

STATEMENT OF FINANCIAL POSITION

		-				
			31 December 2023 (Audited)			
	ASSETS					
1.	Cash	6,274,964	5,255,841			
2.	Placements with Bank Indonesia	30,464,615	32,440,778			
3.	Placements with other banks	4,196,345	2,074,473			
4.	Spot and forward receivables	-	-			
5.	Investments in marketable securities	66,725,633	71,551,526			
6.	Securities purchased under resale agreements (reverse repo)	-	-			
7.	Acceptance receivables	183,182	431,228			
8.	Receivables	148,994,875	147,405,182			
	a. Murabahah receivables	137,130,473	135,879,671			
	b. Istishna receivables	24	30			
	c. Multiservices ijarah receivables	196.482	207.320			
	d. Funds of qardh	11,654,450	11,307,081			
	e. Ijarah receivables	13,446	11,080			
9.	Profit sharing financing	94,639,789	90,097,330			
	a. Mudharabah	2,139,786	1,881,133			
	b. Musyarakah	92,500,003	88,216,197			
	c. Others	-	-			
10.	Asset acquired for Ijarah	2,906,200	2,190,107			
11.	Investment in share	-				
12.	Others financial assets	2,008,291	1,690,542			
13.	Allowance for Impairment on financial assets -/-	9,917,991	9,846,025			
14.	Salam	-	-			
15.	Istishna assets in progress	-	-			
	Istishna term -/-	-	-			
16.	Inventory	4.284	4,036			
17.	Intangible assets	674,845	665,915			
18.	Fixed assets and equipments	4,564,455	4,524,803			
19.	Non earning assets	9,403	9,403			
	a. Abandoned property	9,403	9,403			
	b. Foreclosed collaterals					
	c. Suspense accounts	-	-			
	d. Interoffice assets	-	-			
20	Other assets	6,174,733	5,128,985			

BUM UNTUK INDONESIA BSI BANK SYARIAH INDONESIA

Ekonomi Syariah

	LIABILITIES AND EQUITIES		
	LIABILITIES		
1.	Wadiah deposits	69,182,882	67,873,898
	a. Demand deposits	21,129,716	20,847,524
	b. Savings deposits	48,053,166	47,026,374
2.	Non profit sharing investments	228,155,732	225,902,031
	a. Demand deposits	34,623,561	32,353,865
	b. Savings deposits	77,148,575	77,700,070
	c. Time deposits	116,383,596	115,848,096
3.	Electronic money	18	18
4.	Liabilities to Bank Indonesia	11,131,252	11,900,055
5.	Liabilities to other banks	675,522	1,086,555
б.	Spot and forward payables	-	-
7.	Marketable securities issued	1,789,426	1,831,784
8.	Acceptance liabilities	183,182	431,228
9.	Fund borrowings	1,361,435	776,250
10.	Guarantee deposit	17,827	19,818
11.	Interoffice liabilities	_	-
12.	Others liabilities	4,851,597	5,063,366
13.	Profit sharing investments fund	-	-
14.	Minority interest	-	-

	EQUITIES		
15.	Share capital	23,064,630	23,064,630
	a. Authorised share capital	40,000,000	40,000,000
	b. Unpaid-in capital -/-	16,935,370	16,935,370
	c. Treasury stock -/-	-	-
16.	Additional paid-in capital	(3,929,100)	(3,929,100)
	a. Agio	3,381,491	3,381,491
	b. Disagio -/-	7,310,591	7,310,591
	c. Capital contribution	-	-
	d. Funds for paid-up capital	-	-
	e. Others	-	-
17.	Other comprehensive income	800,591	692,146
	a. Gain	800,591	692,146
	b. Loss -/-	-	-
18.	Reserves	2,236,713	2,236,713
	a. General reserves	2,236,713	2,236,713
	b. Appropriated reserves	-	-
19.	Profit/Loss	18,381,916	16,674,732
	a. Previous years	16,674,732	11,397,007
	b. Current year	1,707,184	5,703,743
	c. Dividend paid -/-	-	426,018
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	40,554,750	38,739,121
	TOTAL EQUITY		
		40,554,750	38,739,121
	TOTAL LIABILITIES AND EQUITIES	357,903,623	353,624,124

317,348,873 314,885,003

(In Millions of Rupiah)

STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

For The Periods Ended 31 March 2024 and 31 December 2023

No.			31 December 2023 (Audited)
А	Sources and distribution of zakat funds		
1.	Sources of zakat funds : "		
	a. Internal bank	246,216	331,135
	b. External bank	26,977	71,520
	Total receipt	273,193	402,655
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	11,187	22,709
	b. Badan amil zakat	202,599	183,172
	Total distribution	213,786	205,881
В	Sources and distribution of waqf funds		
1.	Sources of waqf funds:		
	a. Internal bank	-	-
	b. External bank	486	2,590
	Total receipt	486	2,590
2.	Distribution of waqf funds distributed to other institutions		
	a. Badan Wakaf Indonesia	113	518
	b. BSI Maslahat	212	1,147
	c. Dompet Dhuafa	75	267
	d. Other institutions	70	538
	e. Others (each below 5%)	16	120
	Total distribution	486	2,590

	OPERATING INCOME AND EXPENSES				
	Income & Expenses from Fund Management as Mudharib				
	Income from Fund Management as Mudharib	6,307,669	5,618,967		
	a. Income from receivables	3,535,298	3,220,579		
	i. Murabahah ii. Istishna	3,268,220	2,981,261		
	ii. Multiservices ijarah	7,658	9.012		
	iv. Ujrah	259,411	230,265		
	v. Others	235,411	230,203		
	b. Income from financing	1,821,778	1,393,417		
	i. Mudharabah	33,800	22,459		
	ii. Musyarakah	1,787,978	1,370,958		
	iii. Others	-			
	c. Income from ijarah	40,589	48,462		
	d. Others	910,004	956,509		
	Profit Sharing for Investors -/-	1,926,914	1,324,662		
	a. Non profit sharing	1,926,914	1,324,662		
	b. Profit sharing	-			
	Net Income from Fund Management as Mudharib	4,380,755	4,294,305		
	Operating Income and Expenses Other than as Mudharib				
	Gain/loss from increase/decrease in fair value of financial assets	27,453	(983)		
	Gain/loss from decrease/increase in fair value of financial liabilities	-	-		
	Gain/loss from sale of financial assets	147,397	50,283		
	Gain/loss from spot and forward transactions (realised)	12,887	13,362		
	Gain/loss from investment under equity method	-	-		
	Gain/loss from foreign exchange translation	11,824	9,375		
	Bank income as mudharib in mudharabah muqayyadah	-			
	Dividend income				
	Commision/provision/fee and administrative	472,736	418.036		
	Other income	314,514	279,186		
	Wadiah bonus -/-	140	481		
	Impairment for financial assets -/-	541,311	750,206		
	Losses related to operational risk -/-	9,755	842		
	Impairment for non financial assets -/-	7,721	11.503		
	Salaries and employee benefits -/-	1,172,278	1,169,270		
	Promotion expenses -/-	118,705	102,692		
	Other expenses -/-	1,251,768	1.089.811		
	Net Operating Income/Expenses	(2,114,867)			
ſ	Operating Income/Expenses	2,265,888	1,938,759		
	NON OPERATING INCOME AND EXPENSES				
	Gain/loss from sale of fixed assets and equipment	(11,013)	(344)		
	Other non-operating income/expenses	(51,908)	(46,042)		
	NON OPERATING INCOME/EXPENSES	(62,921)	(46,386)		
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	2,202,967	1,892,373		
	Income taxes				
		2,202,967 315,741 (180,042)	1,892,373 373,099 (60,992)		

D.	CURRENT YEAR NET PROFIT/LOSS	1,707,184	1,458,282
	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	108,445	11,030
	 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 	108,445	11,030
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	108,445	11,030
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	1,815,629	1,469,312
	Current Year Net Profit/Loss Attributable to:		
	Owner	1,707,184	1,458,282
	Non controlling interest	-	-
	TOTAL CURRENT YEAR NET PROFIT/LOSS	1,707,184	1,458,282
	Total Comprehensive Profit/Loss For The Year Attributable To :		
	Owner	1,815,629	1,469,312
	Non controlling interest	-	-
	Total Comprehensive Profit/Loss For The Year	1,815,629	1,469,312
	DIVIDEND	-	-
	EARNINGS PER SHARE (in Rupiah)	37.01	31.61

