

MONTHLY STATEMENTS OF FINANCIAL POSITION
PT BANK SYARIAH INDONESIA Tbk.
As of 30 November 2023

(in Millions of Rupiah)

DESCRIPTION	INDIVIDUAL
ASSETS	
1. Cash	3.837.448
2. Placements with Bank Indonesia	20.688.859
3. Placements with other banks	5.213.971
4. Spot and forward receivables	-
5. Investments in marketable securities	54.397.269
6. Securities purchased under resale agreements (reverse repo)	-
7. Acceptance receivables	229.672
8. Receivables	145.713.061
a. <i>Murabahah</i> receivables	134.427.748
b. <i>Istishna</i> receivables	31
c. Multiservices <i>ijarah</i> receivables	208.864
d. Funds of <i>qardh</i>	11.065.204
e. <i>Ijarah</i> receivables	11.214
9. Profit sharing financing	86.648.657
a. <i>Mudharabah</i>	1.801.593
b. <i>Musarakah</i>	84.847.064
c. Others	-
10. Asset acquired for <i>Ijarah</i>	2.035.284
11. Investment in share	-
12. Others financial assets	1.651.779
13. Allowance for Impairment on financial assets -/-	9.774.932
14. <i>Salam</i>	-
15. <i>Istishna</i> Assets in progress	-
<i>Istishna</i> term -/-	-
16. Inventory	3.761
17. Intangible assets	671.907
18. Fixed assets and equipments	4.522.226
19. Non earning assets	9.403
a. Abandoned property	9.403
b. Foreclosed collaterals	-
c. Suspense accounts	-
d. Interoffice assets	-
20. Other assets	4.632.698
TOTAL ASSETS	320.481.063

MONTHLY STATEMENTS OF FINANCIAL POSITION
PT BANK SYARIAH INDONESIA Tbk.
As of 30 November 2023

(in Millions of Rupiah)

DESCRIPTION	INDIVIDUAL
LIABILITIES AND EQUITIES	
LIABILITIES	
1. <i>Wadiah</i> Deposits	64.000.427
a. Demand Deposits	19.775.966
b. Savings deposits	44.224.461
2. Non profit sharing investments	203.548.889
a. Demand Deposits	27.492.757
b. Savings deposits	73.848.914
c. Time deposits	102.207.218
3. Electronic money	18
4. Liabilities to Bank Indonesia	5.551.860
5. Liabilities to other banks	962.899
6. Spot and forward payables	-
7. Marketable securities issued	2.785.204
8. Acceptance liabilities	229.672
9. Fund Borrowings	795.000
10. Guarantee deposit	19.665
11. Interoffice liabilities	-
12. Others liabilities	4.525.215
13. Profit sharing investments fund	-
14. Minority interest	-
TOTAL LIABILITIES	282.418.849
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	617.969
a. Gain	672.935
b. Loss -/-	54.966
17. Reserves	2.236.713
a. General reserves	2.236.713
b. Appropriated reserves	-
18. Profit/Loss	16.072.002
a. Previous years	11.397.007
b. Current year	5.101.013
c. Dividend paid -/-	426.018
TOTAL EQUITY	38.062.214
TOTAL LIABILITIES AND EQUITIES	320.481.063

MONTHLY STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	
PT BANK SYARIAH INDONESIA Tbk.	
For The Periods Ended 30 November 2023	
(in Millions of Rupiah)	
DESCRIPTION	INDIVIDUAL
OPERATING INCOME AND EXPENSES	
A. Income & Expenses from Fund Management as Mudharib	
1. Income from Fund Management as Mudharib	20.992.376
a. Income from Receivables	12.391.700
i. Murabahah	11.489.720
ii. Istishna	62
iii. Multiservices ijarah	27.308
iv. Ujrah	874.610
v. Others	-
b. Income from financing	5.318.124
i. Mudharabah	91.265
ii. Musyarakah	5.226.859
iii. Others	-
c. Income from ijarah	111.517
d. Others	3.171.035
2. Profit Sharing for Investors -/-	5.374.253
a. Non profit sharing	5.374.253
b. Profit sharing	-
3. Net Income from Fund Management as Mudharib	15.618.123
B. Operating Income and Expenses Other than as Mudharib	
1. Gain/Loss from increase/decrease in fair value of financial assets	12.656
2. Gain/Loss from decrease/increase in fair value of financial liabilities	-
3. Gain/Loss on sale of financial assets	247.891
4. Gain/loss on spot and forward transactions (realised)	48.887
5. Gain/loss on investment under equity method	-
6. Gain/loss on foreign exchange translation	8.229
7. Bank income as mudharib in mudharabah muqayyadah	-
8. Dividend income	-
9. Commissions/provisions/fees and administrations income	1.563.046
10. Other income	1.035.149
11. Wadiah bonus expenses -/-	1.048
12. Impairment for financial assets -/-	2.565.790
13. Losses related to operational risk -/-	16.259
14. Impairment for non financial assets -/-	28.461
15. Salaries and employee benefits -/-	4.568.769
16. Promotion expenses -/-	554.141
17. Other expenses -/-	4.026.278
Net Operating Income/Expenses	(8.844.888)
Operating Income/Expenses	6.773.235
NON OPERATING INCOME AND EXPENSES	
1. Gain/loss from sale of fixed assets and equipment	3.591
2. Other non-operating income/expenses	(167.278)
NON OPERATING INCOME/EXPENSES	(163.687)
CURRENT YEAR PROFIT/LOSS BEFORE TAX	6.609.548
Income taxes	
a. Estimated current year tax -/-	1.553.046
b. Deferred tax income/expenses	44.511
CURRENT YEAR NET PROFIT/LOSS	5.101.013
OTHER COMPREHENSIVE INCOME	
1. Items that will not be reclassified to profit or loss	(40.500)
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	510
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	510
c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	(39.990)
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	5.061.023

MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK SYARIAH INDONESIA Tbk.

As of 30 November 2023

(In Millions of Rupiah)

DESCRIPTION	INDIVIDUAL
I. COMMITMENT RECEIVABLES	232.650
1. Unused financing facilities	-
2. Foreign currency positions to be received from spot and forward transactions	232.650
3. Others	-
II. COMMITMENT PAYABLES	3.404.170
1. Unused financing facilities	668.504
a. Committed	-
b. Uncommitted	668.504
2. Outstanding irrevocable L/C	467.037
3. Foreign currency positions to be submitted for spot and forward transactions	187.441
4. Others	2.081.188
III. CONTINGENT RECEIVABLES	590.517
1. Guarantees received	236.140
2. Income from non performing financing	323.977
a. <i>Murabahah</i>	261.821
b. <i>Istishna</i>	1
c. <i>Ijarah</i>	5.846
d. Profit sharing	50.011
e. Others	6.298
3. Others	30.400
IV. CONTINGENT LIABILITIES	2.783.474
1. Guarantees issued	2.783.474
2. Others	-

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