172,647		
	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						52,736,366	55,754,779	47,501,691	50,133,690		
		2025		2024		DESCRIPTION		2025		2024	
RISK WEIGHTED ASSET (RWA)						Capital Adequacy Ratio					
RWA FOR CREDIT RISK		191,664,368	200,903,238	171,668,425	178,185,896	CET1 Ratio (%)		23.43	23.72	22.94	23.38
RWA FOR MARKET RISK		12,306,957	12,306,957	10,887,857	10,970,774	Tier 1 Ratio (%)		23.43	23.72	22.94	23.38
RWA FOR OPERATIONAL RISK		10,864,088	11,197,210	15,131,849	15,830,915	Tier 2 Ratio (%)		1.12	1.12	1.09	1.08
TOTAL RWA		214,835,413	224,407,405	197,688,131	204,987,585	CAR Ratio (%)		24.55	24.85	24.03	24.46
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE (%)		9.90	9.90	9.90	9.90	CET1 FOR BUFFER (%)		14.65	14.95	14.13	14.56
CAR ALLOCATION						PERCENTAGE OF BUFFER MANDATORY FILLED BY THE BANK (%)					
From CET1 (%)		8.78	8.78	8.81	8.82	Capital Conservation Buffer (%)		2.50	2.50	2.50	2.50
From AT1 (%)		-	-	-	-	Countercyclical Buffer (%)		-	-	-	-
From Tier 2 (%)		1.12	1.12	1.09	1.08	Capital Surcharge for Systemic Bank (%)		1.00	1.00	1.00	1.00

EARNING ASSETS QUALITY AND OTHER INFORMATIONS
31 March 2025 and 2024

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA											
		2025						2024					
		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	64,472					64,472	17,048					17,048
2.	Spot and derivative/forward receivables												
	a. Rupiah	2,571	-	-	-	-	2,571	-	-	-	-	-	-
	b. Foreign currency	9,550	-	-	-	-	9,550	-	-	-	-	-	-
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	698,667	-	-	-	-	698,667	1,054,032	-	-	-	-	1,054,032
	ii. Foreign currency	1,490	-	-	-	-	1,490	1,427	-	-	-	-	1,427
	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	5,164	-	-	-	-	5,164	211,281	-	-	-	-	211,281
	b. Foreign currency	2,144,873	-	-	-	-	2,144,873	2,336,128	-	-	-	8,971	2,345,099
2.	Spot and derivative/forward receivables												
	a. Rupiah	931,298	-	-	-	-	931,298	539,755	-	-	-	-	539,755
	b. Foreign currency	144,162	-	-	-	-	144,162	160,819	-	-	-	-	160,819
3.	Marketable securities												
	a. Rupiah	67,224,808	-	-	-	-	67,224,808	72,551,646	-	-	-	15,000	72,566,646
	b. Foreign currency	7,518,225	-	-	-	-	7,518,225	7,106,313	-	-	-	-	7,106,313
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	18,722,445	-	-	-	-	18,722,445	2,871,633	-	-	-	-	2,871,633
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables on securities purchased under resell agreement (reverse repo)												
	a. Rupiah	3,439,397	-	-	-	-	3,439,397	3,440,340	-	-	-	-	3,440,340
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	2,721,739	-	-	-	-	2,721,739	1,366,271	202	-	-	-	1,366,473
7.	Loans and Sharia Financing												
	a. Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	21,847,525	580,960	43,588	133,221	1,251,385	23,856,679	19,952,414	669,862	43,740	116,986	1,259,006	22,042,008
	ii. Foreign currency	474,355	1,218	-	-	-	475,573	651,837	1,158	-	255,397	-	908,392
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)*												
	i. Rupiah	150,532,135	4,977,983	473,810	431,308	1,749,990	158,165,226	142,558,926	5,531,207	408,315	389,492	1,808,637	150,696,577
	ii. Foreign currency	32,857,437	3,055,209	-	10,275	-	35,922,921	26,243,515	2,984,281	-	-	-	29,365,429
	c. Restructured loans												
	i. Rupiah	6,019,693	1,643,901	148,066	164,676	1,577,823	9,554,159	8,554,528	2,266,828	217,350	174,125	2,107,218	13,320,049
	ii. Foreign currency	58,305	3,055,209	-	10,275	-	3,123,789	327,084	2,984,281	-	255,397	137,633	3,704,395
	Investment	22,990	-	450	-	774	24,214	3,489	-	425	-	300	4,214
	Other receivable	408,957	-	-	-	-	408,957	1,110,299	-	-	-	429,499	1,539,798
10.	Commitments and contingencies												
	a. Rupiah	90,575,946	162,313	33,751	19,121	137,565	90,928,696	84,427,829	294,262	16,281	24,667	35,682	84,798,721
	b. Foreign currency	28,706,688	21,772	-	-	-	28,728,460	24,043,092	4,433	-	-	-	24,047,525
III.	OTHER INFORMATION												
1.	Assets pledged as collateral												
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets						3,376						109,693

