





FINANCIAL STATEMENTS PT Bank Syariah Indonesia Tbk

STATEMENTS OF FINANCIAL POSITION	
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			31 December 2022 (Audited)	
	ASSETS			
1.	Cash	3,891,102	4,951,469	
2.	Placements with Bank Indonesia	20,191,836	31,778,458	
3.	Placements with other banks	5,895,671	867,492	
1.	Spot and forward receivables	-	-	
5.	Investments in marketable securities	57,048,988	59,475,906	
5.	Securities purchased under resale agreements (reverse repo)	-	-	
7.	Acceptance receivables	274,501	481,403	
i.	Receivables	144,490,598	133,999,826	
	a. Murabahah receivables	133,544,386	124,284,807	
	b. Istishna receivables	43		
	c. Multiservices ijarah receivables	214,820	132	
	d. Funds of gardh	10,720,178	9,701,609	
	e. Ijarah receivables	11,171	13,278	
).	Profit sharing financing	84,479,426	71,631,908	
	a. Mudharabah	1,808,511	1,041,397	
	b. Musyarakah	82,670,915	70,590,511	
	c. Others	02,070,515	70,550,511	
0.	Asset acquired for Ijarah	2,092,810	1,484,573	
1.	Investment in share	2,002,010	.,.04,573	
2.	Others financial assets	1,764,151	1,759,955	
3.	Allowance for Impairment on financial assets -/-	9,826,906	9,229,410	
4.	Salam	5,020,500	J,LZJ,T10	
5.	Istishna assets in progress		-	
i	Istishna term -/-			
6.	Inventory	4,380	11,645	
7.	Intangible assets	466,945	258,687	
8.	Fixed assets and equipments	4,482,693		
9.	Non earning assets		4,861,000	
	a. Abandoned property	9,403	9,403	
	b. Foreclosed collaterals	9,403	9,403	
	c. Suspense accounts	-		
	d. Interoffice assets	-		
0.	Other assets	4.500.056	2 205 122	
.0.	Otter assets	4,580,856	3,385,123	
	TOTAL ASSETS	319,846,454	305,727,438	
	LIABILITIES			
	Wadiah deposits	63,896,221	66,012,257	
	a. Demand deposits	21,383,434	21,797,852	
	a. Demand deposits b. Savings deposits	21,383,434 42,512,787	21,797,852 44,214,405	
	a. Demand deposits b. Savings deposits Non profit sharing investments	21,383,434 42,512,787 198,219,537	21,797,852 44,214,405 195,478,724	
	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits	21,383,434 42,512,787 198,219,537 20,126,538	21,797,852 44,214,405 195,478,724 22,723,088	
	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits	21,383,434 42,512,787 198,219,537 20,126,538 72,285,725	21,797,852 44,214,405 195,478,724 22,723,088 72,269,706	
2.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits	21,383,434 42,512,787 198,219,537 20,126,538 72,285,725 105,807,274	21,797,852 44,214,405 195,478,724 22,723,088 72,269,706 100,485,930	
2.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits Electronic money	21,383,434 42,512,787 198,219,537 20,126,538 72,285,725 105,807,274	21,797,852 44,214,405 195,478,724 22,723,088 72,269,706	
2. 3.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits Electronic money Liabilities to Bank Indonesia	21,383,434 42,512,787 198,219,537 20,126,538 72,285,725 105,807,274 18 11,029,200	21,797,852 44,214,405 195,478,724 22,723,088 72,269,706 100,485,930	
2. 3. 4.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits Electronic money Liabilities to Bank Indonesia Liabilities to Other banks	21,383,434 42,512,787 198,219,537 20,126,538 72,285,725 105,807,274	21,797,852 44,214,405 195,478,724 22,723,088 72,269,706 100,485,930	
3. 4. 5.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits Electronic money Liabilities to 8ank Indonesia Liabilities to other banks Spot and forward payables	21,383,434 42,512,787 198,219,537 20,126,538 72,285,725 105,807,274 11,029,200 992,314	21,797,852 44,214,405 195,478,724 22,723,088 72,269,706 100,485,930 18 - 1,203,288	
3. 4. 5.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits t. Time deposits Electronic money Liabilities to Bank Indonesia Liabilities to other banks Spot and forward payables Marketable securities issued	21,383,434 42,512,787 198,219,537 20,126,538 72,285,725 105,807,274 18 11,029,200 992,314 2,913,684	21,797,852 44,214,405 195,478,724 22,723,088 72,269,706 100,485,930 18 - 1,203,288	
3. 3. 5. 5. 7.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits Electronic money Liabilities to Bank Indonesia Liabilities to Other Danks Spot and forward payables Marketable securities issued Acceptance liabilities	21,383,434 42,512,787 198,219,537 20,126,538 72,285,725 105,807,274 18 11,029,200 992,314 2,913,684 274,501	21,797,852 44,214,405 195,478,724 22,723,088 72,269,706 100,485,930 18 - 1,203,288 - 3,450,000 481,403	
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33. 4. 5. 5. 7. 7. 3. 3. 9. 100. 111. 122. 133. 144.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits c. Time deposits electronic money Electronic money Liabilities to Sank Indonesia Liabilities to Sank Indonesia Liabilities to Great Banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES EQUITIES COUNTIES A. Authorised share capital a. Authorised share capital b. Unpadi-in capital -/- c. Treasury stock -/- Additional pad-in capital a. Agio b. Disagio -/- c. Capital contribution d. Funds for paid-up capital e. Chers Others on paid-up capital e. Chers Other comprehensive income a. Gain	21,383,434 4,512,787 198,219,537 20,126,538 7,228,725 105,807,274 8 11,029,200 992,314 2,913,684 2,745,000 19,592 4,553,883 282,668,950 282,668,950 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	21,797,852 44,214,000 195,478,724 22,723,088 72,269,706 100,485,930 18 1,203,288 1,203,288 2,365,000 481,403 778,375 20,755 27,7221,828 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591	
