FINANCIAL STATEMENTS PT BANK MUAMALAT INDONESIA Tbk



STATEMENT OF FI	NANCIAL RO	OSITION					STATEM	NT OF PRO	FIT OR LOSS	AND OTHER COMP	REHENSIVE INC	OME	
As of June 2024 an	d 31 Decem	ber 2023		(in Milio	ns of Rupiah)			For The	Periods End	ded 30 June 2024 an	id 2023 (in Mili	ions of Rupiah)	
No. DESCRIPTION ASSETS				June-24	dec-24	No.	OPERATING	DE INCOME AND	SCRIPTION EXPENSES		june-24	june-23	P
1 Cash 2 Placements with Bank Indonesia				755.119 2.886.610	720.209 5.010.480	A 1	Income & Ex	penses from		ment as Mudharib			
3 Placements with other banks 4 Spot and forward receivable				344.026 414	1.467.600	1		ım receivable			174.034	212.923	
5 Investments in marketable securities				31.232.298	30.524.749		ii. Istishna				51	56	
6 Securities purchased under resale agreements (reverse repo) resale agreements (reverse repo)							iii. Multisev iv. Ujrah	ices ijarah				:	
7 Acceptance receivables 8 Receivable				107.926	150.278		v. Others	om financing			-		
a. Murabahah receivable				5.457.791	5.851.614		i. Mudhara	bah			22.213	29.347	
b. Istishna receivable c. Multiservices ilarah receivable				1.193	1.242		ii. Musyara iii. Others	kah			497.120	351.317	
d. Fund of qardh e. Ijarah receivables				423.698 1.034	633.604 1.070		c. Income fro d. Others	m ijarah			118 339.517	41 321.912	
9 Financing						2	Profit sharin	g for investor	s -/-				
a. Mudharabah b. Musyarakah				513.241 14.390.754	593.853 15.381.520		 a. Non Profit b. Profit Short 				928.147	791.936	.
c. Others 10 Assets acquired for <i>Ijarah</i>				4.618	1.905	3	Net income	rom fund ma	nagement as		104.906	123.660	ıl
11 Investment in share				407.711	407.711	В	Operating In	come and Ex	enses Other	than			.
12 Other financial assets 13 Allowance for impairment on financial assets -/-				393.796 (529.401)	375.314 (679.764)	1	as Mudharib Gain/loss fro	m increase/d	ecrease in fair	value			ıl
14 Salam 15 Istishna assets in progress					253.206	2	of financial a		acroneo la fali	. ualua			ıl
Istishna term -/-				:	:		of financial li	abilities	ncrease in fair	value			П
16 Inventory 17 Intangible assets						3 4	Gain/loss fro			ctions (realised)			ıl
18 Fixed assets and equipments				2.762.395	2.791.497	5	Gain/loss fro	m investmen	t under equity	method			П
19 Non earning assets a. Abandoned property				375.496	375.496	6 7	Bank income	as mudharib	hange transla in mudharab	ition ah muqayyadah	:		П
b. Foreclosed collaterals c. Suspense accounts				49.129 157.905	49.129 185.234	8 9	Dividend inc	ome	and administr		327.036	456.549	П
d. Interoffice assets				-		10	Other incom	е	Junimisti		30.356	31.616	П
20 Other assets TOTAL ASSETS				2.738.197 62.473.950	2.853.775 66.953.059	11 12	Wadiah boni Impairment	or financial a	ssets -/-		(3.025)	(4.685)	П
LIABILITIES 1 Wadiah deposits						13 14	Losses relate	d to operatio	nal risk -/- tial assests -/-		(1.815)	(2.022)	П
a. Demand deposits				3.165.220	3.964.543	15	Salaries and	employee be	nefits -/-		(308.712)	(298.003)	П
b. Savings deposits Non profit sharing investments				6.894.281	7.057.706	16 17	Promotion e Other expen	openses -/- ses -/-			(7.136) (120.125)	(7.086) (245.311)	П
a. Demand deposits				2.251.476	2.131.037		Net Operation	g Income/Ex			(89.421)	(82.061)	П
b. Savings deposits c. Time deposits				9.435.801 22.081.426	9.584.015 24.821.890		OPERATING	INCOME/EXF	ENSES		15.485	41.599	П
3 Electronic money 4 Liabilities to Bank Indonesia				2.117.418	2.169.678		NON OPERA	TING INCOM	AND EXPEN	SES			П
5 Liabilities to other banks 6 Spot and forward payables				2.056.105 292	2.714.961 555	1 2	Gain/loss fro	m sale of fixe	d assets and a me/expenses	quipment	295 (6.722)	170 (829)	ıl
7 Marketable securities issued				7.254.825	7.482.824	-	NON OPERA	TING INCOM	E/EXPENSES		(6.427)	(659)	ıl