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

FINANCIAL RATIOS 31 March 2025 and 2024			
No.	ACCOUNTS	2025	2024
PROFITABILITY RATIO			
Consolidated			
1.	Capital Adequacy Ratio (CAR)	24.85%	24.46%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	0.98%	1.26%
3.	Non-Performing Earning Assets to Total Earning Assets	0.98%	1.22%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	3.14%	3.96%
5.	Gross NPL	1.85%	2.14%
6.	Net NPL	0.76%	0.79%
7.	Return on Asset (ROA)	2.52%	2.61%
8.	Return on Equity (ROE)	13.97%	14.35%
9.	Net Interest Margin (NIM)	3.99%	4.20%
10.	Operating Expenses to Operating Revenues (BOPO)	73.34%	72.80%
11.	Cost to Income Ratio (CIR)	46.03%	44.48%
12.	Loan to Deposit Ratio (LDR)	89.28%	84.21%
Bank CIMB Niaga			
1.	Capital Adequacy Ratio (CAR)	24.55%	24.03%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	0.97%	1.26%
3.	Non-Performing Earning Assets to Total Earning Assets	0.97%	1.22%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	3.17%	3.99%
5.	Gross NPL	1.88%	2.17%
6.	Net NPL	0.75%	0.79%
7.	Return on Asset (ROA)	2.31%	2.53%
8.	Return on Equity (ROE)	13.33%	14.52%
9.	Net Interest Margin (NIM)	3.63%	3.97%
10.	Operating Expenses to Operating Revenues (BOPO)	73.34%	72.76%
11.	Cost to Income Ratio (CIR)	49.48%	45.37%
12.	Loan to Deposit Ratio (LDR)	84.76%	81.08%
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	5.13%	3.18%
-	Average	6.09%	9.48%
b.	Statutory Reserve (Foreign Currency)	4.04%	4.12%
3.	Overall Net Open Position (NOP) **	0.82%	2.61%
<p>* As of 31 March 2025, 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>			

ALLOWANCES FOR IMPAIRMENT LOSSES 31 March 2025 and 2024											
(in million Rupiah)											
BANK CIMB NIAGA											
No.	Description	2025					2024				
		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	-	-	-	22,145	-	2	-	8,971	25,645	8,971
2.	Spot and derivatives/forward receivables	-	-	-	10,876	-	-	-	-	7,006	-
3.	Marketable securities	837	-	-	91,639	-	365	-	36,296	79,385	15,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	187,224	-	-	-	-	28,716	-
5.	Receivable on securities purchased under resell agreement (reverse repo)	-	-	-	34,394	-	-	-	-	34,403	-
6.	Acceptance receivables	1,169	441	8,235	27,046	-	528	454	11,283	13,530	10
7.	Loans and financing	1,264,656	973,040	8,007,532	2,141,417	2,628,465	1,825,762	1,272,560	8,183,841	1,870,601	2,750,545
8.	Investments	229	-	842	8,017	842	-	30	525	7,822	364
9.	Other receivable	-	-	-	4,090	-	-	-	429,499	11,103	429,499
10.	Commitments and contingencies	67,281	27,728	94,944	91,477	161,393	321,232	39,404	38,155	64,727	65,392

SPOT AND DERIVATIVE/FORWARD TRANSACTIONS
31 March 2025

(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	12,936,330	-	12,936,330	3,364	1,150
	2. Forward	38,196,460	-	38,196,460	107,895	90,081
	3. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	4,247,538	-	4,247,538	60,390	105,693
	4. Future	-	-	-	-	-
	5. Swap	52,963,334	-	52,963,334	210,582	141,257
	6. Other	-	-	-	-	-
B.	Interest Rate Related					
	1. Forward	-	-	-	-	-
	2. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
	3. Future	16,157,592	-	16,157,592	11,975	10,094
	4. Swap	72,806,646	5,678,106	67,128,540	693,375	511,420
	5. Other	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	197,307,900	5,678,106	191,629,794	1,087,581	859,695