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33. 4. 5. 5. 7. 7. 3. 3. 9. 100. 111. 122. 133. 144.	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits c. Time deposits electronic money Liabilities to Sank Indonesia Liabilities to Sank Indonesia Liabilities to Gank Indonesia Liabilities to Gank Indonesia Liabilities to Gank Indonesia Carrier	21,383,434 4,512,787 198,219,537 20,126,538 72,285,725 105,807,274 81 11,029,200 992,314 2,913,684 274,501 770,000 19,592 4,553,883 23,664,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 634,096 672,934 3,883 2,236,713 2,236,713	21,797,852 44,214,005 195,478,724 22,723,088 72,269,706 100,485,930 18 1,203,288 3,450,000 48,1403 778,375 20,755 20,755 272,221,828 23,064,630 40,000,000 16,935,370 3,381,491 7,310,591 657,957 713,434 55,477 1,384,677	
3.3.3.3.3.4.4.5.5.5.5.5.7.7.3.3.3.3.3.11.1.12.13.13.14.1.15.15.15.115.115.115.115.115.115.1	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits Electronic money Liabilities to 8ank Indonesia Liabilities to 6ank Indonesia Liabilities to 6ank Indonesia Liabilities to 6ank Indonesia Sot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others Islabilities Others Islabilities TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital -/- c. Tressury stock/- Additional paladin capital a. Agio b. Disagio -/- C. Capital contribution d. Funds for paid-up capital d. Funds for paid-up capital d. Others Other comprehensive income a. Gain b. Loss -/- Reserves a. General reserves b. Appropriated reserves Profit/Loss	21,383,494 4,512,787 198,219,537 20,126,538 72,285,725 105,807,274 8 11,029,200 992,314 2,913,684 274,501 770,000 19,592 4,553,883 282,668,950 23,064,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 - 634,096 672,934 38,838 2,236,713 2,236,713	21,797,852 41,214,000 195,478,724 22,723,088 72,269,706 100,485,930 1,203,288 3,450,000 481,403 778,375 20,755 4,797,008 23,046,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 657,957 713,434 55,477 1,384,677	
3.3.3.3.3.4.4.5.5.5.5.5.7.7.3.3.3.3.3.11.1.12.13.13.14.1.15.15.15.115.115.115.115.115.115.1	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits Electronic money Liabilities to sharing investments Liabilities to sharing investments Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Profit sharing investments fund Minority interest TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital-f- c. Treasury stock-f- Additional paid-in capital a. Agio b. Disagio -f- c. Capital contribution d. Funds for paid-up capital e. Others Other Comprehensive income a. Gain b. Loss-f- Reserves a. Seprence Reserves a. Seprence Appropriated reserves b. Appropriated reserves a. Represerves a. Represerves a. Represerves a. Represerves a. Represerves b. Appropriated reserves	21,383,434 4,512,787 198,219,537 20,126,538 72,285,725 105,807,274 81 11,029,200 992,314 2,913,684 274,501 770,000 19,592 4,553,883 23,664,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 634,096 672,934 3,883 2,236,713 2,236,713	21,797,852 41,214,000 195,478,724 22,723,088 72,269,706 100,485,930 1,203,288 3,450,000 481,403 778,375 20,755 4,797,008 23,046,630 40,000,000 16,935,370 (3,929,100) 3,381,491 7,310,591 657,957 713,434 55,477 1,384,677	
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	a. Demand deposits b. Savings deposits Non profit sharing investments a. Demand deposits b. Savings deposits c. Time deposits Electronic money Liabilities to Bank Indonesia Liabilities to other banks Spot and forward payables Marketable securities issued Acceptance liabilities Fund borrowings Guarantee deposit Interoffice liabilities Fund borrowings Guarantee deposit Interoffice liabilities Others liabilities Others liabilities Others liabilities TOTAL LIABILITIES EQUITIES Share capital a. Authorised share capital b. Unpaid-in capital -/- c. Treasury stock -/- Additional paid in capital a. Agio b. Disagio -/- c. Capital contribution d. Funds for paid-up capital e. Others Other comprehensive income a. Gain b. Loss -/- Reserves a. General reserves b. Appropriated reserves ProfivLoss a. Previous years b. Currentyear c. Dividend paid -/-	21,383,434 4,512,787 198,219,537 20,126,538 7,285,725 105,807,274 8 11,029,200 992,314 2,913,684 2245,010 770,000 19,592 4,553,883 23,064,630 40,000,000 16,935,370 23,064,630 3,381,491 7,310,591 6434,096 672,934 3,8838 2,236,713 634,096 672,934 3,8838 2,236,713 15,171,165 11,397,007 4,200,176 426,018	21,797,852 41,214,204 195,478,724 22,723,088 72,269,706 100,485,930 18 1,203,288 3,450,000 481,403 778,375 20,755 4,797,008 272,221,828 23,064,630 46,930 16,935,370 3,381,491 7,310,591	

