

FINANCIAL STATEMENTS

PT BANK MUAMALAT INDONESIA Tbk

STATEMENT OF FINANCIAL POSITION			
As of 31 March 2026 and 31 December 2025			
(In Millions of Rupiah)			
No.	Description	Mar-26	Des-25
ASSETS			
1	Cash	1,013,084	807,962
2	Placements with Bank Indonesia	1,882,725	1,379,170
3	Placements with other banks	967,187	945,923
4	Spot and forward receivables	1,978	670
5	Investments in marketable securities	33,026,513	32,365,988
6	Securities purchased under resale agreements (reverse repo) resale agreements (reverse repo)	-	-
7	Acceptance receivables	1,507	6,704
8	Receivable	-	-
9	a. Murabahah receivable	5,386,971	4,916,858
10	b. Istisna receivable	868	875
11	c. Multiservices syariah receivable	-	-
12	d. Fund of qardh	491,839	499,413
13	e. Ijarah receivables	20	10
14	Pembayaran bagi hasil	-	-
15	a. Mudharabah	691,880	543,140
16	b. Musyarakah	12,535,421	12,498,930
17	c. Others	-	-
18	Assets acquired for Ijarah	4,148	4,380
19	Investment in share	407,711	407,711
20	Other financial assets	524,963	576,864
21	Allowance for impairment on financial assets -/-	(245,089)	(242,975)
22	Salam	100,000	500,000
23	Istisna assets in progress	-	-
24	Istisna term -/-	-	-
25	Inventory	-	-
26	Intangible assets	-	-
27	Fixed assets and equipments	3,330,368	3,314,974
28	Non earning assets	-	-
29	a. Abandoned property	243,443	243,443
30	b. Foreclosed collateral	49,129	49,129
31	c. Suspense accounts	85,496	81,844
32	d. Interoffice assets	-	-
33	Other assets	3,379,989	3,389,810
34	TOTAL ASSET	63,900,141	62,290,523
LIABILITIES			
1	Wadiah deposits	-	-
2	a. Demand deposits	3,500,951	3,357,458
3	b. Time deposits	7,953,902	8,156,917
4	Non profit sharing investments	-	-
5	a. Demand deposits	3,044,478	2,971,499
6	b. Savings deposits	8,535,643	8,788,842
7	c. Time deposits	23,265,689	22,205,803
8	Electronic money	-	-
9	Liabilities to Bank Indonesia	1,945,307	221,022
10	Liabilities to other banks	2,092,983	2,648,303
11	Spot and forward payables	72	2,915
12	Marketable securities issued	7,772,825	8,102,825
13	Acceptance liabilities	1,507	6,704
14	Fund borrowings	-	-
15	Guarantee deposit	250	250
16	Interoffice liabilities	-	-
17	Others liabilities	521,985	548,064
18	Profit sharing investments fund	-	-
19	Minority interest	-	-
20	TOTAL LIABILITIES	58,635,602	57,010,602
EQUITIES			
1	Share capital	-	-
2	a. Authorized share capital	5,600,000	5,600,000
3	b. Unpaid in capital	(3,302,264)	(3,302,264)
4	c. Treasury stock -/-	-	-
5	Additional paid-in capital	-	-
6	a. Agio	1,571,133	1,571,133
7	b. Disagio -/-	-	-
8	c. Capital contribution	-	-
9	d. Funds for paid-up capital	-	-
10	e. Others	-	-
11	Other comprehensive income	623,707	641,349
12	a. Gain	-	-
13	b. Loss -/-	-	-
14	Reserves	1,487,396	1,487,396
15	a. General reserves	-	-
16	b. Appropriated reserves	-	-
17	Profits/loss	-	-
18	a. Previous years	(717,594)	(738,973)
19	b. Current year	2,261	21,280
20	c. Dividend paid -/-	-	-
21	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	5,264,539	5,279,921
22	TOTAL EQUITY	5,264,539	5,279,921
23	TOTAL LIABILITIES AND EQUITIES	63,900,141	62,290,523

