

STATEMENT OF FINANCIAL POSITION

PT BANK SYARIAH INDONESIA Tbk.

As of 30 April 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 April 2024
ASSETS		
1.	Cash	6,539,886
2.	Placements with Bank Indonesia	22,225,525
3.	Placements with other banks	3,465,818
4.	Spot and forward receivables	-
5.	Investments in marketable securities	64,303,287
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	163,804
8.	Receivables	148,561,121
	a. <i>Murabahah</i> receivables	136,765,049
	b. <i>Istishna</i> receivables	23
	c. Multiservices <i>ijarah</i> receivables	193,002
	d. Funds of <i>qardh</i>	11,589,253
	e. <i>Ijarah</i> receivables	13,794
9.	Financing	99,554,065
	a. <i>Mudharabah</i>	2,144,121
	b. <i>Musyarakah</i>	97,409,944
	c. Others	-
10.	Asset acquired for <i>Ijarah</i>	2,861,804
11.	Investment in share	-
12.	Others financial assets	1,596,982
13.	Allowance for Impairment on financial assets -/-	9,986,396
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	4,156
17.	Intangible assets	704,624
18.	Fixed assets and equipments	4,764,930
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	5,908,850
TOTAL ASSETS		350,677,859

STATEMENT OF FINANCIAL POSITION

PT BANK SYARIAH INDONESIA Tbk.

As of 30 April 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 April 2024
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah Deposits	70,140,951
	a. Demand Deposits	21,166,810
	b. Savings deposits	48,974,141
2.	Non profit sharing investments	223,103,844
	a. Demand Deposits	31,902,725
	b. Savings deposits	77,454,572
	c. Time deposits	113,746,547
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	8,671,080
5.	Liabilities to other banks	826,683
6.	Spot and forward payables	-
7.	Marketable securities issued	2,831,295
8.	Acceptance liabilities	163,804
9.	Fund borrowings	-
10.	Guarantee deposit	18,005
11.	Interoffice liabilities	-
12.	Others liabilities	3,861,027
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		309,616,707
EQUITIES		
15.	Share capital	23,064,630
	a. Authorised share capital	40,000,000
	b. Unpaid-in capital -/-	16,935,370
	c. Treasury stock -/-	-
16.	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	-
17.	Other comprehensive income	775,993
	a. Gain	775,993
	b. Loss -/-	-
18.	Reserves	2,236,713
	a. General reserves	2,236,713
	b. Appropriated reserves	-
19.	Profit/Loss	18,912,916
	a. Previous years	16,674,732
	b. Current year	2,238,184
	c. Dividend paid -/-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		41,061,152
TOTAL EQUITY		41,061,152
TOTAL LIABILITIES AND EQUITIES		350,677,859

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PT BANK SYARIAH INDONESIA Tbk.

For The Period Ended 30 April 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 April 2024
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as <i>Mudharib</i>	
1.	Income from Fund Management as <i>Mudharib</i>	8,333,945
	a. Income from Receivables	4,682,973
	i. <i>Murabahah</i>	4,327,720
	ii. <i>Istishna</i>	9
	iii. <i>Multiservices ijarah</i>	9,665
	iv. <i>Ujrah</i>	345,579
	v. Others	-
	b. Income from financing	2,367,840
	i. <i>Mudharabah</i>	55,260
	ii. <i>Musyarakah</i>	2,312,580
	iii. Others	-
	c. Income from <i>ijarah</i>	71,196
	d. Others	1,211,936
2.	Profit Sharing for Investors -/-	2,570,373
	a. Non profit sharing	2,570,373
	b. Profit sharing	-
3.	Net Income from Fund Management as <i>Mudharib</i>	5,763,572
B.	Operating Income and Expenses Other than as <i>Mudharib</i>	
1.	Gain/Loss from increase/decrease in fair value of financial assets	(1,725)
2.	Gain/Loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/Loss from sale of financial assets	188,176
4.	Gain/loss from spot and forward transactions (realised)	17,713
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	29,177
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	627,282
10.	Other income	404,566
11.	<i>Wadiah</i> bonus -/-	193
12.	Impairment for financial assets -/-	721,559
13.	Losses related to operational risk -/-	10,227
14.	Impairment for non financial assets -/-	(15,693)
15.	Salaries and employee benefits -/-	1,519,838
16.	Promotion expenses -/-	174,036
17.	Other expenses -/-	1,650,625
	Net Operating Income/Expenses	(2,795,596)
C.	Operating Income/Expenses	2,967,976
NON OPERATING INCOME AND EXPENSES		
1.	Gain/loss from sale of fixed assets and equipment	(11,013)
2.	Other non-operating income/expenses	(69,457)
	NON OPERATING INCOME/EXPENSES	(80,470)
CURRENT YEAR PROFIT/LOSS BEFORE TAX		2,887,506
	Income taxes	
	a. Estimated current year tax -/-	455,532
	b. Deferred tax income/expenses	(193,790)
CURRENT YEAR NET PROFIT/LOSS		2,238,184
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	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	83,847
	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	83,847
	c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		83,847
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		2,322,031

STATEMENT OF COMMITMENTS AND CONTINGENCIES

PT BANK SYARIAH INDONESIA Tbk.

As of 30 April 2024

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		30 April 2024
I.	COMMITMENT RECEIVABLES	341,679
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	341,679
	3. Others	-
II.	COMMITMENT PAYABLES	4,537,693
	1. Unused financing facilities	964,058
	a. Committed	-
	b. Uncommitted	964,058
	2. Outstanding irrevocable L/C	850,206
	3. Foreign currency positions to be submitted for spot and forward transactions	440,357
	4. Others	2,283,072
III.	CONTINGENT RECEIVABLES	649,101
	1. Guarantees received	247,559
	2. Income from non performing financing	368,533
	a. <i>Murabahah</i>	291,933
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	7,748
	d. Profit sharing	64,112
	e. Others	4,740
	3. Others	33,009
IV.	CONTINGENT LIABILITIES	2,555,880
	1. Guarantees issued	2,555,880
	2. Others	-