8 Acceptance liabilities 9 Fund borrowines				1.000.000	7.629 1.000.000		Income taxes		OSS BEFORE 1	TAX	9.058	40.940	ıl
10 Guarantee deposit				-			a. Estimated	current year	tax -/-		(4.442)	(12.945)	ıl
11 Interoffice liabilities 12 Others liabilities				995.682	801.835		CURRENT YE	ax income/ex AR NET PROI	IT/LOSS		4.616	(1.094) 26.901	, I
13 Profit sharing investments fund 14 Minority interest						1		PRHENSIVE I	NCOME assified to pro	fit or loss			, I
TOTAL LIABILITIES				57.252.948	61.736.673	1	 a. Gain/loss f 	rom revaluat	ion of fixed as	sets			.
EQUITIES 15 Share capital							 b. Gain/loss to defined plan 	rom remeasi	irement on			4.288	ıl
a. Authorised share capital				5.600.000	5.600.000	2	c. Others	II ha raelarell	ied to profit o	eless			.
b. Unpaid-in capital -/- c. Treasury stock -/-				(3.302.264)	(3.302.264)	2	a. Gain/loss	rom exchane	e difference o				.
16 Additional paid-in capital a. Agio				1.571.133	1.571.133		of foreign cu	rrency financ	ial statement	ssets on measured			П
b. Disagio -/-							at fair value	rough other	unincrear di			4 40 -	, İ
c. Capital contribution d. Funds for paid-up capital					:		comprehens c. Others					1.464	П
e. Others 17 Other comprehensive income							OTHER COM AFTER TAX	PREHENSIVE	INCOME FOR	THE YEAR		5.752	П
a. Gain				644.903	644.903		TOTAL OTHE	R COMPREHI	NSIVE INCOM	ME FOR THE YEAR	4.616	32.653	П
b. Loss -/- 18 Reserves							Owner		oss Attributab		4.616	26.901	П
a. General reserves b. Appropriated reserves				1.487.396	1.487.396			ng interest	T PROFIT/LO				П
19 Profit/loss							Total Compr	ehensive Pro	it/Loss For Th				
a. Previous years b. Current year				(784.782) 4.616	(793.074) 13.294		Attributable Owner				4.616	32.653	, I
c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO OWNERS				5.221.002	(5.002) 5.216.386		Non controll Total Compr	ing interest ehensive Pro	it/Loss For Th	ne Year	4.616	32.653	١
TOTAL EQUITY				5.221.002 62.473.950	5.216.386 66.953.059		DIVIDEND				0,14	0,54	
TOTAL LIABILITIES AND EQUITIES			PATRICIO			INITES	EARNINGS P	en anake (in	napiail)		0,14	U,54	
		STAT	EMENT OF A	ASSETS QUALIT As of 30 June 2	17 AND OTHE 1024 and 2023	KINFORM	IATION						u
No. DESCRIPTION			Ju	ne-24						June-23	(In Milli	ions of Rupiah)	.
No. DESCRIPTION I RELATED PARTIES	Current	ecial Menti	ub Standar	Doubtful	Loss	Total	Current	ecial Menti	ub Standard	Doubtful	Loss	Total	
1 Placements with other banks													ı
a. Rupiah b. Foreign currencies				:	:	:		:	:	:	:		J
2 Spot and forward receivables a. Rupiah													IJ
b. Foreign currencies													IJ
3 Securities a. Rupiah													, I
b. Foreign currencies 4 Acceptance receivables													IJ
5 Receivables and ijarah													IJ
 a. Micro, small and medium enterprises (UMKM) i. Rupiah 													, I
ii. Foreign currencies													IJ
 b. Non micro, small and medium enterprises (UMKM) i. Ruplah 	8.099					8.099	3.544					3.544	IJ
ii. Foreign currencies c. Restructured Ioans													IJ
i. Rupiah													IJ
ii. Foreign currencies 6 Profit sharing financing													IJ
Micro, small and medium enterprises (UMKM) Rupiah		_						_					IJ
II. Foreign currencies		:		- :	:	- :		:		:	:	:	J
 b. Non micro, small and medium enterprises (UMKM) i. Rupiah 	15.946					15.946	7.999					7.999	J
ii. Foreign currencies	23.340					-5.540							1
c. Restructured loans i. Ruplah													1
ii. Foreign currencies 7 Investment in share			401.616	:		401.616	:		401.616			401.616	1
8 Commitments and contingencies			401.010			401.010			401.010				1
a. Rupiah b. Foreign currencies	:		:		:	:	75	:	:	:		. 75	
II NON-RELATED PARTIES													1
1 Placements with other banks													