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME			
For The Periods Ended March 31, 2026 and 2025			
(In Millions of Rupiah)			
No.	Description	Mar-26	Mar-25
OPERATING INCOME AND EXPENSES			
A	Income & Expenses from Fund Management as Mudharib		
1	Pendapatan dari penyisihan dana	-	-
2	a. Income from primary fund	-	-
3	i. Murabahah	80,057	59,702
4	ii. Istisna	16	17
5	iii. Multiservices Ijarah	-	-
6	iv. Ujrah	-	-
7	v. Others	-	-
8	b. Income from financing	10,435	7,221
9	i. Mudharabah	242,635	192,490
10	ii. Musyarakah	-	-
11	iii. Others	-	-
12	c. Income from Ijarah	90	113
13	d. Others	199,331	177,001
14	Profit sharing for investors -/-		
15	a. Non Profit Sharing	378,254	388,785
16	b. Profit Sharing	-	-
17	Net income from fund management as mudharib	154,310	47,759
B	Operating Income and Expenses Other than as Mudharib		
1	Gain/loss from increase/decrease in fair value of financial assets	-	-
2	Gain/loss from decrease/increase in fair value of financial liabilities	-	-
3	Gain/loss from sale of financial assets	-	-
4	Gain/loss from spot and forward transactions (realised)	-	-
5	Gain/loss from investment under equity method	-	-
6	Gain/loss from foreign exchange translation	-	-
7	Bank income as mudharib in mudharabah muayyadah	-	-
8	Dividend income	-	-
9	Commission/Provision/fee and administrative	152,957	104,724
10	Other income	12,249	153,176
11	Wadiah bonus -/-	(1,931)	(1,589)
12	Impairment for financial assets -/-	(6,184)	(6,008)
13	Losses related to operational risk -/-	(675)	(608)
14	Impairment for non financial assets -/-	-	(3,000)
15	Salaries and employee benefits -/-	(153,000)	(157,392)
16	Promotion expenses -/-	(3,279)	(3,652)
17	Other expenses -/-	(139,741)	(133,731)
18	Net Operating Income/Expenses	(139,604)	(41,812)
OPERATING INCOME/EXPENSES			
NON OPERATING INCOME AND EXPENSES		14,706	5,947
1	Gain/loss from sale of fixed assets and equipment	298	44
2	Other non-operating income/expenses +/-	(9,870)	(2,975)
NON OPERATING INCOME/EXPENSES		(9,572)	(2,931)
CURRENT YEAR PROFIT/LOSS BEFORE TAX		5,134	3,016
Income taxes			
1	a. Estimated current year tax -/-	(2,873)	(1,344)
2	b. Deferred tax income/expenses	(3,279)	(3,652)
CURRENT YEAR NET PROFIT/LOSS		2,261	1,672
OTHER COMPREHENSIVE INCOME			
Items that will not be reclassified to profit or loss			
1	a. Gain/loss from revaluation of fixed assets	-	-
2	b. Gain/loss from remeasurement on employee benefits liability - net of tax	-	-
3	c. Others	-	-
Items that will be reclassified to profit or loss			
1	a. Keuntungan/kerugian yang berasal dari penyesuaian akuitas	-	-
2	b. Gain/loss from changes of financial assets on measured at fair value through other comprehensive income	17,642	-
3	c. Others	-	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		17,642	-
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		15,381	1,672
Current Year Net Profit/Loss Attributable to:			
1	Owner	2,261	1,672
2	Non controlling interest	-	-
TOTAL CURRENT YEAR NET PROFIT/LOSS		2,261	1,672
Attributable To:			
1	Owner	15,381	1,672
2	Non controlling interest	-	-
Total Comprehensive Profit/Loss For The Year		15,381	1,672
DIVIDEND			
1	Dividend	-	-
EARNINGS PER SHARE (in Rupiah)		0,07	0,05