STATEMENTS OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

			31 December 202:
Α	Sources and distribution of zakat funds		
1.	Sources of zakat funds: "		
	a. Internal bank	281,153	242,960
	b. External bank	59,060	72,964
	Total receipt	340,213	315,924
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	21,209	31,433
	b. Badan amil zakat	172,751	139,338
	Total distribution	193,960	170,771
В	Sources and distribution of waqf funds		
1.	Sources of waqf funds:		
	a. Internal bank	-	
	b. External bank	2,162	3,438
	Total receipt	2,162	3,438
2.	Distribution of waqf funds distributed to other institutions		
	a. Badan Wakaf Indonesia	411	632
	b. BSI Maslahat	999	1,85
	c. Dompet Dhuafa	203	306
	d. Other institutions	452	544
	e. Others (each below 3%)	97	10
	Total distribution	2,162	3,438

*) Including last year's balance that has not yet distributed STATEMENTS OF SOURCES AND DISTRIBUTION OF QARDHUL HASAN FUNDS

or in	e Periods Ended 30 September 2023 dan 31 December 2022	(111)	Allilions of Rupial
			31 December 2022 (Audited)
1.	Beginning balance of qardhul hasan funds	7,048	25,977
2.	Sources of gardhul hasan funds		
	a. Infaq and shadaqah	47,941	73,857
	b. Qardhul hasan refund	-	
	c. Penalty	13,138	12,877
	d. Non-halal income	1,373	3,168
	e. Others	-	-
	Total receipt	62,452	89,902
3.	Uses of qardhul hasan funds		
	a. Productive distribution	-	-
	b. Donation	55,750	108,831
	c. Others	-	
	Total distribution	55,750	108,831
4.	Increase (decrease) qardhul hasan funds	6,702	(18,929
5.	Ending balance of qardhul hasan funds	13,750	7,048

STATEMENTS OF SDOT AND EODWARD TRANSACTIONS

of 3	0 September 2023				(In Millions	of Rupiah)
			IN	IDIVIDUAL		
					Derivative Re	ceivables &
			Non Hedging		Receivables	Payab l es
A.	Exchange Rate Related	573,404	573,404	-	-	-
1.	Spot	573,404	573,404	-	-	-
2.	Forward	-	-	-	-	-
3.	Others	-	-	-	-	-
В.	Others	-	-	-	-	-
	TOTAL	573,404	573,404	-	-	-

Types of Funds	Average Balance	Income to be Distributed		Fund Owners Portion Ratio (%) Total of Profit Sharing		
	A					
Liabilities to other banks	399,347	2,999	21.14	634	1.91	
2. Mudharabah demand deposits	18,285,346	137,296	32.33	44,388	2.91	
Mudharabah savings deposits	68,991,930	518,027	7.51	38,927	0.68	
4. Mudharabah time deposits	97,980,930	735,692		197,631		
a. 1 Month	54,678,399	410,554	26.09	107,107	2.35	
b. 3 Month	25,452,045	191,107	28.32	54,114	2.55	
c. 6 Month	7,194,097	54,017	28.49	15,392	2.57	
d. 12 Month	10,656,389	80,014	26.27	21,018	2.37	
5. Marketable securities issued	1,375,000	24,254	44.66	10,833	9.45	
6. Fund borrowings Total	770,000 187,802,553	5,782 1,424,050	68.80	3,978 296,391	6.20	
Type of Fund Distribution	Average Balance A	Retained earnings B				
Placements with other banks	348,905	-				
2. Investments in marketable securities	49,741,332	270,633				
 Murabahah receivables 	125,141,931	1,024,424				
Istishna receivables	50	6				
Multiservices ijarah receivables	214,919	2,003				
6. Funds of qardh	-	-				
7. Mudharabah financing	1,792,133	6,328				
8, Musyarakah financing	79,009,323	513,639				
9, Ijarah receivables	2,343,249	19,138				
10. Other financing	-	-				

Types of Funds	Balance	to be Distributed		Total of Profit Sharing	Rate of Return	
Liabilities to other banks				_		
2. Mudharabah demand deposits			-			
3. Mudharabah savings deposits		-	-	-		
4. Mudharabah time deposits	-	-		-		
a, 1 Month			-	-		
b. 3 Month	-	-	-	-		
c. 6 Month	-	-	-			
d. 12 Month		-				
5. Marketable securities issued	-	-		-		
6. Fund borrowings	-	-	-	-		
Total	-			-		
Type of Fund Distribution	Balance Average A	Retained earnings B				
1. Placements with other banks	-	-				
2. Investments in marketable securities	-	-				
3. Murabahah receivables		-				
4. Istishna receivables	-	-				
5. Multiservices ijarah receivables		-				
6. Funds of qardh						
7, Mudharabah financing	-	-				
8, Musyarakah financing						
g. /jarah receivables		-				
0. Other financing						

