

STATEMENT OF FINANCIAL POSITION

PT BANK SYARIAH INDONESIA Tbk.

As of 31 January 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2024
ASSETS		
1.	Cash	4,477,816
2.	Placements with Bank Indonesia	28,833,249
3.	Placements with other banks	3,467,217
4.	Spot and forward receivables	-
5.	Investments in marketable securities	68,019,808
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	252,119
8.	Receivables	147,094,180
	a. <i>Murabahah</i> receivables	135,783,865
	b. <i>Istishna</i> receivables	28
	c. Multiservices <i>ijarah</i> receivables	203,497
	d. Funds of <i>qardh</i>	11,094,758
	e. <i>Ijarah</i> receivables	12,032
9.	Financing	89,715,329
	a. <i>Mudharabah</i>	1,875,637
	b. <i>Musyarakah</i>	87,839,692
	c. Others	-
10.	Asset acquired for <i>Ijarah</i>	2,220,782
11.	Investment in share	-
12.	Others financial assets	1,575,278
13.	Allowance for Impairment on financial assets -/-	9,898,024
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	4,153
17.	Intangible assets	667,496
18.	Fixed assets and equipments	4,621,600
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	5,378,748
TOTAL ASSETS		346,439,154

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PT BANK SYARIAH INDONESIA Tbk.

As of 31 January 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2024
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah Deposits	68,019,348
	a. Demand Deposits	22,054,596
	b. Savings deposits	45,964,752
2.	Non profit sharing investments	219,805,488
	a. Demand Deposits	31,705,404
	b. Savings deposits	76,191,024
	c. Time deposits	111,909,060
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	11,015,865
5.	Liabilities to other banks	975,612
6.	Spot and forward payables	-
7.	Marketable securities issued	1,903,608
8.	Acceptance liabilities	252,119
9.	Fund borrowings	790,500
10.	Guarantee deposit	17,132
11.	Interoffice liabilities	-
12.	Others liabilities	4,364,873
13.	Profit sharing investments fund	-
14.	Minority interest	-
	TOTAL LIABILITIES	307,144,563
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	734,327
	a. Gain	734,327
	b. Loss -/-	-
18.	Reserves	2,236,713
	a. General reserves	2,236,713
	b. Appropriated reserves	-
19.	Profit/Loss	17,188,021
	a. Previous years	16,674,732
	b. Current year	513,289
	c. Dividend paid -/-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	39,294,591
	TOTAL EQUITY	39,294,591
	TOTAL LIABILITIES AND EQUITIES	346,439,154

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
PT BANK SYARIAH INDONESIA Tbk.		
For The Periods Ended 31 January 2024		
(in Millions of Rupiah)		
No.	DESCRIPTION	INDIVIDUAL
		31 January 2024
OPERATING INCOME AND EXPENSES		
A. Income & Expenses from Fund Management as <i>Mudharib</i>		
1.	Income from Fund Management as <i>Mudharib</i>	2,009,648
	a. Income from Receivables	1,182,873
	i. <i>Murabahah</i>	1,093,483
	ii. <i>Istishna</i>	-
	iii. Multiservices <i>ijarah</i>	3,521
	iv. <i>Ujrah</i>	85,869
	v. Others	-
	b. Income from financing	507,211
	i. <i>Mudharabah</i>	21,380
	ii. <i>Musyarakah</i>	485,831
	iii. Others	-
	c. Income from <i>ijarah</i>	21,249
	d. Others	298,315
2.	Profit Sharing for Investors -/-	638,367
	a. Non profit sharing	638,367
	b. Profit sharing	-
3.	Net Income from Fund Management as <i>Mudharib</i>	1,371,281
B. Operating Income and Expenses Other than as <i>Mudharib</i>		
1.	Gain/Loss from increase/decrease in fair value of financial assets	16,651
2.	Gain/Loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/Loss from sale of financial assets	48,855
4.	Gain/loss from spot and forward transactions (realised)	4,444
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	(569)
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	155,048
10.	Other income	110,387
11.	<i>Wadiah</i> bonus -/-	50
12.	Impairment for financial assets -/-	205,931
13.	Losses related to operational risk -/-	7,813
14.	Impairment for non financial assets -/-	4,510
15.	Salaries and employee benefits -/-	359,535
16.	Promotion expenses -/-	27,707
17.	Other expenses -/-	421,693
	Net Operating Income/Expenses	(692,423)
C. Operating Income/Expenses		678,858
NON OPERATING INCOME AND EXPENSES		
1.	Gain/loss from sale of fixed assets and equipment	-
2.	Other non-operating income/expenses	(16,906)
NON OPERATING INCOME/EXPENSES		(16,906)
CURRENT YEAR PROFIT/LOSS BEFORE TAX		661,952
	Income taxes	
	a. Estimated current year tax -/-	144,797
	b. Deferred tax income/expenses	(3,866)
CURRENT YEAR NET PROFIT/LOSS		513,289
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	42,180
	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	42,180
	c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		42,180
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		555,469

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK SYARIAH INDONESIA Tbk.

As of 31 January 2024

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 January 2024
I.	COMMITMENT RECEIVABLES	489,180
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	489,180
	3. Others	-
II.	COMMITMENT PAYABLES	3,940,042
	1. Unused financing facilities	988,954
	a. Committed	-
	b. Uncommitted	988,954
	2. Outstanding irrevocable L/C	123,930
	3. Foreign currency positions to be submitted for spot and forward transactions	322,747
	4. Others	2,504,411
III.	CONTINGENT RECEIVABLES	619,578
	1. Guarantees received	240,251
	2. Income from non performing financing	347,851
	a. <i>Murabahah</i>	276,968
	b. <i>Istishna</i>	1
	c. <i>Ijarah</i>	6,492
	d. Profit sharing	55,661
	e. Others	8,729
	3. Others	31,476
IV.	CONTINGENT LIABILITIES	2,561,625
	1. Guarantees issued	2,561,625
	2. Others	-