For The Periods Ended 31 March 2024 and 2023

	CASH FLOWS FROM OPERATING ACTIVITIES					
1	Proceed of margin, profit sharing, ijarah and other main operating	6,175,813	5,396,854			
2	Payment of profit sharing for temporary syirkah funds	(1,930,458)	(1,333,536)			
3	Receipts from recovery of financing and receivable written off	386,056	393,767			
4	Receipt of other operating income	908,646	688,262			
5	Payment tantiem					
6	Payment operating expenses	(4,510,296)	(3,821,436)			
7	Receipt from non-operating income - net	8,326	3,751			
8	Payment of corporate income tax	(467,994)	(367,994)			
9	Payment of zakat	(213,786)	(16,521)			
10	Distribution of qardhul hasan funds	(29,615)	(19,660)			
11	Cash flows before changes in operating assets and liabilities	326,692	923,487			
	Changes in operating assets and liabilities:					
12	(Increase)/decrease in operating assets:					
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STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 March 2024 and 31 December 2023

NCIES	STATEMENT OF FINANCIAL RATIOS
(in Millions of Rupiah)	As of 31 March 2024 and 2023

I.	COMMITMENT RECEIVABLES	46,263			
	1. Unused financing facilities	-			
	 Foreign currency positions to be received from spot and forward transactions 	46,263			
	3. Others	-			
Ш	COMMITMENT PAYABLES	3,563,921	3,064,060		
	1. Unused financing facilities	715,201	612.916		
	a. Committed	-			
	b. Uncommitted	715,201	612,916		
	2. Outstanding irrevocable L/C	54.035	365,975		
	Foreign currency positions to be submitted for spot and forward transactions	539,878	114,862		
	4. Others	2,254,807	1,970,307		
ш	CONTINGENT RECEIVABLES	630,698	600.557		
	1. Guarantees received	241,392	234,419		
	2. Income from non performing financing	356,710	335,215		
	a. Murabahah	284,471	269,142		
	b. Istishna	-	1		
	c. Ijarah	7,453	5,969		
	d. Profit Sharing	59,618	53,711		
	e. Others	5,168	6,392		
	3. Others	32,596	30,923		
IV	CONTINGENT LIABILITIES	2,582,758	2,837,838		
	1. Guarantees issued	2,582,758	2,837,838		
	2. Others	-			

1.	Capital Adequacy Ratio (CAR)	21.35	20.36
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.21	1.34
3.	Non performing earning assets to total earning assets	1.51	1.73
4.	Allowance for impairment on financial assets to earning assets	2.97	3.27
5.	Gross Non Performing Financing (NPF Gross)	2.01	2.36
6.	Net Non Performing Financing (NPF Net)	0.55	0.54
7.	Return on Assets (ROA)	2.51	2.48
8.	Return On Equity (ROE)	18.30	18.16
9.	Net Interest (NI)	5.38	6.04
10.	Net Operating Margin (NOM)	2.78	2.73
11.	Operating Expenses to Operating Income (BOPO)	68.94	69.65
12.	Cost to Income Ratio (CIR)	47.77	46.91
13.	Profit sharing financing to total financing	38.24	34.68
14.	Financing to Deposit Ratio (FDR)	83.05	79.14
	Compliance		
1.	a. Percentage violation of Legal Lending Limit (LLL)		
	i. Related parties	0.00	0.00
	ii. Non related parties	0.00	0.00
	b. Percentage of financing in excess of Legal Lending Limit (LLL)		
	i. Related parties	0.00	0.00
	ii. Non related parties	0.00	0.00
2.	Statutory reserve requirement		
	a. GWM Rupiah		
	i. Daily "	5.05	6.80
	ii. Average "	4.81	6.57
	b. GWM foreign currencies (daily) "	6.87	1.07
3.	Overall Net Open Position (NOP)	1.01	1.12

(in %)

(in Millions of Rupiah)

(in Millions of Rupiah)

CALCULATION OF CAPITAL ADEOUACY RATIO

*) The Staturory Reserves requirement position as of 31 March 2024 dan 2023 **) The Statutory Reserves requirement average that Bank must fulfill as of March 2024 and 2023 were 4.63% and 6.53%