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME STATEMENTS OF COMMITMENTS AND CONTINGENCIES

or T	he Periods Ended 30 September 2023 and 2022	(in Millions of Rupiah			
		INDIV	DUAL		
	OPERATING INCOME AND EXPENSES				
1.	Income & Expenses from Fund Management as Mudharib Income from Fund Management as Mudharib	17,166,257	14,915,239		
	a. Income from receivables	10,074,355	9,019,085		
	i. Murabahah	9,342,180	8,364,778		
	ii. Istishna	60	165		
	iii. Multiservices ijarah	22,968			
	iv. Ujrah	709,147	654,142		
	v. Others		2 405 042		
	b. Income from financing i. Mudharabah	4,386,296 62.630	3,495,013		
	ii. Musyarakah	4,323,666	115,876 3,379,137		
	iii. Others	4,323,000	3,379,137		
	c. Income from ijarah	89,400	48,925		
	d. Others	2,616,206	2,352,216		
2.	Profit Sharing for Investors -/-	4,297,060	2,882,325		
	a. Non profit sharing	4,297,060	2,882,325		
	b. Profit sharing		-		
3.	Net Income from Fund Management as Mudharib	12,869,197	12,032,914		
ì.	Operating Income and Expenses Other than as Mudharib				
1.	Gain/loss from increase/decrease in fair value of financial assets	6,397	(8,698)		
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-	-		
3	Gain/loss from sale of financial assets				
4.		201,101	86,815		
4. 5.	Gain/loss from spot and forward transactions (realised)	42,786	25,348		
6.	Gain/loss from investment under equity method Gain/loss from foreign exchange translation	12,774	31,793		
7.		12,774	31,/93		
	Bank income as mudharib in mudharabah muqayyadah		-		
8. 9.	Dividend income Commission/provision/fee and administrative	1,247,895	1,189,331		
10.	Other income		762,748		
11.	Wadiah bonus-/-	865,525	16,386		
12.	Impairment for financial assets -/-	911	2,508,978		
13.	Losses related to operational risk -/-	2,279,265 13,805	24,968		
14.	Impairment for non financial assets -/-	53,531	95,282		
15.	Salaries and employee benefits -/-	3,681,897	3,507,745		
16.	Promotion expenses -/-	414,718	323,657		
17.	Other expenses -/-	3,217,714	3,226,269		
	Net Operating Income/Expenses	(7,285,363)	(7,615,948)		
c.	Operating Income/Expenses	5,583,834	4,416,966		
	NON OPERATING INCOME AND EXPENSES				
1.	Gain/loss from sale of fixed assets and equipment	3,432	-		
2.	Other non-operating income/expenses	(137,073)	(132,010)		
	NON OPERATING INCOME/EXPENSES	(133,641)	(132,010)		
		F 4F0 103	4 304 056		
	CURRENT YEAR PROFIT/LOSS BEFORE TAX Income taxes	5,450,193	4,284,956		
		1,296,574	1,036,286		
	a. Estimated current year tax -/- b. Deferred tax income/expenses	46,557	(43,419)		
	S. Deteried an income expenses	40,557			
D.		_	2 205 254		
	CURRENT YEAR NET PROFIT/LOSS	4,200,176	3,205,251		
		4,200,176	3,205,251		
1	OTHER COMPREHENSIVE INCOME				
1.		(40,500)	160,207		
1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties	(40,500)			
1.	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss		160,207		
1.	OTHER COMPREHENSIVE INCOME 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	(40,500)	160,207		
	OTHER COMPREHENSIVE INCOME 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	(40,500)	160,207		
	OTHER COMPREHENSIVE INCOME 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 c. Others a. Gain/loss from exchange difference on translation	(40,500) - (40,500) -	1 60,207 - 160,207 -		
	OTHER COMPREHENSIVE INCOME 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 Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement	(40,500) - (40,500) -	160,207 - 160,207 - (80,363)		
	OTHER COMPREHENSIVE INCOME 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 Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from changes of financial sasets on measured	(40,500) - (40,500) -	1 60,207 - 160,207 -		
	OTHER COMPREHENSIVE INCOME 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 Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement	(40,500) - (40,500) - 16,639	160,207 - 160,207 - (80,363)		
	OTHER COMPREHENSIVE INCOME 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 Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from changes of financial sasets on measured at fair value through other comprehensive income c. Others	(40,500) - (40,500) - 16,639	160,207 - 160,207 - (80,363)		
	OTHER COMPREHENSIVE INCOME Rems 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 C. Others 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	(40,500) - (40,500) - 16,639	160,207 - 160,207 - (80,363)		
2.	OTHER COMPREHENSIVE INCOME 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 C. Others a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from changes of financial sasets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX. TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	(40,500) (40,500) 16,639	160,207 160,207 (80,363)		
	OTHER COMPREHENSIVE INCOME Rems 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 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to:	(40,500) (40,500) (40,500) 16,639 - 16,639 - (23,861) 4,176,315	160,207 		
	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Cain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from changes of financial sasets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR CUrrent Year Net Profit/Loss Attributable to: Owner	(40,500) (40,500) 16,639 16,639	160,207 - 160,207 - (80,363) - (80,363)		
	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from hanges of financial sasets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest	(40,500) (40,500) 16,639 - 16,639 - (23,861) 4,176,315	160,207 160,207 (80,363) (80,363) - 79,844 3,285,095		
	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from exchange difference on translation of foreign currency financial statement c. Gain/loss from changes of financial sasets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOSS	(40,500) (40,500) (40,500) 16,639 - 16,639 - (23,861) 4,176,315	160,207 		
	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. 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 c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOSS TOTAL CURRENT YEAR NET PROFIT/LOSS Total Comprehensive Profit/Loss For The Year	(40,500) (40,500) 16,639 - 16,639 - (23,861) 4,176,315	160,207 160,207 (80,363) (80,363) - 79,844 3,285,095		
	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from changes of financial sasets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOSS TOTAL CURRENT YEAR NET PROFIT/LOSS	(40,500) - (40,500) - 16,639 - 16,639 - (23,861) 4,176,315 4,200,176	160,207 160,207 (80,363) (80,363) - 79,844 3,285,095 3,205,251		
	OTHER COMPREHENSIVE INCOME 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 Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from exchange difference on translation of foreign currency financial statement c. Gain/loss from changes of financial sasets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner TOTAL CURRENT YEAR NET PROFIT/LOSS TOTAL CURRENT YEAR NET PROFIT/LOSS TOTAL CURRENT YEAR NET PROFIT/LOSS For The Year Attributable To: Owner	(40,500) (40,500) 16,639 - 16,639 - (23,861) 4,176,315	160,207 - 160,207 - (80,363) - (80,363) - 79,844 3,285,095		
	OTHER COMPREHENSIVE INCOME Items that will not be reclassified to profit or loss a. Gain/loss from revaluation of properties b. Gain/loss from revaluation of properties c. Others Items that will be reclassified to profit or loss a. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from exchange difference on translation of foreign currency financial statement b. Gain/loss from changes of financial sasets on measured at fair value through other comprehensive income c. Others OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR Current Year Net Profit/Loss Attributable to: Owner Non controlling interest TOTAL CURRENT YEAR NET PROFIT/LOSS TOTAL CURRENT YEAR NET PROFIT/LOSS	(40,500) - (40,500) - 16,639 - 16,639 - (23,861) 4,176,315 4,200,176	160,207 160,207 (80,363) (80,363) - 79,844 3,285,095 3,205,251		