625.548 275.896

1.045.839 1.316.125 233.010

9.759.755 2.219.257 2.453.925 568.915 6.095

30.305 19.197

DESCRIPTION

1.178.527 364.010

213.778

1.496.309 189.184

590.457 189.184

414 7.610

904.715 1.096.717 124.514 2.302

758.099 6.095 2.488.636 681.377 6.095

30.305 19.197 59.382 4.019

49.129

4.244.537 286.245

1.040.155

3.880.002 1.728.284 886.290 58.681 4.447

85.500 4 34.382 9 2.812

5.109 123.701

10.045

2.193

| June-24 | June-24 | June-24 | June-25 | Allowance for Impairment | Regulatory Provision | Allowance for Impairment | Regulatory Provision | Individual | Collective | General | Specific | Individual | Collective | General | Specific | Specific | Individual | Collective | General | Specific | Individual
745.344 58.681

4.628

20.202

21.084

353.738

23.146 1.233.48

127.831

110.259

- ####### - 565.930 107.504 **107.926**

329.234 ###### - 364.338

309.244 233.010 1.491.811 1.019.037 213.038 5.576

1.325

3.736

7.432

3.989 99.837

STATEMENT OF ALLOWANCE OF IMPAIRMENT OF LOSSES As of 30 June 2024 and 2023

No.	CO	MPONENTS	OF CAPITAL		june-24	n Milions of Rupiah) june-23
1	Core Capital (Tier 1)				4.651.574	4.783.941
	Common equity Tier 1 (CET 1) 1.1. Paid-in capital (net of treasury stock) 1.2. Reserve additional capital 1.2.1. Additional factor				2.297.736	2.297.736
	12.1. Accounts acctor 12.1.1 Office comprehensive income 12.1.1.1 Excess adjustment due to financial statement translation 12.1.1.2 Potential gain due to increases comprehensive income of fair value of financial assets					
	classified as fair value through o	classified as fair value through other 12.113. Surplus of fixed assets revaluation 12.12. Other disclosed reserves 12.12.1. Agio 12.122. General reserves				82.080 564.680
	1.2.1.2.2. General reserves 1.2.1.2.3. Previous years profit					1.571.133 1.487.396
	after tax 1.2.1.2.4. Current year profit after tax 1.2.1.2.5. Fund fot paid-up capital 1.2.1.2.6. Capital contribution				4.616	26.901
	1.2.1.2.7. Warrants issued 1.2.1.2.8. Stock options issued for stock-based				:	:
	compensation program 1.2.2. Deduction factor (-/-) 1.2.2.1 Other comprehensive expense 1.2.2.1.1. Negative adjustment due to fire	nancial statem	ent translation			
	1.2.2.1.2. Potential losses due to impairr of fair value of financial assets of	nent assified as fair				
	1.2.2.2 Other disclosed reserves 1.2.2.2.1. Disagio 1.2.2.2.2. Previous years loss after tax 1.2.2.2.3. Current year loss after tax				(784.782)	(800.326)
	1.2.2.2.4. Negative differences between allowance for impairment losses 1.2.2.2.5. Negative differences on adjust	of earning as	set		(154.904)	(25.510)
	financial instrument in the Traid 1.2.2.2.6. Regulatory provision on non ei 1.3. Minority interest that can be counted	financial instrument in the Traiding book 1.2.2.2.6. Regulatory provision on non earning assets				
	1.4. Deduction factors of CET 1 (-/-) 1.4.1. Deferred tax calculation 1.4.2. Goodwill 1.4.3. Other intangible assets				(138.192)	(137.604)
	1.4.4. Investments in share calculated as d 1.4.5. Shorfall on the capital of insurance 1.4.6. Securitisation exposure				(6.095)	(6.095)
	1.4.7. Other deduction factor of CET 1 1.4.7.1. Investment on AT1 and/or Tier 2 2.Additional Tier 1 (AT1)		other bank			
	2.1. Instruments which comply with AT1 regular 2.2. Agio/Disagio 2.3. Deduction factor of AT1 (-/-) 2.3.1. Investment on AT1 and/or Tier 2 ins		her bank			:
Ш	Supplemental capital (Tier 2)				2.166.035	2.173.417
	 Capital instrument in the form of stock or oth Agio/Disagio 	ers which cor	nply with tier 2 r	requirements	2.000.000	2.000.000
	General provision on earning assets (max. 1.25% Credit Risk - weighted Assets) Appropriated reserves				166.035	173.417
	5.1. Sinking fund	. Deduction supplemental capital (-/-)				:
Ш		Total Ca	pital		6.817.609	6.957.358
		june-24	june-23		june-24	june-23
	RISK WEIGHTED ASSETS Credit Risk - Weighted Assets Market Risk - Weighted Assets Operational Risk - Weighted Assets	19.300.266 119.162 2.432.871	19.608.748 209.909 2.420.899	CAPITAL ADEQUACY RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%)	21,29% 21,29% 9,91%	21,51% 21,51% 9,77%
	Total Risk Weighted Assets	21.852.299	22.239.556	CAR Ratio (%)	31,20%	31,28%
	CAR BASED ON RISK PROFILE (%)	10,00%	10,00%	CET 1 FOR BUFFER (%)	15,29%	15,51%
	CAPITAL ALLOCATION FOR CAR BASED ON RISH	PROFILE		PERCENTAGE OF BUFFER MA	ANDATORY FULFILLE	D BY BANK
	From CET 1 (%) From AT 1 (%) From Tier 2 (%)	6,00% 0,00% 4,00%	0,00%	Capital Conservation Buffer (%) Countercyclical Buffer (%) Capital Surcharge untuk Bank Sistemik (0,00% 0,00% 0,00%	0,00% 0,00% 0,00%