As of 31 March 2024 and 2023

Core Capital (Tier 1) 1. Comon Equity Tier 1 (CET 1) 1. Paid-in capital Inte of treasury stock) 1. 221 Additional factor 1. 2.1.1 Other comprehensive income 1. 2.1.1 Other comprehensive income 1. 2.1.1 Storbial gain due to increases of fair value of financial assets classified as fair value through other of 1. 2.1.1 Storbial gain due to increases of fair value of financial assets classified as fair value through other of 1. 2.1.1 Storbial gain due to increases of fair value of financial assets classified as fair value through other of 1. 2.1.1 Storbial gain due to increases of fair value of financial assets classified as fair value through other of 1. 2.1.2 (bit of code reserves) 1. 2.1.2 (bit of code rese 38,082,168 38,082,168 22,923,383 17,319,282 24,629,873 559,129 **32,647,561** 32,647,561 22,923,383 11,729,136 19,084,174 444,530 114,599 444,530 24,070,744 3,381,491 2,236,713 16,674,732 1,707,184 444,530 18,639,644 3,381,491 1,384,677 12,344,571 1,458,282 Offier disclosed reserves 12.12.3 (Agio 12.12.4) Agio 12.12.5 (Agiorean Servers) 12.12.5 (Agiorean Servers) 12.12.4 Current year poth after tax 12.12.5 (Agiorean Contribution 12.12.5 (Stock option) issued for stock-based compensation program ion factor (A)

 12.12 & Capital continuous:

 12.12 & Capital continuous:</td 70,623 7,355,038 44,447 70,624 7,310,591 44,447 7,310,591 7,310,591 7,310,591 7,310,591 2,004,958 1,614,110 2,160,497 1,485,652 390,848 674,845 2,085,204 190.000 1,868,370 183,333 1,895,204 1,685,037 40,167,372 34,515,931 Total Capita CAPTRALADECUMA... CAT 1 Rano (%) Terr 2 Rano (%) CAR Rano (%) CAR Rano (%) CET 1 FOR BUPER (%) PERCENTAGE OF BUPERR (%) Captal Convention Buffer (%) Countercyclical Buffer (%) Countercyclical Buffer (%) Countercyclical Buffer (%) KWEIGHTED ASSETS CREDIT RISK - WEIGHTED ASSETS MARKET RISK - WEIGHTED ASSETS OPERATIONAL RISK - WEIGHTED ASSETS TOTAL RISK WEIGHTED ASSETS 134,487,423 650,834 34,400,820 169,539,077 9.95 151,218,187 1,341,687 35,598,536 188,158,410 9,99 20.24 20.24 1.11 21.35 11.36 3.50 2.50 0.00 1.00 19.26 19.26 1.10 20.36 10.41 3.50 2.50 0.00 1.00 CAR BASED ON RISK PROFILE (%) CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE 8.88 0.00 8.85 0.00 1.10 From AT 1 (%) From Tier 2 (%)

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION As of 31 March 2024 and 2023

