

MONTHLY STATEMENTS OF FINANCIAL POSITION

PT BANK SYARIAH INDONESIA Tbk

As of 31 October 2023

(in Millions of Rupiah)

DESCRIPTION	INDIVIDUAL
ASSETS	
1. Cash	3.847.947
2. Placements with Bank Indonesia	17.540.540
3. Placements with other banks	7.134.509
4. Spot and forward receivables	-
5. Investments in marketable securities	53.682.738
6. Securities purchased under resale agreements (reverse repo)	-
7. Acceptance receivables	202.735
8. Receivables	145.148.535
a. <i>Murabahah</i> receivables	133.941.781
b. <i>Istishna</i> receivables	33
c. Multiservices <i>ijarah</i> receivables	213.840
d. Funds of <i>qardh</i>	10.981.754
e. <i>Ijarah</i> receivables	11.127
9. Profit sharing financing	84.185.359
a. <i>Mudharabah</i>	1.808.779
b. <i>Musyarakah</i>	82.376.580
c. Others	-
10. Asset acquired for <i>Ijarah</i>	2.068.579
11. Investment in share	-
12. Others financial assets	1.409.915
13. Allowance for Impairment on financial assets -/-	9.783.860
14. <i>Salam</i>	-
15. <i>Istishna</i> Assets in progress	-
<i>Istishna</i> term -/-	-
16. Inventory	4.441
17. Intangible assets	461.334
18. Fixed assets and equipments	4.495.312
19. Non earning assets	9.403
a. Abandoned property	9.403
b. Foreclosed collaterals	-
c. Suspense accounts	-
d. Interoffice assets	-
20. Other assets	4.446.950
TOTAL ASSETS	314.854.437

MONTHLY STATEMENTS OF FINANCIAL POSITION
PT BANK SYARIAH INDONESIA Tbk
As of 31 October 2023

(in Millions of Rupiah)

DESCRIPTION	INDIVIDUAL
LIABILITIES AND EQUITIES	
LIABILITIES	
1. <i>Wadiah</i> Deposits	62.956.585
a. Demand Deposits	19.691.194
b. Savings deposits	43.265.391
2. Non profit sharing investments	199.893.065
a. Demand Deposits	21.122.820
b. Savings deposits	72.662.983
c. Time deposits	106.107.262
3. Electronic money	18
4. Liabilities to Bank Indonesia	4.748.170
5. Liabilities to other banks	911.674
6. Spot and forward payables	-
7. Marketable securities issued	3.428.684
8. Acceptance liabilities	202.735
9. Fund Borrowings	795.000
10. Guarantee deposit	19.675
11. Interoffice liabilities	-
12. Others liabilities	4.312.813
13. Profit sharing investments fund	-
14. Minority interest	-
TOTAL LIABILITIES	277.268.419
EQUITIES	
14. Share capital	23.064.630
a. Authorised share capital	40.000.000
b. Unpaid-in capital -/-	16.935.370
c. Treasury stock -/-	-
15. Additional paid-in capital	(3.929.100)
a. Agio	3.381.491
b. Disagio -/-	7.310.591
c. Capital contribution	-
d. Funds for paid-up capital	-
e. Others	-
16. Other comprehensive income	587.985
a. Gain	672.935
b. Loss -/-	84.950
17. Reserves	2.236.713
a. General reserves	2.236.713
b. Appropriated reserves	-
18. Profit/Loss	15.625.790
a. Previous years	11.397.007
b. Current year	4.654.801
c. Dividend paid -/-	426.018
TOTAL EQUITY	37.586.018
TOTAL LIABILITIES AND EQUITIES	314.854.437