CALCULATION OF CAPITAL ADEQUACY RATIO As of 30 June 2024 and 2023

	STATEMENT OF COMMITMENTS AND CONTINGENCE As of 30 June 2024 and 31 December 2023	IES	
	75 of 50 Julie 2027 and 52 Sectional 2025		(in Millions of Rupiah)
No	DESCRIPTION	june-24	dec-23
ı	COMMITMENT RECEIVABLES		
	Unused financing facilities Foreign currency positions to be received from spot and forward transactions Others	196.492 -	177.038
П	COMMITMENT PAYABLES		
	L Unused Financing facilities A Committed b. Uncommitted C. Outstanding reveale L/C S Foreign currency positions to be submitted for spot and forward transaction 4. Others	379.644 19.359 139.580	239.900 55.167 236.614
Ш	CONTIGENT RECEIVABLES		
	Guarantees received Income from non performing financing a. Murobahah b. Istishno'	4.827	4.512 -
	c. ijorah d. Profit Sharing e. Others	45.621 11.058	20.493 10.480 -
IV	CONTIGENT LIABILITIES		
	1. guarantees issued 2. Others	30.143	48.821
	STATEMENT OF CASH FLOWS For The Periods Ended 30 June 2024 and 2023		(In Millians of Dunish)

STATEMENT OF CASH FLOWS For The Periods Ended 30 June 2024 and 20	23	(In Millions of Rupiah
DESCRIPTION	June-24	June-23
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue receipt from fund		
management as mudharib Payment of profit sharing for temporary syirkah funds	1.030.323 (948.252)	891.476 (746.929
Receipts from recovery of financing and receivable written off	327.036	495.230
Receipt of other operating income		
Payment of operating expenses	5.741	2.960
Receipt from non-operating income - net	(359.489)	(334.317
Payment of corporate income tax Payment of zakat	(253.258) (69.848)	(242.078
Distribution of aardhul hasan fund	16.016	15.877
payments for non-operating expenses	(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	358.853 160.077	258.722
Funds of qardh Mudarabah financing	78.004	(153.671 (24.956
Musyarakah financing	921.547	(1.667.566
Assets acquired for ijarah	(2.713)	(431
Other assets	830.617	(31.517
Increase /(decrease) in operating liabilities:		
Obligations due immediately Deposits	60.095 (962.748)	446.407 (16.568
Deposits from other banks	(15.806)	(24.334
Taxes payable	4.387	12.336
Other Liabilities	(667.163)	(342.948
Increase /(decrease) in temporary syirkoh funds	(3.411.289)	1.307.301
Net cash used in operating activities	(2.920.460)	(280.591
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeeds from sale of securities	273.401	268.392
Acquisition of securities	(307.724)	(2.876.156
Proceeds from sale of fixed assets Acquisition of fixed assets	679	408 (36.893
Net cash provided by investing activities	(18.430) (52.074)	(2.644.249
CASH FLOWS FROM FINANCING ACTIVITIES	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, and a
Proceeds from (acquisition of) interbank mudharabah investment	(240.000)	805.000