		31 March 2024							31 March 2023					
	DESCRIPTION		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	RELATED PARTIES						1.760.611						1.518.845	
1	Placements with other banks	319,129	-	-		-	319,129	222.881	-			-	222.881	
	a. Ruplah	124.205	-	-		-	124.205	89,359	-	-	-	-	89,359	
	b. Foreign currencies	194,924	-	-		-	194,924	133,522	-	-			133,522	
2	Spot and forward receivables		-	-	-	-	-	4	-	-			4	
-	a. Ruplah		-	-	-	-	-		-	-	-	-	-	
	b. Foreign currencies	-	-	-	-	-	-	4	-	-		-	4	
3	Securities	135.936	-	-	-	-	135,936	86,506	-	-	-	-	86,506	
	a. Rupiah	135.936	-	-	-	-	135,936	86,506	-				86,506	
	b. Foreign currencies	-	-	-			-	-						
4	Acceptance receivables	73,679	-	-		-	73,679	117,553	-	-	-		117,553	
5	Receivables and <i>ligrah</i>	42,713	-	-	-	-	42,713	81,751	-	-		-	81,751	
	a. Micro, small and medium enterprises (UMKM)	282		-		-	282	24,946	-	-	-	-	24,946	
	i, Rupiah	282	-	-	-	-	282	24,946	-	-		-	24,946	
	ii. Foreign currencies													
	b. Non micro, small and medium enterprise (non UMKM)	42,431	-	-	-	-	42,431	56,805	-	-			56,805	
	i. Ruplah	42,431					42,431	56,805					56,805	
	ii. Foreign currencies	-	-	-	-	-		-					-	
	c. Restructured loans	-	-	-	-			485					485	
	i. Rupiah	-	-	-	-	-		485					485	
	ii. Foreign currencies	-	-	-	-	-		-					-	
6	Profit sharing financing	1,107,190					1,107,190	946,872			-	-	946,872	
	a. Micro, small and medium enterprises (UMKM)		-	-				4,418					4,418	
	i. Ruplah	-	-	-				4,418				-	4,418	
	ii. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	
	b. Non micro, small and medium enterprises (non UMKM)	1,107,190					1,107,190	942,454	-	-		-	942,454	
	i. Ruplah	1,107,190	-	-		-	1,107,190	942,454		-	-	-	942,454	
	ii. Foreign currencies		-	-	-	-	-	-	-	-	-	-		
	c. Restructured loans	-	-	-		-	-	-		-	-	-	-	
	i. Rupiah	-	-	-	-	-		-	-	-	-	-	-	
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
7	Investment in share	-	-	-	-	-	-	-	-	-		-		
8	Commitments and contingencies	81,964	-	-	-	-	81,964	63,278	-	-	-	-	63,278	
	a. Ruplah	81,964	-	-		-	81,964	63,278	-	-	-	-	63,278	
	b. Foreign currencies		-			-	-	-	-	-		-		
Ш	NON-RELATED PARTIES	307,984,787	5,482,668	1,357,917	797,647	2,899,187	318,522,206	271,986,315	3,956,724	1,762,432	631,641	2,626,972	280,964,084	
1	Placements with other banks	3,877,216	-	-			3,877,216	1,492,801				-	1,492,801	
	a. Ruplah	317,318	-	-			317,318	140,947					140,947	
	b. Foreign currencies	3,559,898					3,559,898	1,351,854					1,351,854	
2	Spot and forward receivabler							119				-	119	

) Including last year's balance that has not distributed

STATEMENT OF SOURCES AND DISTRIBUTION OF QARDHUL HASAN FUNDS

Ended 31 March 2024 and 31 Dee cember 2023 (In Millions of Rupiah)

	Croudy Ended 51 March 2021 and 51 becchiber 2025	(initions of hapian)
			31 December 2023 (Audited)
1.	Beginning balance of gardhul hasan funds	9,907	7,048
2.	Sources of gardhul hasan funds		
	a. Infag and shadagah	19,500	63,947
	b. Qardhul hasan refund	-	-
	c. Penalty	4,940	17,915
	d. Non-halal income	453	1,733
	e. Others	-	-
	Total receipt	24,893	83,595
3.	Uses of <i>qardhul hasan</i> funds		
	a. Productive distribution	-	-
	b. Donation	29,615	80,736
	c. Others	-	-
	Total distribution	29,615	80,736
4.	Increase (decrease) qardhul hasan funds	(4,722)	2,859
5.	Ending balance of qardhul hasan funds	5,185	9,907

	Current accounts and placements with Bank Indonesia Marketable securities - measured at fair value	(7(7400)	(224,918)
		(767,129)	(2,401,577)
	Other short-term securities	5,505	(14,174)
	Receivables	(1,240,626)	(3,156,855)
	Funds of qardh	(347,369)	(291,055)
	Financing	(4,542,459)	(2,440,847)
	Acceptance receivables	248,046	(28,511)
	Assets acquired for ijarah	(716,092)	316,568
	Other assets	(273,810)	(190,877)
13	Increase (decrease) in operating liabilities:		
	Obligations due immediately	571,046	(139,539)
	Deposits from customers	1,308,984	(1,299,723)
	Deposits from other banks	(88,925)	(773,903)
	Acceptance liabilities	(248,046)	28,511
	Taxes payable	206,703	(75,681)
	Other liabilities	(115,884)	86,109
	Increase in temporary syirkah funds	2,050,513	8,869,819
14	Net cash used in operating activities	(3,622,851)	(813,166)

	CASH FLOWS FROM INVESTING ACTIVITIES		
1	Sale/disposal of investment in marketable securities	49,598,225	58,157,457
2	Acquisition of marketable securities	(42,920,991)	(61,112,354)
3	Proceeds from sale of fixed assets		
4	Acquisition of fixed assets	(223,030)	(60.827)
5	Acquisition of intangible assets	(327,037)	(177.718)
6	Net cash provided by/(used in) investing activities	6,127,167	(3,193,442)

CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD 40,021,092 39,221,419 CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD 42,315,924 35,192,416

Payments of lease liabilities Payments of mudharabah term financing

Receipts from mudharabah term financing

INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS

Cash and cash equivalents at the end of the period consist of: Cash Current accounts and placements with Bank Indonesia Current accounts and placements with other banks

Securities issued

TOTAL

Liabilities from Bank Indonesia Net cash used in financing activities (33,628) (1,566,750)

2,151,935 7,762

(768,803)

(209,484)

6,274,964 30,464,615 5,576,345

2,294,832 (4,029,003)

42,315,924 35,192,416

(22,395)

(22,395)

4,923,286 27,203,448 3,065,682

(In Millions of Rupiah)

STATEMENT OF SPOT AND FORWARD TRANSACTIONS

(In Millions of Rupiah) As of 31 March 2024

					Derivative Re Payat	
A.	Exchange Rate Related	586,141	161,499	424,642	-	-
1.	Spot	161,499	161,499	-	-	-
2.	Forward	424,642	-	424,642	-	-
3.	Others	-	-	-	-	-
В.	Others	-	-	-	-	-
	TOTAL	586,141	161,499	424,642	-	-

STATEMENT OF PROFIT SHARING DISTRIBUTION As of 31 March 2024

	Balance	to be Distributed			Rate of Return Indication (%)	Types	Balance	to be Distributed		Total of Rate of Return Profit Sharing Indication (%)
of Funds	A				E	of Funds				
1. Liabilities to other banks	297.236	2.252	21.27	479	1.93	1. Liabilities to other banks				
2. Mudharabah demand deposits	31,365,048	237,609	39.03	92,740	3.55	2. Mudharabah demand deposits			-	
3. Mudharabah savings deposits	72.912.361	552.354	7.61	42.037	0.69	3. Mudharabah savings deposits				
4. Mudharabah time deposits	113.442.850	859,396		231,938		4. Mudharabah time deposits				
a. 1 Month	63,794,175	483,278	26.63		2.42	a. 1 Month				
b. 3 Month	27,793,736	210,554	27.76		2.52	b. 3 Month			-	
c. 6 Month	10,447,502	79,146	27.78		2.53	c. 6 Month			-	
d. 12 Month	11,407,437	86,418	26.39		2.40	d. 12 Month				
5. Marketable securities issued	200,000	1,504	87.57		7.90	5. Marketable securities issued			-	
6. Fund borrowings	1,361,435	10,314	70.75		6.43	6. Fund borrowings			-	
Total	219.578.930	1,663,429		375,808		Total				
Type of Fund Distribution	Average Balance	Retained earnings B				Type of Fund Distribution	Balance Average A	Retained earnings B		
1. Placements with other banks	1,509,733	69				1. Placements with other banks				
 Investments in marketable securities 	50,125,858	224,338				 Investments in marketable securities 				
 Murabahah receivables 	128 459 851	1 057 720				3 Murahahah receivables				

	Flacements with other ballis	1,309,733	09
2.	Investments in marketable securities	50,125,858	224,338
3.	Murabahah receivables	128,459,851	1,056,730
٩.	Istishna receivables	28	8
5.	Multiservices ijarah receivables	198,024	1,936
5.	Funds of gardh	-	
7.	Mudharabah financing	1,752,165	5,755
3.	Musyarakah financing	86,459,477	580,835
9.	ljarah receivables	2,406,324	15,880
).	Otherfinancing	-	
	Teast	270.011.460	4 005 554

