

## STATEMENT OF FINANCIAL POSITION

PT BANK SYARIAH INDONESIA Tbk.

As of 31 July 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 July 2024
<b>ASSETS</b>		
1.	Cash	4,644,787
2.	Placements with Bank Indonesia	26,612,535
3.	Placements with other banks	2,256,267
4.	Spot and forward receivables	-
5.	Investments in marketable securities	63,223,205
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	180,959
8.	Receivables	151,726,194
	a. <i>Murabahah</i> receivables	139,495,736
	b. <i>Istishna</i> receivables	19
	c. Multiservices <i>ijarah</i> receivables	184,800
	d. Funds of <i>qardh</i>	12,032,040
	e. <i>Ijarah</i> receivables	13,599
9.	Financing	103,184,496
	a. <i>Mudharabah</i>	2,146,737
	b. <i>Musyarakah</i>	10,103,759
	c. Others	-
10.	Asset acquired for <i>Ijarah</i>	2,819,217
11.	Investment in share	-
12.	Others financial assets	1,671,124
13.	Allowance for Impairment on financial assets -/-	10,015,803
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	4,222
17.	Intangible assets	747,969
18.	Fixed assets and equipments	5,035,551
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	5,932,638
<b>TOTAL ASSETS</b>		<b>358,032,764</b>

**STATEMENT OF FINANCIAL POSITION**  
PT BANK SYARIAH INDONESIA Tbk.  
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No.	DESCRIPTION	INDIVIDUAL
		31 July 2024
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Wadiah Deposits	71,286,086
	a. Demand Deposits	21,009,473
	b. Savings deposits	50,276,613
2.	Non profit sharing investments	227,844,249
	a. Demand Deposits	38,177,383
	b. Savings deposits	78,870,890
	c. Time deposits	110,795,976
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	6,747,234
5.	Liabilities to other banks	815,599
6.	Spot and forward payables	-
7.	Marketable securities issued	3,971,061
8.	Acceptance liabilities	180,959
9.	Fund borrowings	1,312,375
10.	Guarantee deposit	18,909
11.	Interoffice liabilities	-
12.	Others liabilities	3,743,188
13.	Profit sharing investments fund	-
14.	Minority interest	-
<b>TOTAL LIABILITIES</b>		<b>315,919,678</b>
<b>EQUITIES</b>		
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	988,010
	a. Gain	988,010
	b. Loss -/-	-
18.	Reserves	3,377,462
	a. General reserves	3,377,462
	b. Appropriated reserves	-
19.	Profit/Loss	18,612,084
	a. Previous years	15,533,984
	b. Current year	3,933,661
	c. Dividend paid -/-	855,561
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>		<b>42,113,086</b>
<b>TOTAL EQUITY</b>		<b>42,113,086</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>358,032,764</b>

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

PT BANK SYARIAH INDONESIA Tbk.

For The Period Ended 31 July 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 July 2024
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Income &amp; Expenses from Fund Management as <i>Mudharib</i></b>		
<b>1 .</b>	<b>Income from Fund Management as <i>Mudharib</i></b>	<b>14,786,148</b>
	a. Income from Receivables	8,315,835
	i. <i>Murabahah</i>	7,671,495
	ii. <i>Istishna</i>	15
	iii. Multiservices <i>ijarah</i>	15,328
	iv. <i>Ujrah</i>	628,997
	v. Others	-
	b. Income from financing	4,316,145
	i. <i>Mudharabah</i>	93,957
	ii. <i>Musyarakah</i>	4,222,188
	iii. Others	-
	c. Income from <i>ijarah</i>	100,693
	d. Others	2,053,475
<b>2 .</b>	<b>Profit Sharing for Investors -/-</b>	<b>4,518,267</b>
	a. Non profit sharing	4,518,267
	b. Profit sharing	-
<b>3 .</b>	<b>Net Income from Fund Management as <i>Mudharib</i></b>	<b>10,267,881</b>
<b>B. Operating Income and Expenses Other than as <i>Mudharib</i></b>		
1 .	Gain/Loss from increase/decrease in fair value of financial assets	27,069
2 .	Gain/Loss from decrease/increase in fair value of financial liabilities	-
3 .	Gain/Loss from sale of financial assets	396,881
4 .	Gain/loss from spot and forward transactions (realised)	30,553
5 .	Gain/loss from investment under equity method	-
6 .	Gain/loss from foreign exchange translation	23,110
7 .	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8 .	Dividend income	-
9 .	Commision/provision/fee and administrative	1,121,510
10 .	Other income	717,668
11 .	<i>Wadiah</i> bonus -/-	351
12 .	Impairment for financial assets -/-	1,247,540
13 .	Losses related to operational risk -/-	11,227
14 .	Impairment for non financial assets -/-	16,259
15 .	Salaries and employee benefits -/-	2,702,633
16 .	Promotion expenses -/-	395,063
17 .	Other expenses -/-	2,997,624
	<b>Net Operating Income/Expenses</b>	<b>(5,053,906)</b>
<b>C.</b>	<b>Operating Income/Expenses</b>	<b>5,213,975</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1 .	Gain/loss from sale of fixed assets and equipment	(10,711)
2 .	Other non-operating income/expenses	(124,763)
	<b>NON OPERATING INCOME/EXPENSES</b>	<b>(135,474)</b>
<b>CURRENT YEAR PROFIT/LOSS BEFORE TAX</b>		<b>5,078,501</b>
	Income taxes	
	a. Estimated current year tax -/-	977,870
	b. Deferred tax income/expenses	(166,970)
<b>CURRENT YEAR NET PROFIT/LOSS</b>		<b>3,933,661</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
<b>1 .</b>	<b>Items that will not be reclassified to profit or loss</b>	<b>112,774</b>
	a. Gain/loss from revaluation of properties	-
	b. Gain/Loss from remeasurement on defined benefit plan	112,774
	c. Others	-
<b>2 .</b>	<b>Items that will be reclassified to profit or loss</b>	<b>183,089</b>
	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	183,089
	c. Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>		<b>295,863</b>
<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>4,229,524</b>

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**

PT BANK SYARIAH INDONESIA Tbk.

As of 31 July 2024

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 July 2024
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>94,298</b>
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	94,298
	3. Others	-
<b>II.</b>	<b>COMMITMENT PAYABLES</b>	<b>4,023,177</b>
	1. Unused financing facilities	936,659
	a. Committed	-
	b. Uncommitted	936,659
	2. Outstanding irrevocable L/C	120,585
	3. Foreign currency positions to be submitted for spot and forward transactions	577,929
	4. Others	2,388,004
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>658,223</b>
	1. Guarantees received	247,559
	2. Income from non performing financing	376,546
	a. <i>Murabahah</i>	300,242
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	8,247
	d. Profit sharing	64,171
	e. Others	3,886
	3. Others	34,118
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>2,322,908</b>
	1. Guarantees issued	2,322,908
	2. Others	-