

FINANCIAL STATEMENTS

PT BANK MUAMALAT INDONESIA Tbk

STATEMENT OF FINANCIAL POSITION As of June 24 and 31 December 2023			
DESCRIPTION		June-24	dec-23
(In Millions of Rupiah)			
No.	DESCRIPTION	June-24	dec-23
1	ASSETS		
2	Placements with Bank Indonesia	755.119	720.209
3	Placements with other banks	2.886.610	5.010.480
4	Spot and forward receivables	344.026	1.467.600
5	Investments in marketable securities	414	3.337
6	Securities purchased under resale agreements (reverse repo)	31.232.298	30.524.749
7	Acceptance receivables	-	-
8	Receivable	107.926	150.278
9	Receivable	5.457.791	5.851.614
10	Receivable	1.193	1.242
11	Receivable	423.698	633.604
12	Receivable	1.034	1.070
13	Financing	513.241	593.853
14	Financing	14.390.754	15.381.520
15	Financing	-	-
16	Assets acquired for jorah	4.618	1.985
17	Investment in share	407.711	407.711
18	Other financial assets	393.796	375.314
19	Allowance for impairment on financial assets -/-	(529.401)	(679.764)
20	Loans	-	253.206
21	Loans	-	-
22	Loans	-	-
23	Loans	-	-
24	Loans	-	-
25	Loans	-	-
26	Loans	-	-
27	Loans	-	-
28	Loans	-	-
29	Loans	-	-
30	Loans	-	-
31	Loans	-	-
32	Loans	-	-
33	Loans	-	-
34	Loans	-	-
35	Loans	-	-
36	Loans	-	-
37	Loans	-	-
38	Loans	-	-
39	Loans	-	-
40	Loans	-	-
41	Loans	-	-
42	Loans	-	-
43	Loans	-	-
44	Loans	-	-
45	Loans	-	-
46	Loans	-	-
47	Loans	-	-
48	Loans	-	-
49	Loans	-	-
50	Loans	-	-
51	Loans	-	-
52	Loans	-	-
53	Loans	-	-
54	Loans	-	-
55	Loans	-	-
56	Loans	-	-
57	Loans	-	-
58	Loans	-	-
59	Loans	-	-
60	Loans	-	-
61	Loans	-	-
62	Loans	-	-
63	Loans	-	-
64	Loans	-	-
65	Loans	-	-
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67	Loans	-	-
68	Loans	-	-
69	Loans	-	-
70	Loans	-	-
71	Loans	-	-
72	Loans	-	-
73	Loans	-	-
74	Loans	-	-
75	Loans	-	-
76	Loans	-	-
77	Loans	-	-
78	Loans	-	-
79	Loans	-	-
80	Loans	-	-
81	Loans	-	-
82	Loans	-	-
83	Loans	-	-
84	Loans	-	-
85	Loans	-	-
86	Loans	-	-
87	Loans	-	-
88	Loans	-	-
89	Loans	-	-
90	Loans	-	-
91	Loans	-	-
92	Loans	-	-
93	Loans	-	-
94	Loans	-	-
95	Loans	-	-
96	Loans	-	-
97	Loans	-	-
98	Loans	-	-
99	Loans	-	-
100	Loans	-	-

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For The Periods Ended 30 June 2024 and 2023			
DESCRIPTION		June-24	June-23
(In Millions of Rupiah)			
No.	DESCRIPTION	June-24	June-23
1	OPERATING INCOME AND EXPENSES		
2	Income & Expenses from Fund Management as Mudharib		
3	Income from fund management as mudharib	174.034	212.923
4	Income from receivable	51	56
5	Income from receivable	-	-
6	Income from receivable	-	-
7	Income from receivable	-	-
8	Income from receivable	-	-
9	Income from receivable	-	-
10	Income from receivable	-	-
11	Income from receivable	-	-
12	Income from receivable	-	-
13	Income from receivable	-	-
14	Income from receivable	-	-
15	Income from receivable	-	-
16	Income from receivable	-	-
17	Income from receivable	-	-
18	Income from receivable	-	-
19	Income from receivable	-	-
20	Income from receivable	-	-
21	Income from receivable	-	-
22	Income from receivable	-	-
23	Income from receivable	-	-
24	Income from receivable	-	-
25	Income from receivable	-	-
26	Income from receivable	-	-
27	Income from receivable	-	-
28	Income from receivable	-	-
29	Income from receivable	-	-
30	Income from receivable	-	-
31	Income from receivable	-	-
32	Income from receivable	-	-
33	Income from receivable	-	-
34	Income from receivable	-	-
35	Income from receivable	-	-
36	Income from receivable	-	-
37	Income from receivable	-	-
38	Income from receivable	-	-
39	Income from receivable	-	-
40	Income from receivable	-	-