Multiservices ijarah receivables Funds of qardh Mudharabah financing

BSI Mobile

Spiritual Friends

3

SEVERAL AWARDS IN 2024







	u, nuplun							119					119
3	b. Foreign currencies Securities	66.490.697	-	-		99.000	66.589.697	64.486.047			-		64.486.047
3	a. Rupiah	60.108.902		-		99,000	60.207.902	64.043.892					64.043.892
	b. Foreign currencies	6.381.795				55,000	6.381.795	442,155					442,155
4	Acceptance receivables	6,381,795					109,503	392,361					392.361
5	Receivables and ijarah	145,937,067	2.552.414	882.741	623.169	1.862.971	151.858.362	132,482,461	2.829.133	930,885	455.646	1.815.954	138.514.079
2	a. Micro. small and medium enterprises (UMKM)		695.830	307.651	186.593	371,137	33.352.390	26.706.207	896.011	410,894	172,435	395,491	28.581.038
	i. Rupiah	31,791,179	695.830	307,651	186,593	371,137			896,011	410,894	172,435	395,491	28,561,579
		31,725,243	093,030	307,051	100,393	571,157	33,286,454 65,936	26,686,748	690,011	410,034	172,455	393,491	19,459
	ii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM)	65,936	1,856,584	-	436.576	1,491,834	118.505.972		1.933.122	519.991	283,211	1.420.463	109.933.041
		114,145,888	1,856,584	575,090 575.090	436,576	1,491,834	115,763,487	105,776,254	1,933,122	519,991	283,211	1,420,463	108.310.555
	i. Rupiah	111,403,403	1,000,004	575,090		1,491,654	2.742.485	104,153,768	1,955,122	219,991	203,211	1,420,405	1.622,486
	ii. Foreign currencies	2,742,485	-	-	-		6.422.235	1,622,486	-	555.423	253.640	1.191.022	10.878.444
	c. Restructured loans	3,764,329	661,874	331,889	274,023	1,390,120		7,653,403	1,224,956				10,758,335
	i. Ruplah	3,691,551	661,874	331,889	274,023	1,390,120	6,349,457	7,533,294	1,224,956	555,423	253,640	1,191,022	120,109
	ii. Foreign currencies	72,778	-		-	-	72,778	120,109	-	-	-	-	73.125.883
6	Profit sharing financing	89,015,475	2,930,254	475,176	174,478	937,216	93,532,599	70,180,132	1,127,591	831,347	175,795	811,018	
	 a. Micro, small and medium enterprises (UMKM) 	12,561,323	168,848	140,107	77,216	318,553	13,266,047	12,039,848	291,629	181,205	101,331	255,589	12,869,602
	i. Rupiah	12,526,717	168,848	140,107	77,216	318,553	13,231,441	11,889,996	291,629	181,205	101,331	255,589	12,719,750
	ii. Foreign currencies	34,606				-	34,606	149,852	-	-		-	149,852
	b. Non micro, small and medium enterprise (non UMKM)	76,454,152	2,761,406	335,069	97,262	618,663	80,266,552	58,140,284	835,962	650,142	74,464	555,429	60,256,281
	i, Rupiah	74,852,967	2.599.449	165,552	97,262	618,663	78,333,893	56,581,039	835,962	286,983	74,464	555,429	58,333,877
	ii. Foreign currencies	1,601,185	161,957	169,517	-	-	1,932,659	1,559,245		363,159	-		1,922,404
	c. Restructured loans	7,021,655	2.713.632	370,538	83,887	760,075	10,949,787	8,484,013	946,643	769,524	124,881	703,827	11,028,888
	i. Rupiah	6,262,700	2,551,675	201,021	83,887	760,075	9,859,358	8,484,013	946,643	406,365	124,881	703,827	10,665,729
	ii. Foreign currencies	758,955	161,957	169,517			1,090,429			363,159		-	363,159
7	Investment in share	-		-	-	-	-		-	-	-	-	-
8	Commitments and contingencies	2.554.829		-	-	-	2,554,829	2,952,394	-	200	200	-	2,952,794
	a, Rupiah	1.546.253		-		-	1,546,253	1.892.843		200	200		1,893,243
	b. Foreign currencies	1,008,576				-	1,008,576	1,059,551	-	-	-		1,059,551
ш	OTHER INFORMATIONS												
1	Bank assets pledge as collateral:						14,700,000						-
	a. To Bank Indonesia						14,700,000						-
	b. To others parties												
2	Foreclosed collateral												
4	Foreclosed condicial												-