MONTHLY STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	
PT BANK SYARIAH INDONESIA Tbk	
For The Periods Ended 31 October 2023	
(in Millions of Rupiah)	
DESCRIPTION	INDIVIDUAL
OPERATING INCOME AND EXPENSES	
A. Income & Expenses from Fund Management as <i>Mudharib</i>	
1. Income from Fund Management as <i>Mudharib</i>	
a. Income from Receivables	19.086.342
i. <i>Murabahah</i>	11.242.338
ii. <i>Istishna</i>	10.424.755
iii. <i>Multiservices ijarah</i>	61
iv. <i>Ujrah</i>	25.214
v. Others	792.308
-	-
b. Income from financing	4.835.725
i. <i>Mudharabah</i>	84.158
ii. <i>Musyarakah</i>	4.751.567
iii. Others	-
c. Income from <i>ijarah</i>	101.611
d. Others	2.906.668
2. Profit Sharing for Investors -/-	
a. Non profit sharing	4.832.724
b. Profit sharing	-
3. Net Income from Fund Management as <i>Mudharib</i>	
	14.253.618
B. Operating Income and Expenses Other than as <i>Mudharib</i>	
1. Gain/Loss from increase/decrease in fair value of financial assets	(1.259)
2. Gain/Loss from decrease/increase in fair value of financial liabilities	-
3. Gain/Loss on sale of financial assets	224.036
4. Gain/loss on spot and forward transactions (realised)	45.677
5. Gain/loss on investment under equity method	-
6. Gain/loss on foreign exchange translation	(2.849)
7. Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8. Dividend income	-
9. Commissions/provisions/fees and administrations income	1.413.139
10. Other income	941.442
11. <i>Wadiah</i> bonus expenses -/-	983
12. Impairment for financial assets -/-	2.408.698
13. Losses related to operational risk -/-	15.193
14. Impairment for non financial assets -/-	62.778
15. Salaries and employee benefits -/-	4.129.627
16. Promotion expenses -/-	483.552
17. Other expenses -/-	3.604.714
Net Operating Income/Expenses	(8.085.359)
Operating Income/Expenses	6.168.259
NON OPERATING INCOME AND EXPENSES	
1. Gain/loss from sale of fixed assets and equipment	3.283
2. Other non-operating income/expenses	(151.651)
NON OPERATING INCOME/EXPENSES	(148.368)
CURRENT YEAR PROFIT/LOSS BEFORE TAX	6.019.891
Income taxes	
a. Estimated current year tax -/-	1.421.548
b. Deferred tax income/expenses	56.458
CURRENT YEAR NET PROFIT/LOSS	4.654.801
OTHER COMPREHENSIVE INCOME	
1. Items that will not be reclassified to profit or loss	
a. Gain/loss from revaluation of properties	-
b. Gain/loss from remeasurement on defined benefit plan	(40.500)
c. Others	-
2. Items that will be reclassified to profit or loss	
a. Gain/loss from exchange difference on translation of foreign currency financial statement	-
b. Gain/loss from changes of financial assets on measured at fair value through other comprehensive income	(29.474)
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(69.974)
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	4.584.827

MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES	
PT BANK SYARIAH INDONESIA Tbk	
As of 31 October 2023	
(In Millions of Rupiah)	
DESCRIPTION	INDIVIDUAL
I. COMMITMENT RECEIVABLES	63.540
1. Unused financing facilities	-
2. Foreign currency positions to be received from spot and forward transactions	63.540
3. Others	-
II. COMMITMENT PAYABLES	3.531.881
1. Unused financing facilities	1.024.928
a. Committed	-
b. Uncommitted	1.024.928
2. Outstanding irrevocable L/C	72.027
3. Foreign currency positions to be submitted for spot and forward transactions	86.793
4. Others	2.348.133
III. CONTINGENT RECEIVABLES	590.627
1. Guarantees received	241.849
2. Income from non performing financing	318.967
a. <i>Murabahah</i>	259.094
b. <i>Istishna</i>	1
c. <i>Ijarah</i>	5.811
d. Profit sharing	46.707
e. Others	7.354
3. Others	29.811
IV. CONTINGENT LIABILITIES	2.934.144
1. Guarantees issued	2.934.144
2. Others	-

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Bank Syariah Indonesia Call 14040

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