

FINANCIAL STATEMENTS
PT BANK BTPN SYARIAH TBK
31 July 2024



MONTHLY STATEMENTS OF FINANCIAL POSITION
As of 31 July 2024
(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 July 2024
ASSETS		
1.	Cash	469.010
2.	Placements with Bank Indonesia	987.865
3.	Placements with Other Banks	2.709
4.	Spot and forward receivables	-
5.	Investments in marketable securities	8.940.839
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	-
8.	Receivables	-
a.	Murabahah receivables	10.075.759
b.	Istishna' receivables	-
c.	Multiservices ijarah receivables	-
d.	Funds of qardh	167
e.	Ijarah receivables	-
9.	Profit sharing financing	-
a.	Mudharabah	-
b.	Musyarakah	401.653
c.	Others	-
10.	Asset acquired for Ijarah	-
11.	Investment in share	297.000
12.	Other financial assets	223.516
13.	Allowance for Impairment on financial assets -/-	(945.851)
14.	Salam	-
15.	Istishna' assets in progress	-
Istishna' Term -/-	-	
16.	Inventory	-
17.	Intangible assets	210.511
18.	Fixed assets and equipments	373.083
19.	Non-earning assets	-
a.	Abandoned property	-
b.	Foreclosed collaterals	-
c.	Suspense Accounts	-
d.	Interoffice assets	-
20.	Other Assets	329.479
TOTAL ASSETS		21.365.740
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Wadiah Deposits	-
a.	Demand Deposits	3.292
b.	Savings Deposits	2.093.666
2.	Non-profit sharing investments	-
a.	Demand Deposits	-
b.	Savings Deposits	973.127
c.	Time Deposits	8.977.635
3.	Electronic Money	-
4.	Liabilities to Bank Indonesia	-
5.	Liabilities to Other Banks	-
6.	Spot and forward payables	-
7.	Marketable securities issued	-
8.	Acceptance liabilities	-
9.	Fund Borrowings	-
10.	Guarantee deposit	-
11.	Interoffice liabilities	-
12.	Other liabilities	485.029
13.	Profit sharing investment funds	-
TOTAL LIABILITIES		12.532.749
EQUITIES		
14.	Share capital	-
a.	Authorized share capital	2.750.000
b.	Unpaid-in capital -/-	(1.979.630)
c.	Treasury stock -/-	(24)
15.	Additional paid-in capital	-
a.	Agio	842.145
b.	Disagio -/-	-
c.	Capital contribution	-
d.	Fund for paid up capital	-
e.	Others	20.916
16.	Other comprehensive income	-
a.	Gain	38.403
b.	Loss -/-	-
17.	Reserve	-
a.	General reserve	145.000
b.	Appropriated reserve	-
18.	Profit / Loss	-
a.	Previous years	6.938.705
b.	Current year	617.873
c.	Dividends paid -/-	(540.397)
TOTAL EQUITIES		8.832.991
TOTAL LIABILITIES AND EQUITIES		21.365.740

MONTHLY STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For The Periods Ended 31 July 2024
(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 1 January to 31 July 2024
OPERATING INCOME AND EXPENSES		
A. Income & Expenses from Fund Management as Mudharib		
1.	Income from Fund Management as Mudharib	3.176.938
a.	Income from receivables	-
i.	Murabahah	2.860.491
ii.	Istishna'	-
iii.	Multiservices ijarah	-
iv.	Ujarah	-
v.	Others	-
b.	Income from Financing	-
i.	Mudharabah	-
ii.	Musyarakah	1.585
iii.	Others	-
c.	Income from ijarah	-
d.	Others	314.862
2.	Profit Sharing for Investors -/-	(299.631)
a.	Non profit sharing	(299.631)
b.	Profit sharing	-
3.	Net Income from Fund Management as Mudharib	2.877.307
B. Operating Income and Expenses other than as Mudharib		
1.	Gain/Loss from increase/decrease in fair value of financial assets	-
2.	Gain/Loss from decrease/increase in fair value of financial liabilities	-
3.	Gain/Loss on sale of financial assets	-
4.	Gain/Loss on spot and forward transactions (realised)	-
5.	Gain/Loss on investment under equity method	-
6.	Gain/Loss on foreign exchange translation	-
7.	Bank income as mudharib in mudharabah muqayyadah	-
8.	Dividend Income	-
9.	Commission/provision/fees and administration income	858
10.	Other income	39.740
11.	Wadiah bonus expenses -/-	(303)
12.	Impairment for financial asset -/-	(851.355)
13.	Losses related to operational risks -/-	(4.786)
14.	Impairment for non financial assets -/-	-
15.	Salaries and employee benefits -/-	(827.605)
16.	Promotion Expenses -/-	(5.350)
17.	Other Expenses -/-	(441.450)
Net Operating Income/Expenses		(2.090.251)
OPERATING INCOME/EXPENSES		787.056
NON-OPERATING INCOME/ EXPENSES		
1.	Gain/Loss from sale of fixed assets and equipment	3.529
2.	Other non-operating income/expenses	(1.041)
NON-OPERATING INCOME/ EXPENSES		2.488
CURRENT YEAR PROFIT/LOSS BEFORE TAX		789.544
Income taxes		
a.	Estimated current year tax	(111.878)
b.	Deferred tax income/expenses	(59.793)
CURRENT YEAR NET PROFIT/LOSS		617.873
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	-
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	34
c.	Others	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		34
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		617.907

MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of 31 July 2024
(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 31 July 2024
I. COMMITMENT RECEIVABLES		
1.	Unused financing facilities	-
2.	Foreign currency positions to be received from spot and forward transactions	-
3.	Others	-
II. COMMITMENT PAYABLES		
1.	Unused financing facilities	-
a.	Committed	-
b.	Uncommitted	101.539
2.	Outstanding irrevocable L/C	-
3.	Foreign currency positions to be submitted for spot and forward transactions	-
4.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
2.	Income from non performing financing	-
a.	Murabahah	45.423
b.	Istishna'	-
c.	Ijarah	-
d.	Profit sharing	-
e.	Others	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	-
2.	Others	-