

STATEMENT OF FINANCIAL POSITION

PT BANK SYARIAH INDONESIA Tbk.

As of 29 February 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		29 February 2024
ASSETS		
1.	Cash	4,559,402
2.	Placements with Bank Indonesia	27,505,482
3.	Placements with other banks	3,713,035
4.	Spot and forward receivables	-
5.	Investments in marketable securities	67,857,391
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	175,484
8.	Receivables	148,075,263
	a. <i>Murabahah</i> receivables	136,390,701
	b. <i>Istishna</i> receivables	26
	c. Multiservices <i>ijarah</i> receivables	200,901
	d. Funds of <i>qardh</i>	11,471,026
	e. <i>Ijarah</i> receivables	12,609
9.	Financing	91,460,638
	a. <i>Mudharabah</i>	2,127,230
	b. <i>Musyarakah</i>	89,333,408
	c. Others	-
10.	Asset acquired for <i>Ijarah</i>	2,197,706
11.	Investment in share	-
12.	Others financial assets	1,828,293
13.	Allowance for Impairment on financial assets -/-	9,858,896
14.	<i>Salam</i>	-
15.	<i>Istishna</i> assets in progress	-
	<i>Istishna</i> term -/-	-
16.	Inventory	4,126
17.	Intangible assets	680,937
18.	Fixed assets and equipments	4,613,629
19.	Non earning assets	9,403
	a. Abandoned property	9,403
	b. Foreclosed collaterals	-
	c. Suspense accounts	-
	d. Interoffice assets	-
20.	Other assets	5,591,118
TOTAL ASSETS		348,413,011

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PT BANK SYARIAH INDONESIA Tbk.

As of 29 February 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		29 February 2024
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah Deposits	66,488,838
	a. Demand Deposits	20,799,338
	b. Savings deposits	45,689,500
2.	Non profit sharing investments	222,919,826
	a. Demand Deposits	33,134,951
	b. Savings deposits	75,199,897
	c. Time deposits	114,584,978
3.	Electronic money	18
4.	Liabilities to Bank Indonesia	10,490,030
5.	Liabilities to other banks	894,691
6.	Spot and forward payables	-
7.	Marketable securities issued	1,944,608
8.	Acceptance liabilities	175,484
9.	Fund borrowings	790,500
10.	Guarantee deposit	17,299
11.	Interoffice liabilities	-
12.	Others liabilities	4,804,458
13.	Profit sharing investments fund	-
14.	Minority interest	-
	TOTAL LIABILITIES	308,525,752
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	785,253
	a. Gain	785,253
	b. Loss -/-	-
18.	Reserves	2,236,713
	a. General reserves	2,236,713
	b. Appropriated reserves	-
19.	Profit/Loss	17,729,763
	a. Previous years	16,674,732
	b. Current year	1,055,031
	c. Dividend paid -/-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	39,887,259
	TOTAL EQUITY	39,887,259
	TOTAL LIABILITIES AND EQUITIES	348,413,011

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
PT BANK SYARIAH INDONESIA Tbk.		
For The Periods Ended 29 February 2024		
(in Millions of Rupiah)		
No.	DESCRIPTION	INDIVIDUAL
		29 February 2024
OPERATING INCOME AND EXPENSES		
A.	Income & Expenses from Fund Management as <i>Mudharib</i>	
1.	Income from Fund Management as <i>Mudharib</i>	4,045,509
	a. Income from Receivables	2,333,851
	i. <i>Murabahah</i>	2,159,427
	ii. <i>Istishna</i>	1
	iii. Multiservices <i>ijarah</i>	5,684
	iv. <i>Ujrah</i>	168,739
	v. Others	-
	b. Income from financing	1,106,755
	i. <i>Mudharabah</i>	27,843
	ii. <i>Musarakah</i>	1,078,912
	iii. Others	-
	c. Income from <i>ijarah</i>	15,998
	d. Others	588,905
2.	Profit Sharing for Investors -/-	1,249,397
	a. Non profit sharing	1,249,397
	b. Profit sharing	-
3.	Net Income from Fund Management as <i>Mudharib</i>	2,796,112
B.	Operating Income and Expenses Other than as <i>Mudharib</i>	
1.	Gain/Loss from increase/decrease in fair value of financial assets	21,723
2.	Gain/Loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/Loss from sale of financial assets	96,075
4.	Gain/Loss from spot and forward transactions (realised)	9,276
5.	Gain/loss from investment under equity method	-
6.	Gain/loss from foreign exchange translation	460
7.	Bank income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-
8.	Dividend income	-
9.	Commision/provision/fee and administrative	302,095
10.	Other income	207,855
11.	<i>Wadiah</i> bonus -/-	96
12.	Impairment for financial assets -/-	384,819
13.	Losses related to operational risk -/-	9,495
14.	Impairment for non financial assets -/-	10,983
15.	Salaries and employee benefits -/-	748,536
16.	Promotion expenses -/-	58,874
17.	Other expenses -/-	825,739
	Net Operating Income/Expenses	(1,401,058)
C.	Operating Income/Expenses	1,395,054
NON OPERATING INCOME AND EXPENSES		
1.	Gain/loss from sale of fixed assets and equipment	247
2.	Other non-operating income/expenses	(34,367)
	NON OPERATING INCOME/EXPENSES	(34,120)
CURRENT YEAR PROFIT/LOSS BEFORE TAX		1,360,934
	Income taxes	
	a. Estimated current year tax -/-	312,600
	b. Deferred tax income/expenses	6,697
CURRENT YEAR NET PROFIT/LOSS		1,055,031
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	93,106
	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	93,106
	c. Others	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		93,106
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		1,148,137

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK SYARIAH INDONESIA Tbk.

As of 29 February 2024

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL
		29 February 2024
I.	COMMITMENT RECEIVABLES	738,605
	1. Unused financing facilities	-
	2. Foreign currency positions to be received from spot and forward transactions	738,605
	3. Others	-
II.	COMMITMENT PAYABLES	3,792,098
	1. Unused financing facilities	863,956
	a. Committed	-
	b. Uncommitted	863,956
	2. Outstanding irrevocable L/C	87,988
	3. Foreign currency positions to be submitted for spot and forward transactions	263,652
	4. Others	2,576,502
III.	CONTINGENT RECEIVABLES	616,379
	1. Guarantees received	239,261
	2. Income from non performing financing	345,100
	a. <i>Murabahah</i>	277,371
	b. <i>Istishna</i>	-
	c. <i>Ijarah</i>	6,907
	d. Profit sharing	55,740
	e. Others	5,082
	3. Others	32,018
IV.	CONTINGENT LIABILITIES	2,605,889
	1. Guarantees issued	2,605,889
	2. Others	-