41	Income from receivable	-	-
42	Income from receivable	-	-
43	Income from receivable	-	-
44	Income from receivable	-	-
45	Income from receivable	-	-
46	Income from receivable	-	-
47	Income from receivable	-	-
48	Income from receivable	-	-
49	Income from receivable	-	-
50	Income from receivable	-	-
51	Income from receivable	-	-
52	Income from receivable	-	-
53	Income from receivable	-	-
54	Income from receivable	-	-
55	Income from receivable	-	-
56	Income from receivable	-	-
57	Income from receivable	-	-
58	Income from receivable	-	-
59	Income from receivable	-	-
60	Income from receivable	-	-
61	Income from receivable	-	-
62	Income from receivable	-	-
63	Income from receivable	-	-
64	Income from receivable	-	-
65	Income from receivable	-	-
66	Income from receivable	-	-
67	Income from receivable	-	-
68	Income from receivable	-	-
69	Income from receivable	-	-
70	Income from receivable	-	-
71	Income from receivable	-	-
72	Income from receivable	-	-
73	Income from receivable	-	-
74	Income from receivable	-	-
75	Income from receivable	-	-
76	Income from receivable	-	-
77	Income from receivable	-	-
78	Income from receivable	-	-
79	Income from receivable	-	-
80	Income from receivable	-	-
81	Income from receivable	-	-
82	Income from receivable	-	-
83	Income from receivable	-	-
84	Income from receivable	-	-
85	Income from receivable	-	-
86	Income from receivable	-	-
87	Income from receivable	-	-
88	Income from receivable	-	-
89	Income from receivable	-	-
90	Income from receivable	-	-
91	Income from receivable	-	-
92	Income from receivable	-	-
93	Income from receivable	-	-
94	Income from receivable	-	-
95	Income from receivable	-	-
96	Income from receivable	-	-
97	Income from receivable	-	-
98	Income from receivable	-	-
99	Income from receivable	-	-
100	Income from receivable	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO As of 30 June 2024 and 2023			
COMPONENTS OF CAPITAL		June-24	June-23
(In Millions of Rupiah)			
No.	COMPONENTS OF CAPITAL	June-24	June-23
1	Core Capital (Tier 1)	4.651.574	4.783.941
2	Common equity Tier 1 (CET 1)		
3	1.1. Paid-in capital (net of treasury stock)	2.297.736	2.297.736
4	1.2. Reserve additional capital		
5	1.2.1. Additional factor	-	-
6	1.2.1.1. Other comprehensive income	-	-
7	1.2.1.1.1. Excess adjustment due to financial statement translation	-	-
8	1.2.1.1.2. Potential gain due to increases comprehensive income	-	-
9	1.2.1.1.2. Potential loss due to impairment of fair value of financial assets	-	-
10	1.2.1.1.2.1. Surplus of fixed assets revaluation	86.345	82.080
11	1.2.1.1.2.2. Other comprehensive income	558.557	564.680
12	1.2.1.1.2.2.1. Disagio	-	-
13	1.2.1.1.2.2.2. Previous years loss after tax	-	-
14	1.2.1.1.2.2.3. Current year loss after tax	-	-
15	1.2.1.1.2.2.4. Other comprehensive income	-	-
16	1.2.1.1.2.2.5. Other comprehensive income	-	-
17	1.2.1.1.2.2.6. Other comprehensive income	-	-
18	1.2.1.1.2.2.7. Other comprehensive income	-	-
19	1.2.1.1.2.2.8. Other comprehensive income	-	-
20	1.2.1.1.2.2.9. Other comprehensive income	-	-
21	1.2.1.1.2.2.10. Other comprehensive income	-	-
22	1.2.1.1.2.2.11. Other comprehensive income	-	-
23	1.2.1.1.2.2.12. Other comprehensive income	-	-
24	1.2.1.1.2.2.13. Other comprehensive income	-	-
25	1.2.1.1.2.2.14. Other comprehensive income	-	-
26	1.2.1.1.2.2.15. Other comprehensive income	-	-
27	1.2.1.1.2.2.16. Other comprehensive income	-	-
28	1.2.1.1.2.2.17. Other comprehensive income	-	-
29	1.2.1.1.2.2.18. Other comprehensive income	-	-