CONSOLIDATED FINANCIAL STATEMENTS AND OTHER FINANCIAL INFORMATION

PRIME LENDING RATE 31 March 2025							
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) (%)	3.86	3.86	3.86	3.86	N/A	3.86	3.86
Overhead Expense (%)	2.66	3.30	3.30	3.30	N/A	3.90	6.70
Profit Margin (%)	1.73	1.84	1.84	1.84	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	8.70	12.11

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:

- 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.
- 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.
- The Prime Lending Rate (PLR) for non-housing loans is the prime lending for loans without collateral (*Kredit Tanpa Agunan*).
- The applicable Prime Lending Rate (PLR) information can be viewed at any time through publications at each Bank branch, digital channels, and/or the website (www.cimbniaga.co.id).

*) 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		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 WaluyoIndependent Commissioner : Farina J. SitumorangCommissioner : Vera HandajaniCommissioner : Novan Amirudin *) Directors <ul style="list-style-type: none">President Director : Lani DarmawanDirector : Lee Kai KwongDirector : Henky SulistyioDirector : John SimonDirector : Rusly JohannesDirector : Pandji Pratama DjajanegaraDirector : Tjoe Mei TjuenDirector : Joni RainiDirector : Noviady WahyudiCompliance Director : Fransiska Oei <p>*) Appointed on Extraordinary GMS dated 25 October 2024 and effective on 26 February 2025</p>		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 21.53%Employee Provident Fund, Malaysia 18.10%Others and public 60.37%	

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 March 2025 and 2024 and for the period then ended which were unaudited, and 31 December 2024 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 2024 and for the period 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 on its report dated 18 February 2025 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 period ended 31 March 2025 and 2024, 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, Reksa Dana Terproteksi BNP Paribas Kemilau Proteksi Rupiah, and Reksa Dana Terproteksi Mandiri Investa 7. Investment in mutual fund consolidated is pursuant to SFAS 110 (previously SFAS 65).
- Exchange rate as of 31 March 2025: 1 USD = Rp 16,560.0; 31 December 2024: 1 USD = Rp 16,095.0; exchange rate as of 31 March 2025: 1 USD = Rp 15,855.0.

Jakarta, 29 April 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 March 2025 and 31 December 2024

(In million Rupiah)

NO	ACCOUNTS	31 March 2025	31 December 2024
ASSETS			
1.	Cash	61,534	66,547
2.	Placement with Bank Indonesia	3,350,335	4,699,728
3.	Placement with other banks	-	-
4.	Marketable securities	2,226,469	2,225,286
5.	Financing receivables	7,374,760	6,977,261
6.	Profit sharing financing	50,292,150	51,944,152
7.	Lease receivables	1,345,162	1,367,517
8.	Other earning assets	907,063	661,517
9.	Allowance for impairment losses on financial assets -/-	1,854,268	1,730,809
10.	Fixed assets and equipment	23,525	24,615
11.	Non-earning assets	-	5,948
12.	Other assets	1,050,367	1,261,345
	TOTAL ASSETS	64,777,097	67,503,107
LIABILITIES			
1.	Wadiah deposits	10,248,591	10,910,396
2.	Non-profit sharing investment funds	39,922,439	43,769,902
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other banks	313,502	365,267
5.	Marketable securities issued	-	391,000
6.	Other liabilities	554,665	303,824
7.	Profit sharing investment funds	-	-
8.	Operating funds	13,364,518	9,642,459
9.	Retained earnings	373,382	2,120,259
	TOTAL LIABILITIES	64,777,097	67,503,107

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
For the Period Ended 31 March 2025 and 2024

(In million Rupiah)