Payments of dividend Net cash Provided by financing activities	(240.000)	(5.332 799.668
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
	3.985.755	6.332.588
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD		
Cash and cash equivalents at the end of the period consist of :		
Cash	755.119	702.963
Placement with Bank Indonesia Current accounts with other banks	2.886.610 340.118	5.277.328 212.009
Current accounts with other banks Current accounts and placement with other banks	340.118	140.288
content accounts and procentent with other pairs	3.908	140.200
TOTAL	3.985.755	6.332.588
STATEMENT OF PROFIT SHARING DISTRIBUT	II CAN	

0,47%	TO	TAL				3.985.755	6.332.588
0,16%	_						
97,04% 92,38%			STATEMENT O	F PROFIT SHARING DI	STRIBUTION		
63,43%				As of 30 June 2024			(In Millions of Rupiah
42,78%						Fund Owners	Portion
42,7070			Average Balance	Income to be			
		Types of Funds		Distributed	Ratio (%)	Total of Profit Sharing	Rate of Return Indication (%)
0,00%			A	В	C	D	E
0,00%		Liabilities to other banks	2.087.930	2.306	32,00%	2.304	1,32%
		Mudharabah demand deposits	2.241.222	1.458	32,00%	1.194	0,64%
0,00%		Mudharabah saving deposits	9.421.229	5.408	22,00%	4.428	0,56%
0,00%	4	Mudharabah time deposits a. 1 Month	42 426 002	10 100	FO 001/	8.768	0.700/
		a. 1 Month b. 3 Month	13.426.883 3.220.840	10.198 10.922	50,00% 51,00%	8.768 8.968	0,78% 3,34%
2,53%		c. 6 Month	2.242.525	6.043	53,00%	4.844	2,59%
7,50%		d. 12 Month	1.907.632	4.093	54,00%	3.274	2,06%
1,71%	5	Marketable securities issued	1.307.032	4.055	0,00%	3.274	0.00%
2,61%	6	Fund borrowings			0,00%		0,00%
		Total	34.548.261	40.428	1	33.780	
	\vdash	Total	34.346.201	40.420		33.700	
f Rupiah)		Type of Fund Distribution		Average Balance		Retain	ned Earnings
23		Placements with other banks			427.067		139
		investment in marketable securities			29.466.231		32.605
		Murabahah receivables			5.486.531		30.610
665 5.106	4 5	Istishna receivable Multiservices Iiarah receivables			1.198		5
5.771		Fund of aardh					
3.771		Mudharabah financing			521.147		3.101
1.693	8	Musyarakah financing			14.507.724		76.034
4.482		ljarah receivables			4.666		140
6.175	10	Other financing					
		Total			50.414.564		142,634
	_						
171				Income to be		Fund Owners	Portion
169		Types of Funds	Average Balance	Distributed	Ratio (%)	Total of Brofit Sharing	Rate of Return Indication (%
340		Types of Fullus			,		
	-	Liabilities to other banks	A	В	C 0.00%	D	E
334		Mudharabah demand deposits			0,00%		
6		Mudharabah saving deposits			0.00%		
0		Mudharabah time deposits	-	-	0,0070		-
340	- 1 '	a. 1 Month			0.00%		
	1	b. 3 Month			0,00%		
	1	c. 6 Month			0,00%		
	1.	d. 12 Month			0,00%		
Rupiah)	5	Marketable securities issued			0,00%		
23	6	Fund borrowings			0,00%		
1	L	Total	-				
2.353		Type of Fund Distribution		Average Balance	•	Retair	ned Earnings
1.020	1	Placements with other banks					