or T	he Periods Ended 30 September 2023 and 2022	(In A	Aillions of Rupi		
ī	CASH FLOWS FROM OPERATING ACTIVITIES				
1	Proceed of margin, profit sharing, ijarah and other main operating Payment of profit sharing for temporary syirkah funds	16,416,743 (4,296,170)	14.050.713 (2.891.178)		
3	Receipts from recovery of financing and receivable written off	1.233,493	935.139		
4	Receipt of other operating income	2,250,873	1,985,573		
5	Payment tantiem	(106,674)	(65.083)		
5	Payment of operating expenses	(9.589.137)	(9.175.057)		
7	Receipt from non-operating income - net	9,776	20.781		
8	Payment of corporate income tax	(1,456,933)	(1.123.146)		
9	Payment of zakat	(193,960)	(156.616)		
10	Distribution of qardhul hasan funds	(55,750)	(78.459)		
11	Cash flows before changes in operating assets and liabilities	4,212,261	3.502.667		
	Changes in operating assets and liabilities:				
12	Decrease (increase) in operating assets:				
	Marketable securities - measured at fair value	(3,166,712)	1.451.272		
	Other short-term securities	(55,109)	72.596		
	Receivables	(9,496,627)	(17.894.584)		
	Funds of gardh	(1,018,569)	(20.578)		
	Financing	(12,847,518)	(10.810.830)		
	Acceptance receivables	206,902	32.874		
	Assets acquired for ijarah	(608,237)	194.866		
	Other assets	(137,019)	17.351		
13	Increase (decrease) in operating liabilities:				
	Obligations due immediately	135,867	31.797		
	Deposits from customers	(2,116,036)	5.217.996		
	Deposits from other banks	(532,983)	168.866		
	Acceptance liabilities	(206,902)	(32.874)		
	Taxes payable	(59,548)	33.842		
	Other liabilities	67,012	211.003		
	Increase in temporary syirkah funds	2,523,919	6.577.071		
14	Net cash used in operating activities	(23,099,299)	(11.246.665)		
	CASH FLOWS FROM INVESTING ACTIVITIES				
1	Proceed from investment in marketable securities	85,707,001	385.139.287		
2	Acquisition of marketable securities	(80,097,914)	(375.714.343)		
3	Proceeds from sale of fixed assets	3,941			
4	Acquisition of fixed assets	(798,600)	(1.412.852)		
5	Net cash provided from investing activities	4,814,428	8.012.092		

91.05

20.191.836 17.666.235 7.355.671 1.833.843 31.438.609 23.205.919

CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD 31.438.609 23.205.919

10.502.061 (101.780)

STATEMENTS OF FINANCIAL RATIOS

			DUAL				
				No.			
			31 December 2022 (Audited)		Performance Ratios		
				1.	Capital Adequacy Ratio (CAR)	20.70	17.19
1	COMMITMENT RECEIVABLES	417,285	-	2.	Non performing earning assets and non earning assets to total earning assets		17.19
	Unused financing facilities	-	-	2.	and non earning assets	1.37	1.53
	2. Foreign currency positions to be received from spot	417.285	_	3.	Non performing earning assets to total earning assets	1.69	2.04
	and forward transactions	117,203		4.	Allowance for impairment on financial assets to earning assets	3.24	3.33
	3. Others	-	-	5.	Gross Non Performing Financing (NPF Gross)	2,21	2.67
				6.	Net Non Performing Financing (NPF Net)	0.61	0.59
Ш	COMMITMENT PAYABLES	3,486,893		7.	Return on Assets (ROA)	2.34	2.08
	Unused financing facilities	921,932	721,035	8.	Return On Equity (ROE)	16.85	17,44
	a. Committed	-	-	9.	Net Interest (NI)	5,93	6.22
	b. Uncommitted	921,932	721,035	10.	Net Operating Margin (NOM)	2.57	2.29
	Outstanding irrevocable L/C	44,292	182,231	11.		71.43	74.02
	3. Foreign currency positions to be submitted for	156 110		12.	Cost to Income Ratio (CIR)	48.43	50.28
	spot and forward transactions	156,119	-	13.	Profit sharing financing to total financing	36.41	34.99
	4. Others	2,364,550	1,803,342	14.	Financing to Deposit Ratio (FDR)	88.31	81.45
					Compliance		
Ш	CONTINGENT RECEIVABLES	577,864	543,526	1.	a. Percentage violation of Legal Lending Limit (LLL)		
	1. Guarantees received	235,302	237,015		i. Related parties	0.00	0.00
	2. Income from non performing financing	313,124	279,944		ii. Non related parties	0.00	0.00
	a. Murabahah	254,914	236,377		b. Percentage of financing in excess of Legal Lending Limit (LLL)		
	b. Istishna	1	-		i. Related parties	0.00	0.00
	c. Ijarah	5,726	5,258		ii. Non related parties	0.00	0.00
	d. Profit Sharing	44,521	35,521	2.	Statutory reserve requirement		
	e. Others	7,962	2,788		a. GWM Rupiah		
	3. Others	29,438	26,567		i. Daily "	4.59	6.21
					ii. Average **)	5.59	6.20
IV	CONTINGENT PAYABLES	2,921,719	2,708,788		b. GWM foreign currencies (daily)	5.58	1.06
	1. Guarantees issued	2,921,719	2,708,788	3.	Overall Net Open Position (NOP)	2.74	1.25
	2. Others	-	-				

CALCULATION OF CAPITAL ADEQUACY RATIO

As of 30 September 2023 dan 2022

*) Position as of 30 September 2023 and 2022
**) The Statutory Reserves requirement average that Bank must fulfill as of 30 September 2023 and 2022, were 5,45% and 6,16%