NO	ACCOUNTS	2025	2024
OPERATING INCOME AND EXPENSES			
A. Operational Income and Expenses from Fund Distribution			
1.	Income from fund distribution		
	a. Income from receivables	161,950	194,093
	b. Income from profit sharing	893,022	884,074
	c. Lease income	30,470	28,522
	d. Others	161,727	180,811
2.	Margin distribution to owners of investment funds -/-		
	a. Non-profit sharing	760,870	818,511
	b. Profit sharing	-	-
3	Income after margin distribution	486,299	468,989
B. Other Operating Income and Expenses Other Than Fund Distribution			
1.	Gain/loss on foreign exchange transaction	-	329
2.	Income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-	-
3.	Commission/provision/fees and administrative	108,973	114,634
4.	Other income	42,945	37,237
5.	<i>Wadiah</i> bonus expense -/-	-	-
6.	Allowance for impairment losses on financial assets -/-	190,077	128,075
7.	Losses on operational risk -/-	-	-
8.	Allowance for impairment losses on other assets (non-financial) -/-	-	-
9.	Personnel expenses -/-	45,840	39,401
10.	Other expenses -/-	28,354	16,034
	Other Operating Income/Expenses - Net	(112,353)	(31,310)
	OPERATING INCOME/(LOSS)	373,946	437,679
NON-OPERATING INCOME AND EXPENSES			
1.	Gain/(loss) on sale of fixed assets and equipment	36	(281)
2.	Other non-operating income/(expenses)	22	30
	NON-OPERATING INCOME/(LOSS)	58	(251)
	CURRENT PERIOD INCOME/(LOSS) BEFORE INCOME TAXES	374,004	437,428
	Income taxes	-	-
	NET INCOME/(LOSS) FOR THE CURRENT PERIOD	374,004	437,428
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss	-	-
2.	Items that will be reclassified to profit or loss	2,609	5,132
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OF TAX	2,609	5,132
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	376,613	442,560

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

31 March 2025 and 31 December 2024

(In million Rupiah)

NO	ACCOUNTS	31 March 2025	31 December 2024
I.	COMMITMENT RECEIVABLES		
	1 Unused financing facility	-	-
	2 Outstanding spot and derivatives/forward contract (purchased)	264,084	-
	3 Others	-	-
II.	COMMITMENT LIABILITIES		
	1 Unused financing facility	5,112,329	4,143,679
	2 Outstanding spot and derivatives/forward contract (sold)	264,084	-
	3 Others	432,854	234,031
III.	CONTINGENT RECEIVABLES		
	1 Guarantees received	3,736	3,598
	2 Interest receivables	115,489	94,872
	3 Others	-	-
IV.	CONTINGENT LIABILITIES		
	1 Guarantees issued	1,138,728	1,238,193
	2 Others	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
FINANCIAL RATIOS
31 March 2025 and 2024

No	ACCOUNTS	2025	2024
1.	Total Sharia Business Unit (UUS) assets to total Conventional Bank assets which owning UUS	18.02%	19.85%
2.	Non-performing earning assets to total earning assets	1.95%	1.14%
3.	Allowance for impairment losses of financial assets to earning assets	3.01%	2.60%
4.	Non-Performing Financing (NPF) gross	2.05%	1.30%
5.	Non-Performing Financing (NPF) net	0.99%	0.59%
6.	Return on Assets (ROA)	2.34%	2.68%
7.	Profit sharing financing to total financing	85.22%	87.03%
8.	Financing to Deposit Ratio (FDR)	116.97%	110.56%

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, 29 April 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 Period Ended 31 March 2025

(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	41,901	58.08%	28,218	3.71%
3. <i>Mudharabah</i> saving account					
a. Bank	-	-	-	-	-
b. Non-Bank	10,543,063	47,675	25.36%	15,723	1.81%
4. <i>Mudharabah</i> time deposit					
a. Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
b. Non-Bank					
- 1 month	8,488,383	38,384	68.29%	34,264	4.91%
- 3 months	7,769,898	35,135	75.74%	35,462	5.55%
- 6 months	512,023	2,315	67.45%	2,080	4.94%
- 12 months	165,307	747	40.95%	415	3.05%
5. Financing received	-	-	-	-	-
Total	36,745,008	166,158		116,162	

Type of fund distribution	Average balance	Revenue received
1. Placement with other banks	-	-
2. <i>Murabahah</i> receivables		
a. Bank	-	-
b. Non-Bank	3,734,062	28,243
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	316,766	2,140
b. Non-Bank	-	-
7. <i>Musarakah</i> financing		
a. Bank	-	-
b. Non-Bank	48,311,710	258,088
8. Lease financing		
a. Bank	-	-
b. Non-Bank	1,330,538	8,648
9. Other financing		
a. Bank	-	-
b. Non-Bank	4,228,822	31,551
Total	57,921,898	328,670

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF MARGIN DISTRIBUTIONS
For the Period Ended 31 March 2025

(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	-	-