STATEMENT OF ALLOWANCE OF IMPAIRMENT OF LOSSES

As of 31 March 2024 and 2023

									Specific		
1	Placements with other banks		41,963	41,963			17,157	17,157			
2	Spot and forward receivables			-							
3	Securities	-	134,381	35,381	99,000		20,452	20,452			
4	Acceptance receivables	-	1,832	1,832			5,099	5,099			
5	Murabahah receivables	751,553	3,635,414	1,272,274	1,830,721	850,852	3,498,910	1,187,605	1,706,293		
6	Istishna receivables	-		-			1	1			
7	Multi-services <i>iiarah</i> receivables	-	3,732	1,918	1,770		5,249	2,217	2,942		
8	Funds of aardh	-	805,957	62,007	272,569	197	895,084	50,266	273,525		
9	liarah receivables		12.235		12,235		10,060		10,060		
10	Mudharabah financing		51,171	18,768	32,125		36,215	7,632	28,085		
11	Musvarakah financing	508,028	3.971.725	832,812	1,140,755	588,484	3,570,984	680,013	967,987		
12	Other financing	-	-	-		-					
13	Investments in shares			-	-	-					
14	Commitments and contingencies		26.351	26.351		-	30,270	30,140	130		

MANAGEMENT OF THE BA	ANK AND SHARIA SU	SHAREHOLDER			
Board of Directors		Board of Commissioners			
Vice President Director Director of Retail Banking Director of Mholesale Transaction Banking Director of Shoholesale Transaction Banking Director of Sales & Distribution Director of Risk Management Director of Compliance & Human Capital	: Anton Sukarna : Saladin D. Effendi : Grandhis Helmi Harumansyah : Tribuana Tunggadewi : Ade Cahyo Nugroho	President Commissioner/Independent Vice President Commissioner/Independen Commissioner Commissioner Commissioner Commissioner Commissioner Independent Commissioner Independent Commissioner	: Muliaman D. Hadad t: Adiwarman Azwar Karim Suyanto I: Mans Budi Sarjito : Sutanto : Abu Rokhmad : Komaruddin Hidayat : M. Arief Rosyid Hasan ? : Mohamad Nasir	Ultimate shareholder As below : a. Republic of Indonesia b. PT Bank Mandiri (Persero) Tbk c. PT Bank Negara Indonesia (Persero) Tb d. PT Bank Rakyat Indonesia (Persero) Tbk	: 15.38%
Sharia Supervisory Board:				Non Ultimate Shareholder through	Capital Market (≥ 5%) : Nil
Chairman : Dr. K.H. Hasanudin, M.Ag Member : Dr. K.H. Mohamad Hidayat, Member : Dr. H. Oni Sahroni, MA Member : Prof. Dr. K.H. Didin Hafidhu				Non Ultimate Shareholder through	non Capital Market (≥ 5%) : Nil

¹ Has submitted a resignation as Independent Commissioner on 6 November 2023

Note

The above financial information was prepared based on the interim financial report of PT Bank Syariah Indonesia Tok on the date and for the period ending 31 March 2024 and 2023 which has been unautited. The financial statements has been prepared by Bank Management in accordance with financial accounting standards in Indonesia. Comparative financial information as of 31 December 2023 which has been audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (a member firm of the PwC Global network), with co-in-charge Drs. M. Jusuf Wibisana, M.Ec., CPA with an unmodified audit opinion in his report dated 30 January 2024 which does not listed in this publication.

The above financial information must be read in full together with the notes to the interim financial statement.

The published financial statements are disclosed based on Financial Services Authority Regulation number 37/POJK.03/2019 dated 19 December 2019 concerning "Transparency and Publication of Bank Reports", Financial Services Authority Circular Letter Number 10/5E0JK03/2020 dated 1 Juli 2020 concerning "Transparency and Publication of Sharia Commercial Bank and Sharia Business Unit reports", Financial Information and Statement of Cash Flows which included in the Published Financial Statements have been prepared in accordance with Bapepam and LK Regulation No. WIIGF, Attachment to Decision of Chairman of Bapepam and LK Nokep-347/BL/2012 dated 25 June 2012, Financial Statements hority Regulation number 14/POJK.04/2022 dated 18 August 2022 concerning "the Submission of Periodic Financial Statements forthswers or Public Companies".

The exchange rate of 1 US Dollar as at 31 March 2024, 31 December 2023 and 31 March 2023 were Rp 15,855.00, Rp 15,397.00 and Rp 14,994.50 respectively.



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PT Bank Syariah Indonesia Tok is licensed and supervised by the Indonesia Financial Authority (OJK) and Bank Indonesia and an insured member of Deposit Insurance Corporation (LPS).