STATEMENT OF MINIMUM CAPITAL ADEQUACY RATIO (CAR)			
As of 31 March 2026 and 2025			
(In Millions of Rupiah)			
No.	Description	Mar-26	Mar-25
I CORE CAPITAL (TIER 1)			
1	Common equity Tier 1 (CET 1)	3,747,807	3,886,606
1.1	1.1. Paid-in capital (net of treasury stock)	2,297,736	2,297,736
1.2	1.2. Reserve additional capital	-	-
1.2.1	1.2.1. Additional factor	-	-
1.2.1.1	1.2.1.1. Other comprehensive income	-	-
1.2.1.1.1	1.2.1.1.1. Excess adjustment due to financial statement transition	-	-
1.2.1.1.2	1.2.1.1.2. Potential gain due to increases comprehensive income of fair value of financial assets classified as fair value through other	75,898	70,080
1.2.1.1.3	1.2.1.1.3. Surplus of fixed assets revaluation	547,809	552,842
1.2.1.2	1.2.1.2. Other disclosed reserves	-	-
1.2.1.2.1	1.2.1.2.1. Agio	1,571,133	1,571,133
1.2.1.2.2	1.2.1.2.2. General reserves	1,487,396	1,487,396
1.2.1.2.3	1.2.1.2.3. Previous years profit after tax	-	-
1.2.1.2.4	1.2.1.2.4. Current year profit after tax	2,261	1,672
1.2.1.2.5	1.2.1.2.5. Fund for paid-up capital	-	-
1.2.1.2.6	1.2.1.2.6. Capital contribution	-	-
1.2.1.2.7	1.2.1.2.7. Warrants issued	-	-
1.2.1.2.8	1.2.1.2.8. Stock options issued for stock-based compensation program	-	-
1.2.2	1.2.2. Deduction factor (-/-)	-	-
1.2.2.1	1.2.2.1. Other comprehensive expense	-	-
1.2.2.1.1	1.2.2.1.1. Negative adjustment due to financial statement transition	-	-
1.2.2.1.2	1.2.2.1.2. Potential losses due to impairment of fair value of financial assets classified as fair value through other comprehensive income	-	(695)
1.2.2.2	1.2.2.2. Other disclosed reserves	-	-
1.2.2.2.1	1.2.2.2.1. Disagio	-	-
1.2.2.2.2	1.2.2.2.2. Previous years loss after tax	(717,694)	(760,609)
1.2.2.2.3	1.2.2.2.3. Current year loss after tax	-	-
1.2.2.2.4	1.2.2.2.4. Negative differences between regulatory provision and allowance for impairment losses of earning asset	(389,055)	(188,963)
1.2.2.2.5	1.2.2.2.5. Negative differences on adjustment of fair value on financial instruments in the Trading book	-	-
1.2.2.2.6	1.2.2.2.6. Regulatory provision on non earning assets	(996,363)	(996,950)
1.3	1.3. Minority interest that can be counted	-	-
1.4	1.4. Deduction factors of CET 1 (-/-)	(125,219)	(140,941)
1.4.1	1.4.1. Delisted tax calculation	-	-
1.4.2	1.4.2. Goodwill	-	-
1.4.3	1.4.3. Other intangible assets	-	-
1.4.4	1.4.4. Investments in share calculated as deduction	(6,095)	(6,095)
1.4.5	1.4.5. Shortfall on the capital of insurance subsidiaries	-	-
1.4.6	1.4.6. Securitisation exposure	-	-
1.4.7	1.4.7. Other deduction factor of CET 1	-	-
1.4.7.1	1.4.7.1. Investment on AT1 and/or Tier 2 instrument to other bank	-	-
2	2. Additional Tier 1 (AT1)	-	-
2.1	2.1. Instruments which comply with AT1 regulations	-	-
2.2	2.2. Agio/disagio	-	-
2.3	2.3. Deduction factor of AT1 (-/-)	-	-
2.3.1	2.3.1. Investment on AT1 and/or Tier 2 instrument to other bank	-	-
II SUPPLEMENTARY CAPITAL (TIER 2)		2,049,615	2,120,134
1	1. Capital instrument in the form of stock or others which comply with tier 2 requirements	2,000,000	2,000,000
2	2. Agio/disagio	-	-
3	3. General provision on earning assets	-	-
4	4. (max. 1.25% Credit Risk - weighted Assets)	49,615	120,134
5	5. Deduction supplemental capital (-/-)	-	-
5.1	5.1. Sinking fund	-	-
5.2	5.2. Investment on Tier 2 instrument to other bank	-	-
III TOTAL CAPITAL (I + II)		5,797,422	6,006,740
RISK WEIGHTED ASSET (RWA)			
1	RWA FOR FINANCING RISK	18,996,465	18,563,055
2	RWA FOR OPERATIONAL RISK	695,616	152,223
3	RWA FOR CREDIT RISK	1,860,601	2,337,994
TOTAL RWA		21,552,682	21,053,272
CAR BASED ON RISK PROFILE (%)		10,00%	10,00%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE		26,96%	28,53%
PERCENTAGE OF BUFFER MANDATORY FULFILLED BY BANK (%)			
1	From CET 1 (%)	6,00%	6,00%
2	From AT1 (%)	0,00%	0,00%
3	From Tier 2 (%)	4,00%	4,00%
PERFORMANCE RATIOS			
1	Capital Adequacy Ratio (CAR)	26,90%	28,53%
2	Non performing earning assets and non earning assets to total earning assets	2,28%	2,15%
3	Non performing earning assets to total earning assets	2,30%	2,17%
4	Allowance for impairment on financial assets to earning assets	0,46%	0,65%
5	Gross Non Performing Financing (GNPF) Gross	4,32%	3,95%
6	Net Non Performing Financing (NPF) Net	3,84%	3,37%
7	Return on Assets (ROA)	0,03%	0,02%
8	Return on Equity (ROE)	0,24%	0,17%
9	Net Interest (NI)	1,13%	0,38%
10	Net Operating Margin (NOM)	0,11%	0,05%
11	Operating Expenses to Operating Income (OPO)	97,89%	99,14%
12	Cost to Income Ratio (CIR)	94,78%	97,52%
13	Profit sharing financing to total financing	69,21%	73,20%
14	Financing to Deposit Ratio (FDR)	40,97%	40,78%
Compliance			
1	a. Percentage violation of Legal Lending Limit (LLL)	0,00%	0,00%
2	i. Related parties	0,00%	0,00%
3	ii. Non related parties	0,00%	0,00%
4	b. Percentage of financing in excess of Legal Lending Limit (LLL)	0,00%	0,00%
5	i. Related parties	0,00%	0,00%
6	ii. Non related parties	0,00%	0,00%
7	Statutory reserve requirement	0,00%	0,00%
8	a. GWM rupiah	0,00%	0,00%
9	i. Daily	2,66%	4,46%
10	ii. Average	8,02%	1,11%
11	b. GWM foreign currencies (daily)	1,93%	0,86%
12	Overall Net Open Position (NOP)	-	-

STATEMENT OF COMMITMENTS AND CONTINGENCIES			
As of 31 March 2026 and 31 December 2025			
(In Millions of Rupiah)			
No.	Description	Mar-26	Des-25
I COMMITMENT RECEIVABLES			
1	Unused financing facilities	-	-
2	Foreign currency positions to be received from spot and forward transactions	240,221	424,473
3	Others	-	-