COMPONE	NTS OF CAPITAL				
Core Capital (Tier 1)				34,678,450	25,610,891
1. Common Equity Tier 1 (CET 1)				34,678,450 22,923,383	25,610,891 20,423,407
1.1 Paid-in capital (net of treasury stock) 1.2 Reserve additional capital				13.955.094	
1.2.1 Additional factor				21,304,523	14,116,160 444,530
1.2.1.1 Other comprehensive inco	me			444,530	444,530
1.2.1.1.1 Excess adjustment	t due to financial statement trans	lation	e through other comprehensive income	-	-
1.2.1.1.3 Surplus of fixed as	sots rovaluation	icial assets classified as fait valu	e through other comprehensive income	444.530	444,530
1.2.1.2 Other disclosed reserves	octo revaluation			20,859,993	13.671.630
1.2.1.2.1 Agio				3,381,491	943,815
1.2.1.2.2 General reserves	e. e			2,236,713 10,970,989	1,384,677 8,067,264 3,205,251
1.2.1.2.3 Previous years pro 1.2.1.2.4 Current year profit	nt after tax			4,200,176	3,205,251
1.2.1.2.5 Funds for paid-up	capital			77	-,,
1,2,1,2,6 Capital contribution	on			-	-
1.2.1.2.7 Warrants issued				70,624	70,623
1.2.1.2.8 Stock options issu 1.2.2 Deduction factor (-/-)	7,349,429	7,368,691			
1.2.2 Deduction factor (-7-) 1.2.2.1 Other comprehensive expe	incoc			38,838	58,100
1.2.2.1.1 Negative adjustme	ent due to financial statement tra	inslation		-	-
1.2.2.1.2 Potential losses du	ie to impairment of fair value of t	inancial assets classified as fair	value through other comprehensive income	38,838	58,100
1.2.2.2 Other disclosed reserves				7,310,591 7,310,591	7,310,591 7,310,591
1.2.2.2.1 Disagio	after tax that can be counted			7,510,591	7,510,591
1.2.2.2.2 Previous years loss 1.2.2.2.3 Current year loss a		-			
1.2.2.2.5 Content year loss of	es hetween regulatory provision	and allowance for impairment	losses of earning asset	-	-
1.2.2.2.5 Negative difference	es between regulatory provision es on adjustment of fair value or	financial instrument in the Tra	ding Book	-	-
1.2.2.2.6 Regulatory provisi	on on non earning assets			-	-
1.3 Minority interest that can be counted 1.4 Deduction factors of CET 1 (-/-)				2.200.027	1,559,985
1.4 Deduction factors of CETT (-/-)				1,733,082	1,356,718
1.4.1 Deferred tax calculation 1.4.2 Goodwill					
1.4.3 Other intangible assets				466,945	203,267
1.4.4 Investments in share calculated as	deduction				-
1.4.5 Shortfall on the capital of insuranc 1.4.6 Securitisation exposure	e subsidiaries				
1.4.7 Other deduction factor of CET 1					
1.4.7.1 Investment on AT1 and/or	Tier 2 instrument to other bank			-	
2. Additional Tier 1 (AT1)				-	-
2.1 Instruments which comply with AT1 reg	ulations			-	-
2.2 Agio/Disagio 2.3 Deduction factor of AT1 (-/-)				-	
2.3.1 Investment on AT1 and/or Tier 2 in	strument to other bank			-	-
Supplemental Capital (Tier 2)				1,805,350	1,904,547
 Capital instrument in the form of stock or ot 	hers which comply with tier 2 rec	quirements		45,833	320,833
 Agio/Disagio General provision on earning assets (max. 1. 	25% Cradit Rick Waight A	w)		1,759,517	1,583,714
General provision on earning assets (max. I. Appropriated reserves	2010 Credit NISK - Weighted Asset	5)		1,735,317	1,203,/14
5. Deduction supplemental capital (-/-)				-	
5.1 Sinkina fund				-	-
5.2 Investment on Tier 2 instrument to othe	r bank			-	-
	Total	Capita		36,483,800	27,515,438
INDIVIDUAL		/IDUAL		MDM	
		30 September 2022		30 September 2023	30 September 2022
IGHTED ASSETS			CAPITAL ADEQUACY RATIO		
EDIT RISK - WEIGHTED ASSETS	140,315,493	126,413,367	CET 1 Ratio (%)	19.68	16.00
ARKET RISK - WEIGHTED ASSETS PERATIONAL RISK - WEIGHTED ASSETS	1,521,283 34,400.820	538,522	Tier 1 Ratio (%) Tier 2 Ratio (%)	19.68 1.02	16.00
TERRITORIAL RISK-WEIGHTED ASSETS	34,400,820 176,237,596	33,120,795	CAR Ratio (%)	20.70	1.19
SED ON RISK PROFILE (%)	176,237,596	160,072,684	CET 1 FOR BUFFER (%)	20.70	17.15 7.24
L ALLOCATION FOR CAR BASED ON RISK PROFILE	9.99	9.95	PERCENTAGE OF BUFFER MANDATORY FULFILLED BY BANK	3.50	7.24
om CET 1 (%)	8.97	8.76	Capital Conservation Buffer (%)	2.50	2.50
om AT 1 (%)	0.00	0.00	Countercyclical Buffer (%)	0.00	2.30
om Tier 2 (%)	1.02	1,19	Capital Surcharge for Systemic Bank (%)	1.00	1.00