30	1.2.1.1.2.2.19. Other comprehensive income	-	-
31	1.2.1.1.2.2.20. Other comprehensive income	-	-
32	1.2.1.1.2.2.21. Other comprehensive income	-	-
33	1.2.1.1.2.2.22. Other comprehensive income	-	-
34	1.2.1.1.2.2.23. Other comprehensive income	-	-
35	1.2.1.1.2.2.24. Other comprehensive income	-	-
36	1.2.1.1.2.2.25. Other comprehensive income	-	-
37	1.2.1.1.2.2.26. Other comprehensive income	-	-
38	1.2.1.1.2.2.27. Other comprehensive income	-	-
39	1.2.1.1.2.2.28. Other comprehensive income	-	-
40	1.2.1.1.2.2.29. Other comprehensive income	-	-
41	1.2.1.1.2.2.30. Other comprehensive income	-	-
42	1.2.1.1.2.2.31. Other comprehensive income	-	-
43	1.2.1.1.2.2.32. Other comprehensive income	-	-
44	1.2.1.1.2.2.33. Other comprehensive income	-	-
45	1.2.1.1.2.2.34. Other comprehensive income	-	-
46	1.2.1.1.2.2.35. Other comprehensive income	-	-
47	1.2.1.1.2.2.36. Other comprehensive income	-	-
48	1.2.1.1.2.2.37. Other comprehensive income	-	-
49	1.2.1.1.2.2.38. Other comprehensive income	-	-
50	1.2.1.1.2.2.39. Other comprehensive income	-	-
51	1.2.1.1.2.2.40. Other comprehensive income	-	-
52	1.2.1.1.2.2.41. Other comprehensive income	-	-
53	1.2.1.1.2.2.42. Other comprehensive income	-	-
54	1.2.1.1.2.2.43. Other comprehensive income	-	-
55	1.2.1.1.2.2.44. Other comprehensive income	-	-
56	1.2.1.1.2.2.45. Other comprehensive income	-	-
57	1.2.1.1.2.2.46. Other comprehensive income	-	-
58	1.2.1.1.2.2.47. Other comprehensive income	-	-
59	1.2.1.1.2.2.48. Other comprehensive income	-	-
60	1.2.1.1.2.2.49. Other comprehensive income	-	-
61	1.2.1.1.2.2.50. Other comprehensive income	-	-
62	1.2.1.1.2.2.51. Other comprehensive income	-	-
63	1.2.1.1.2.2.52. Other comprehensive income	-	-
64	1.2.1.1.2.2.53. Other comprehensive income	-	-
65	1.2.1.1.2.2.54. Other comprehensive income	-	-
66	1.2.1.1.2.2.55. Other comprehensive income	-	-
67	1.2.1.1.2.2.56. Other comprehensive income	-	-
68	1.2.1.1.2.2.57. Other comprehensive income	-	-
69	1.2.1.1.2.2.58. Other comprehensive income	-	-
70	1.2.1.1.2.2.59. Other comprehensive income	-	-
71	1.2.1.1.2.2.60. Other comprehensive income	-	-
72	1.2.1.1.2.2.61. Other comprehensive income	-	-
73	1.2.1.1.2.2.62. Other comprehensive income	-	-
74	1.2.1.1.2.2.63. Other comprehensive income	-	-
75	1.2.1.1.2.2.64. Other comprehensive income	-	-
76	1.2.1.1.2.2.65. Other comprehensive income	-	-
77	1.2.1.1.2.2.66. Other comprehensive income	-	-
78	1.2.1.1.2.2.67. Other comprehensive income	-	-
79	1.2.1.1.2.2.68. Other comprehensive income	-	-
80	1.2.1.1.2.2.69. Other comprehensive income	-	-
81	1.2.1.1.2.2.70. Other comprehensive income	-	-
82	1.2.1.1.2.2.71. Other comprehensive income	-	-
83	1.2.1.1.2.2.72. Other comprehensive income	-	-
84	1.2.1.1.2.2.73. Other comprehensive income	-	-
85	1.2.1.1.2.2.74. Other comprehensive income	-	-
86	1.2.1.1.2.2.75. Other comprehensive income	-	-
87	1.2.1.1.2.2.76. Other comprehensive income	-	-
88	1.2.1.1.2.2.77. Other comprehensive income	-	-
89	1.2.1.1.2.2.78. Other comprehensive income	-	-
90	1.2.1.1.2.2.79. Other comprehensive income	-	-
91	1.2.1.1.2.2.80. Other comprehensive income	-	-
92	1.2.1.1.2.2.81. Other comprehensive income	-	-
93	1.2.1.1.2.2.82. Other comprehensive income	-	-
94	1.2.1.1.2.2.83. Other comprehensive income	-	-
95	1.2.1.1.2.2.84. Other comprehensive income	-	-
96	1.2.1.1.2.2.85. Other comprehensive income	-	-
97	1.2.1.1.2.2.86. Other comprehensive income	-	-
98	1.2.1.1.2.2.87. Other comprehensive income	-	-
99	1.2.1.1.2.2.88. Other comprehensive income	-	-
