

STATEMENT OF FINANCIAL POSITION

PT BANK SYARIAH INDONESIA Tbk.

As of 31 May 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2024
ASSETS		
1.	Cash	4,799,466
2.	Placements with Bank Indonesia	24,363,482
3.	Placements with other banks	3,138,672
4.	Spot and forward receivables	-
5.	Investments in marketable securities	65,646,223
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	830,534
8.	Receivables	149,239,955
	a. <i>Murabahah</i> receivables	137,530,097
	b. <i>Istishna</i> receivables	22
	c. Multiservices <i>ijarah</i> receivables	190,648
	d. Funds of <i>qardh</i>	11,506,383
	e. <i>Ijarah</i> receivables	12,805
9.	Financing	101,307,414
	a. <i>Mudharabah</i>	2,144,176
	b. <i>Musyarakah</i>	99,163,238
	c. Others	-
10.	Asset acquired for <i>Ijarah</i>	2,818,398
11.	Investment in share	-
12.	Others financial assets	1,836,329
13.	Allowance for Impairment on financial assets -/-	10,021,694
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	4,163
17.	Intangible assets	721,482
18.	Fixed assets and equipments	4,917,157
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	5,640,462
TOTAL ASSETS		355,251,446

STATEMENT OF FINANCIAL POSITION

PT BANK SYARIAH INDONESIA Tbk.

As of 31 May 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2024
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah Deposits	69,278,308
	a. Demand Deposits	19,899,511
	b. Savings deposits	49,378,797
2.	Non profit sharing investments	222,588,407
	a. Demand Deposits	35,050,857
	b. Savings deposits	78,130,235
	c. Time deposits	109,407,315
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	14,691,790
5.	Liabilities to other banks	758,741
6.	Spot and forward payables	-
7.	Marketable securities issued	1,486,295
8.	Acceptance liabilities	830,534
9.	Fund borrowings	300,000
10.	Guarantee deposit	18,568
11.	Interoffice liabilities	-
12.	Others liabilities	4,487,065
13.	Profit sharing investments fund	-
14.	Minority interest	-
TOTAL LIABILITIES		314,439,726
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	851,938
	a. Gain	851,938
	b. Loss -/-	-
18.	Reserves	3,377,462
	a. General reserves	3,377,462
	b. Appropriated reserves	-
19.	Profit/Loss	17,446,790
	a. Previous years	15,533,984
	b. Current year	2,768,367
	c. Dividend paid -/-	855,561
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		40,811,720
TOTAL EQUITY		40,811,720
TOTAL LIABILITIES AND EQUITIES		355,251,446

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

PT BANK SYARIAH INDONESIA Tbk.

For The Period Ended 31 May 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2024
OPERATING INCOME AND EXPENSES		
A. Income & Expenses from Fund Management as <i>Mudharib</i>		
1 .	Income from Fund Management as <i>Mudharib</i>	10,445,255
	a. Income from Receivables	5,900,329
	i. <i>Murabahah</i>	5,450,641
	ii. <i>Istishna</i>	14
	iii. Multiservices <i>ijarah</i>	11,574
	iv. <i>Ujrah</i>	438,100
	v. Others	-
	b. Income from financing	2,948,028
	i. <i>Mudharabah</i>	65,478
	ii. <i>Musyarakah</i>	2,882,550
	iii. Others	-
	c. Income from <i>ijarah</i>	91,022
	d. Others	1,505,876
2 .	Profit Sharing for Investors -/-	3,225,936
	a. Non profit sharing	3,225,936
	b. Profit sharing	-
3 .	Net Income from Fund Management as <i>Mudharib</i>	7,219,319
B. Operating Income and Expenses Other than as <i>Mudharib</i>		
1 .	Gain/Loss from increase/decrease in fair value of financial assets	6,883
2 .	Gain/Loss from decrease/increase in fair value of financial liabilities	-
3 .	Gain/Loss from sale of financial assets	241,419
4 .	Gain/loss from spot and forward transactions (realised)	25,401
5 .	Gain/loss from investment under equity method	-
6 .	Gain/loss from foreign exchange translation	33,785
7 .	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8 .	Dividend income	-
9 .	Commision/provision/fee and administrative	795,343
10 .	Other income	509,867
11 .	<i>Wadiah</i> bonus -/-	243
12 .	Impairment for financial assets -/-	917,920
13 .	Losses related to operational risk -/-	10,423
14 .	Impairment for non financial assets -/-	(10,708)
15 .	Salaries and employee benefits -/-	1,910,280
16 .	Promotion expenses -/-	244,840
17 .	Other expenses -/-	2,087,614
	Net Operating Income/Expenses	(3,547,914)
C.	Operating Income/Expenses	3.671.405
NON OPERATING INCOME AND EXPENSES		
1 .	Gain/loss from sale of fixed assets and equipment	(10,927)
2 .	Other non-operating income/expenses	(87,007)
	NON OPERATING INCOME/EXPENSES	(97,934)
CURRENT YEAR PROFIT/LOSS BEFORE TAX		3,573,471
	Income taxes	
	a. Estimated current year tax -/-	622,728
	b. Deferred tax income/expenses	(182,376)
CURRENT YEAR NET PROFIT/LOSS		2,768,367
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	159,792
	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	159,792
	c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		159,792
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		2,928,159

STATEMENT OF COMMITMENTS AND CONTINGENCIES

PT BANK SYARIAH INDONESIA Tbk.

As of 31 May 2024

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		31 May 2024
I.	COMMITMENT RECEIVABLES	523,034
	1 . Unused financing facilities	-
	2 . Foreign currency positions to be received from spot and forward transactions	523,034
	3 . Others	-
II.	COMMITMENT PAYABLES	3,960,769
	1 . Unused financing facilities	962,496
	a. Committed	-
	b. Uncommitted	962,496
	2 . Outstanding irrevocable L/C	89,549
	3 . Foreign currency positions to be submitted for spot and forward transactions	555,717
	4 . Others	2,353,007
III.	CONTINGENT RECEIVABLES	652,703
	1 . Guarantees received	247,406
	2 . Income from non performing financing	371,933
	a. <i>Murabahah</i>	296,861
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	7,508
	d. Profit sharing	64,398
	e. Others	3,166
	3 . Others	33,364
IV.	CONTINGENT LIABILITIES	2,583,239
	1 . Guarantees issued	2,583,239
	2 . Others	-