STATEMENTS OF ASSET'S QUALITY AND OTHER INFORMATION

			Special Mention	Sub Standard					Special Mention	Sub Standard			
	RELATED PARTIES							1,793,224					1,793,28
1	Placements with other banks	218,662	-	-	-	-	218,662	196,987	-	-	-	-	196,9
	a. Rupiah	158,323	-	-	-	-	158,323	161,054	-	-	-	-	161,0
	b. Foreign currencies	60,339	-	-	-	-	60,339	35,933	-	-	-	-	35,9
2	Spot and forward receivables	-	-	-	-	-		-	-	-	-	-	
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
	b. Foreign currencies		-	-	-	-			-	-	-	-	40.0
3	Investments in marketable securities	150,437					150,437	42,330					42,3 42,3
	a. Rupiah b. Foreign currencies	150,437	-			-	150,437	42,330	-	-	-	-	42,3
4	Acceptance receivables	122.987	-	-	-	-	122.987	52.393	-	-	-	-	52,3
5	Receivables and liarah	47,308	-	-	-	-	47,308	76,043	61	-	-	-	76,1
	a. Micro, small and medium enterprises (UMKM)	296	-	-	-	-	296	28,574	-	-	-	-	28,5
	i. Rupiah	296	-	-	-	-	296	28,574	-	-	-	-	28,5
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
	b. Non micro, small and medium enterprise (non UMKM)	40,712	-	-	-	-	40,712	47,469	61	-	-	-	47,5
	i. Rupiah	40,712	-		-	-	40,712	47,469	61	-	-		47,5
	ii. Foreign currencies	436	-				436						
	c. Restructured loans i. Rupiah	436	-	-		-	436		-			-	
	ii. Foreign currencies		-	-	-	-	- 450	-	-	-		-	
6	Profit sharing financing	1,033,201		-	-		1,033,201	1,379,425	-	-	-	-	1,379,4
	a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	2,172	-	-		-	2,1
	i. Rupiah	-	-	-	-	-	-	2,172	-	-	-	-	2,1
	ii. Foreign currencies	-		-	-	-	-	-	-	-	-	-	
	b. Non micro, small and medium enterprises (non UMKM)	1,033,201	-	-	-	-	1,033,201	1,377,253	-	-	-	-	1,377,2
	i. Rupiah	1,033,201		-			1,033,201	1,377,253	-		-		1,377,2
	ii. Foreign currencies			-							_		
	c. Restructured loans												
	i. Rupiah ii. Foreign currencies	_	-	-	-	-		-	-	-		-	
7	Investment in share	-	-	-	-	-	-	-	-	-	-	-	
8	Commitments and contingencies	39,800	-	-	-	-	39,800	46,046	-	-	-	-	46,0-
	a. Ruplah	39,800	-	-	-	-	39,800	46,046	-	-	-	-	46,04
	b. Foreign currencies	-	-	-	-	-	-			-	-	-	
	NON-RELATED PARTIES	284,867,760	5,645,172	1,737,537	999,438	2,385,703	295,635,610		3,573,053	1,656,856	922,912	2,754,783	259,082,9
1	Placements with other banks	5,677,009	-	-	-	-	5,677,009	1,146,856	-	-	-	-	1,146,8
	a. Rupiah	235,657	-	-	-	-	235,657	303,373	-	-	-	-	303,3
	b. Foreign currencies	5,441,352	-	-	-	-	5,441,352	843,483 228	-	-	-	-	843,41
2	Spot and forward receivables	-	-	-	-	-	-	228	-	-	-	-	2.
	a. Rupiah			-			-	228					2:
3	b. Foreign currencies Investments in marketable securities	56.898.551					56,898,551	57,096,003	-	-		-	57,096,01
	a. Rupiah	56,402,326	-	-	-	_	56,402,326	56,283,741	-	_	-	-	56,283,74
	b. Foreign currencies	496,225	-	-	-	-	496,225	812,262	-	-	-	-	812,20
4	Acceptance receivables	151,514	-	-	-	-	151,514	76,228		-	-	-	76,2
5	Receivables and ijarah	140,316,327	2,827,467	1,075,882	778,096	1,538,328	146,536,100	123,249,152	2,427,692	1,012,426	548,760	1,960,512	129,198,5
	a. Micro, small and medium enterprises (UMKM)	28,662,646	735,272	412,322	338,892	242,003	30,391,135	26,893,337	698,973	475,069	219,064	383,296	28,669,7
	i. Rupiah	28,602,095	735,272	412,322	338,892	242,003	30,330,584	26,824,099 69,238	698,973	475,069	219,064	381,093 2,203	28,598,2
	ii. Foreign currencies b. Non micro, small and medium enterprise (non UMKM)	60,551	2,092,195	663,560	439,204	1,296,325	60,551	96,355,815	1,728,719	537,357	329,696	1,577,216	71,4
		109,785,067	2,092,195	663,560	439,204	1,296,325	114,276,351	94,870,951	1,602,480	537,357	329,696	1,577,216	98,917,7
	i. Rupiah ii. Foreign currencies	1,868,614	2,032,133	-	437,204	1,230,323	1,868,614	1,484,864	126.239	337,337	-	-	1,611,10
	c. Restructured loans	6,069,052	908,450	591,376	468,236	1,161,553	9,198,667	9,414,894	1,189,513	698,700	340,196	1,294,378	12,937,6
		5,974,928	908,450	591,376	468,236	1,161,553	9,104,543	9,383,821	1,063,274	698,700	340,196	1,292,175	12,778,1
	i. Rupiah ii. Foreign currencies	94,124	-	-		-	94,124	31,073	126,239			2,203	159,5
6	Profit sharing financing	78,898,348	2,817,705	661,455	221,342	847,375	83,446,225	65,656,064	1,145,361	644,430	374,152	794,271	68,614,2
	a. Micro, small and medium enterprises (UMKM)	12,253,564	206,135	121,661	187,027	278,275	13,046,662	12,311,038	275,361	196,912	125,523	226,234	13,135,0
	i. Rupiah ii. Foreign currencies	12,172,576	206,135	121,661	187,027	278,275	12,965,674	12,298,617	275,361	196,912	125,523	226,234	13,122,6
	b. Non micro, small and medium enterprise (non UMKM)	80,988 66,644,784	2,611,570	539,794	34,315	569,100	70,399,563	12,421 53,345,026	870,000	447,518	248,629	568,037	12,4 55,479,2
	i, Rupiah	64,961,881	2,611,570	187,027	34,315	569,100	68,363,893	50,271,910	870,000	274,484	20,658	568,037	52,005,0
	ii. Foreign currencies	1,682,903	-	352,767		-	2,035,670	3,073,116	-	173,034	227,971	-	3,474,1
	c. Restructured loans	7,748,898	2,579,653	590,542	180,698	734,524	11,834,315	9,664,002	982,611	594,823	329,942	687,071	12,258,4
	i. Rupiah	7,007,058	2,579,653	237,775	180,698	734,524	10,739,708	9,664,002	982,611	421,789	101,971	687,071	11,857,4
	ii. Foreign currencies	741,840	-	352,767	-	-	1,094,607	-	-	173,034	227,971	-	401,0
7	Investment in share		-	-		-	2.026.211		-	-		-	2.050.0
8	Commitments and contingencies	2,926,011	-	200	-	-	2,926,211 1,821,117	2,950,809	-	-		-	2,950,8
	a. Rupiah	1,821,917	-	200		-	1,104,094	1,896,300			-	-	1,896,3
	b. Foreign currencies	1,104,094	-	-		-	1,104,034	1,054,509					1,00 1,0
	b. Foreign currencies OTHER INFORMATIONS	1,104,094					1,104,054	1,054,509					1,00 1,01
1	·	1,104,094					12,000,000	1,054,509			-		1,05 1,50