100	1.2.1.1.2.2.89. Other comprehensive income	-	-

STATEMENT OF COMMITMENTS AND CONTINGENCIES As of 30 June 2024 and 31 December 2023			
DESCRIPTION		June-24	dec-23
(In Millions of Rupiah)			
No.	DESCRIPTION	June-24	dec-23
1	COMMITMENT RECEIVABLES		
2	Unused financing facilities	-	-
3	Foreign currency positions to be received from spot and forward transactions	196.492	177.038
4	Others	-	-
5	COMMITMENT PAYABLES		
6	Unused financing facilities	-	-
7	a. Committed	-	-
8	b. Uncommitted	379.644	239.900
9	Outstanding irrevocable L/C	19.359	55.167
10	Foreign currency positions to be submitted for spot and forward transaction	139.580	236.614
11	Others	-	-
12	CONTINGENT RECEIVABLES		
13	Guarantees received	-	-
14	Income from non performing financing	-	-
15	a. Mudharabah	4.827	4.512
16	b. Istisna'	-	-
17	c. Ijarah	45.621	20.493
18	d. Profit Sharing	11.058	10.480
19	e. Others	-	-
20	Others	-	-
21	CONTINGENT LIABILITIES		
22	Guarantees issued	30.143	48.821
23	Others	-	-

STATEMENT OF CASH FLOWS		
For The Periods Ended 30 June 2024 and 2023		
	(In Millions of Rupiah)	
DESCRIPTION	June-24	June-23
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue receipt from fund management as mudharab	1,030,323	891,476
Payment of profit sharing for temporary syirkah funds	(946,529)	(746,529)
Receipts from recovery of financing and receivable written off	377,035	495,230
Receipt of other operating income	-	2
Payment of operating expenses	5,761	2,147
Receipt from non-operating income - net	(359,489)	(334,317)
Payment of corporate income tax	(253,258)	(242,078)
Payment of zakat	(69,846)	(7,693)
Distribution of qaradhul hasan fund payments for non-operating expenses	15,016	15,877
	(22,443)	(20,760)
Cash flows before changes in operating assets and liabilities		
changes in operating assets and liabilities:	(274,174)	53,766
Decrease/(Increase) in operating assets:		
Placements with other banks	(147)	(97,132)
Receivables	358,853	258,772
Funds of al-id'ari	108,077	153,673
Mudharabah financing	78,004	(24,956)
Musyarakah financing	921,547	(1,667,566)
Assets acquired for qaroh	(17,132)	(45,132)
Other assets	830,617	(31,517)
Increase/(decrease) in operating liabilities:		
Obligations due immediately	60,095	446,407
Deposits	(962,748)	(16,568)
Deposits from other banks	(15,806)	22,336
Taxes payable	4,387	(12,334)
Other liabilities	(667,143)	(242,948)
Increase/(decrease) in temporary syirkah funds	(3,411,289)	1,307,301
Net cash used in operating activities	(2,920,460)	(280,591)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of securities	273,401	268,392
Acquisition of securities	(307,724)	(2,876,156)
Proceeds from sale of fixed assets	679	408
Acquisition of fixed assets	(18,430)	(36,893)
Net cash provided by investing activities	(55,074)	(2,644,249)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from (acquisition of) interbank mudharabah investment	(240,000)	805,000
Payments of dividend	-	(5,332)
Net cash provided by financing activities	(240,000)	799,668
NET INCREASE/(DECREASE) IN CASH EQUIVALENTS	(3,212,534)	(2,125,172)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	7,198,289	8,457,760
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	3,985,755	6,332,588
Cash and cash equivalents at the end of the period consist of :		
Cash	755,119	702,962
Placement with Bank Indonesia	2,886,610	5,277,328
Current accounts with other banks	340,118	212,009
Current accounts and placement with other banks	3,508	140,288
TOTAL	3,985,755	6,332,588