STATEMENT OF FINANCIAL RATIOS As of 30 June 2024 and 2023						
No.		RATIO	os		June-24	(in 9 June-23
1	PERFORMANCE RATIOS				31.20%	31.28
2	Capital Adequacy Ratio (CAR) Non performing earning assets and non earning	g assets to tot	al earning assets		31,20%	31,28
	and non earning assets				1,83%	1,99
3	Non performing earning assets to total earning Allowance for impairment on financial assets to	assets earning asse	ts		1,85% 1,00%	2,03 1,47
5	Gross Non Performing Financing (NPF Gross)	rearring asse			2,25%	2,70
6	Net Non Performing Financing (NPF Net)				1,44%	0,65
7 8	Return On Assets (ROA) Return On Equity (ROE)				0,03% 0,20%	0,13 1.13
9	Net Interest (NI)				0,38%	0,47
10	Net Operating Margin (NOM)				0,06%	0,16
11 12	Operating Expenses to Operating Income (BOP Cost to Income Ratio (CIR)	0)			98,89% 95,97%	97,04 92,38
13	Profit sharing financing to total financing				71,68%	63,43
14	Financing to Deposit Ratio (FDR)				47,34%	42,78
1	Compliance a. Percentage violation of Legal Lending Limit (I	111)				
1	i. Related parties	and a			0,00%	0,00
	ii. Non related parties				0,00%	0,00
	 b. Percentage of financing in excess of Legal Le i. Related parties 	nding Limit (LI	LL)		0.00%	0,00
	ii. Non related parties				0,00%	0,00
2	Statutory reserve requirement					
	a. GWM rupiah i. Daily *)				2.49%	2,53
1	ii. Average**)				7,50%	7,50
١.	a. GWM foreign currencies (daily) *)				1,43%	1,71
3	Overall Net Open Position (NOP)				1,39%	2,61
				DISTRIBUTION OF ZAKAT FUNDS 2024 and 31 December 2023		
No		DESCRIP	TION			Millions of Rupial
No.	Sources and distribution of zakat funds	DESCRIP	TION		June-24	Dec-23
1	Sources of zakat funds : *)					
	a. Internal Bank				2.311	66
	b. External Bank Total receipt				2.311 2.311	5.10 5.77
2	Distribution of zakat funds distributed to o	ther instituti	ions			
	a. Lembaga Amil Zakat				193	1.69
	b. Badan Amil Zakat Total distribution				2.118 2.311	4.48 6.17
					2.511	0.17
В	Sources and distribution of waqf funds					
1	Sources of waqf funds: a. Internal Bank					17:
	b. External Bank				62	169
	Total receipt				62	340
2	Distribution of waqf funds distributed to one a. Badan Wakaf Indonesia	other institut	ions			
	 Baitulmaal Muamalat 				62	33
	c. Others *)				1	
	Total distribution				63	34
	STATEMEN	T OF SOURC	ES AND DISTRI	BUTION OF QARDHUL HASAN FU 2024 and 31 December 2023	NDS	
	·			2024 and 31 December 2023		Millions of Rupia
No. 1	beginning balance of gardhul hasan funds	DESCRIP	TIUN		June-24 171	Dec-23
2	Sources of qardhul hasan funds					
	a. Infaq and shadaqah				292	2.35
	b. Qardhul hasan refund c. Penalty				1.715	1.02
	d.Non-halal income				911	1.35
	e. Others				178	16
3	Total receipt Used of qardhul hasan funds				3.096	4.89
,	a. Productive distribution					
	b. Donation				3.088	4.72
	c.Others Total distribution				3.088	4.72
١.						
4 5	Decrease/increase qardhul hasan funds Ending balance of qardhul hasan funds				8 179	17 17
		STATEMENT	OF SPOT AND	FORWARD TRANSACTIONS une 2024		
			As of 30 J		(ir	Millions of Rupial
No	TRANSACTION	Nominal	Non Hedging	Objective Hedging	Derivative Rece Receivables	ivables & payables Payables
Α	Exchange Rate Related		reuging			
1	Spot	234.310		234.31		29:
2	Forward Others	47.126	47.126	:	263	
B	Others				1 .	