IMPAIRMENT LOSS ALLOWANCE AND REGULATORY PROVISION

			30 Septembe	er 2023			30 Septemb	er 2022	
1	Placements with other banks		58,957	58,957	-	-	13,438	13,438	-
2	Spot and forward receivables	-		-	-	-			-
3	Investments in marketable securities	-	58,592	58,592	-	-	15,720	15,720	-
4	Acceptance receivables	-	2,745	2,745	-	-	1,286	1,286	-
5	Murabahah receivables	752,347	3,664,023	1,242,926	1,526,726	902,141	3,378,852	1,108,268	1,777,941
6	Istishna receivables	-	-	-	-	-	2	2	-
7	Multi-services ijarah receivables	-	4,772	2,076	2,640	-	-	-	-
8	Funds of aardh	-	813,756	56,637	280,579	141	561,503	49,055	309,271
9	Ijarah receivables	-	9.580	-	9,580		167,481	-	167,481
10	Mudharabah financing	-	47,113	16,996	29,673		36,708	12,097	21,024
11	Musyarakah financing	545,253	3,869,768	736,845	1,089,444	595,117	3,010,489	637,649	1,055,578
12	Other financing	-	-	-	-	-	-	-	-
13	Investments in shares	-		-	-	•	-	-	-
14	Commitments and contingencies	-	29,719	29,619	100	-	30,171	29,921	250
MA	NAGEMENT OF THE BANK AND	SHARIA SUPER	VISORY BOARD			SHAREHOLDE			
Bo:	ard of Directors	Roa	rd of Commission	iers					

- Vice President Director : 8 ob Tyasika Ananta : Director of Wheelsale Transaction Banking : Zaidarn Novari - Director of Honelsale Transaction Banking : Zaidarn Novari - Director of John Subribution : Anton Sulama - Director of Information Technology : Saladin D. Effendi ' : Director of Risk Management : Grandish Helmi Harumansyah ' : Director of Compliance & Human Capital : Tribuana Tunggadewi : Ade Calpy Mugrobo		Board of Commissioners						
		- President Commissioner/Independent - Vice President Commissioner/Independen - Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner	: Muliaman D. Hadad ¹ : Adiwarman Azwar Karim : Suyanto : Masduki Baidlowi : Iman Budi Sarjito : Sutanto : Abu Rokhmad ¹ : M. Arief Rosyid Hasan : Komaruddin Hidayat : Mohamad Nasir	As below : a. Republic of Indonesia				
Sharia Supervisory Board:				Non Ultimate Shareholder through C	apital Market (≥ 5%): Nil			
Chairman : Dr. K.H. Hasanudin, M.Ag Member : Dr. K.H. Mohamad Hidayat, Member : Dr. H. Oni Sahroni, MA Member : Prof. Dr. K.H. Didin Hafidhud				Non Ultimate Shareholder through n	on Capital Market (≥ 5%) : Nil			

The above financial information was prepared based on the interim financial report of PT Bank Syariah Indonesia Tbk on the date and for the nine-month period ending 30 September 2023 and 2022 which has been unaudited. The financial statements has been prepared by Bank Management in accordance with financial accounting standards in Indonesia. Comparative financial Information as of 31 December 2022 which has been audited by the Public Accounting Irim Tanudireiday, Mibisana, Rints & Rekan (a member firm of the PwC Global network), with co-in-charge Drs. M. Jusuf Wibisana, M.Ec., CPA with an unmodified audit opinion in his report dated 30 January 2023 which does not listed in this publication.

The above Published Financial Statements should be read in full together with the interim financial statement notes. The financial statements for the period ending 30 September 2023 have been presented in accordance to implementation of PSAK 107 (Revised 2021) which was efective as of 1 January 2023 The published financial statements for the period entiring 30 September 2023 nave been presented in accordance to implementation for PSAK 107 (revised 2021) within was elective as 01 Tarriary 2023.

The published financial statements are disclosed based on Financial Services Authority Regulation number 37/POJK.03/2019 dated 19 December 2019 concerning "Transparency and Publication of Sharia Commercial Bank and Sharia Business Unit reports", Financial Services Authority Circular Letter Number 10/SEO/K.03/2020 dated 1 Juli 2020 concerning "Transparency and Publication of Sharia Commercial Bank and Sharia Business Unit reports", Financial Information and Statement of Cash Hows which included in the Published Financial Statements have been prepared in accordance with Bapepam and LK Regulation N.VII.67, Attachment to Decision of Chairman of Bapepam and LK No.Kep-347/BL/2012 dated 25 June 2012, Financial Services Authority Regulation number 14/POJK.04/2022 dated 18 August 2022 concerning "The Submission of Periodic Financial Statements for Issuers or Public Companies".

Several of the awards received by Bank Syariah Indonesia











BSI Mobile Financial, Social and