: Andre Mirza Hartawa

Transplant of the following a steel minimum or passing in a completely and or provided the present of the prese

NOTE:

The published financial statements of PT Bank Muamalat Indonesia Tbk as of June 30, 2024 are taken from the Interim financial statements ended on June 30, 2024 (unaudited). The published financial statements of PT Bank Muamalat Indonesia Tbk as of June 30, 2023 are taken from the financial statements that have been audited by the Public Accounting Firm Doll, Bambang, Suldsyvanto, Dadang & Ali (diss/disk) with the partner in charge is Doll Diapary Sirgear, CPA, SAS, an independent sundtor, who in his reproduct Apus 214, 2022, gave a fair pointo, in all material respects. The published financial statements OFT Bank Muamalat Indonesia Tbk as of December 31, 2023 is taken from the financial report that has been audited by the Public Accounting Firm Doll, Bambang,

Sulistiyanto, Dadang & Ali (dbsd&a) with the responsible partner is Doli Diapary Siregar, CPA, SAS, an independent auditor, who in his report dated March 26, 2024 with a fair opinion, in all material respects

2 The Bank's financial report is presented in accordance with the following:
a. Financial Services Authority Regulation number 37/POIX.03/2019 dated December 19, 2019 concerning "Transparency and Publication of Bank Rep

Commercial services Authority Regulation number 12/POIX.03/2019 dated April 4, 2019 concerning "Reporting of Commercial Banks Through the Fina C. Financial Services Authority Regulation number 14/POIX.04/2022 dated August 18, 2022 concerning "Submission of Periodic Financial Reports of tes Foreign exchange rates as of June 30, 2024 USD 1 = 8p.16,375.00, while as of December 31, 2023 USD 1 = 8p.15,397.00

	ljarah receivables Other financing		:		:
	Total				
Ī		SHAREHOLDER			
В	adan Pengelola Keuan	gan Haji		:	82,65%
Α	ndre Mirza Hartawan			:	5,19%
Is	slamic Development Ba	ank		:	2,04%
P	emegang Saham Lainr	ya		:	10,11%
		TOTAL		:	100,00%

SHAREHOLDER		
adan Pengelola Keuangan Haji	:	82,65%
ndre Mirza Hartawan	:	5,19%
lamic Development Bank	:	2,04%
emegang Saham Lainnya	:	10,11%
TOTAL	:	100,00%

Jakarta, 31Juli 2024 PT Bank Muamalat Indonesia Tbk

S.E. & O **Board of Directors**



KARNO Plt. President Director

: Karno **)

: Riksa Prakoso *)

Dyah Ekowati***) Plt. Director of Compliance



Terdaftar dan diawasi

OK



Infobank 7th Satisfaction Loyalty Engagement 2024 The Most Satisfying Sharia Bank in Services

A. Rupish

J. Foreign currencies

II Piscennetts with other banks
A. Rupish
A. Rupish
A. Rupish
B. Foreign currencies
C. Spen and forward receivables
A. Rupish
B. Foreign currencies
C. Spen and forward receivables
A. Rupish
B. Foreign currencies
A. Rupish
B. Foreign currencies
A. Rupish
B. Foreign currencies
C. Receivables and discussion enterprises (UMKM)
B. Rupish
B. Foreign currencies
C. Restructured loans
B. Rupish
B. Foreign currencies
C. Restructured loans
B. Rupish
B. Foreign currencies
C. Rupish
D. Non Micro, small and medium enterprises (non UMKM)
C. Rupish
C. Rupish
C. Rupish
D. Foreign currencies
Commitments and contingencies
B. Rupish
D. Foreign currencies
D. Fore

III OTHER INFORMATIONS

1 Bank assets pledge as collateral:

21st Infobank MRI Banking Service Excellence 2024 The Best Overall Walk In Channel



Baznas Awards 2024 Bank Penyedia Layanan Pembaya Terbaik 2024



21st Infobank MRI Banking Service Excellence 2024
The Best Security Officer



SWA Corporate Secretary Champion 2024 1st Place in Corporate Secretary Champion

(iii)

21st Infobank MRI Banking Servio

Excellence 2024 The Best Teller Services



9.216

5.876 110.689

7.610

1.224.262

5.738.353 499.283

2.853.869 213.038

3.367.516 740.058 6.095

59.382 4.019

Member : Hj. Siti Haniatunnisa, LL.B,M.H

: Dr. H. Agung Danarto, M.Ag

Commercial Banks and Sharia Business Units".



21st Infobank MRI Banking Servio Excellence 2024 Trophy 10 Consecutive Years



*) Effective after obtaining a determination of passing the Competency and Compliance Assessment from OJK