

**FINANCIAL STATEMENTS**  
**PT BANK BTPN SYARIAH TBK**  
31 January 2024



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

No.	DESCRIPTION	INDIVIDUAL
		31 January 2024
<b>ASSETS</b>		
1.	Cash	499.909
2.	Placements with Bank Indonesia	677.880
3.	Placements with Other Banks	5.303
4.	Spot and forward receivables	-
5.	Investments in marketable securities	8.882.379
6.	Securities purchased under resale agreements (reverse repo)	-
7.	Acceptance receivables	-
8.	Receivables	-
a.	Murabahah receivables	11.076.509
b.	Istishna' receivables	-
c.	Multiservices ijarah receivables	-
d.	Funds of qardh	459
e.	Ijarah receivables	-
9.	Profit sharing financing	-
a.	Mudharabah	-
b.	Musarakah	16.360
c.	Others	-
10.	Asset acquired for Ijarah	-
11.	Investment in share	297.000
12.	Other financial assets	181.180
13.	Allowance for Impairment on financial assets -/-	(1.209.553)
14.	Salam	-
15.	Istishna' assets in progress	-
	Istishna' Term -/-	-
16.	Inventory	-
17.	Intangible assets	219.235
18.	Fixed assets and equipments	379.836
19.	Non-earning assets	-
a.	Abandoned property	-
b.	Foreclosed collaterals	-
c.	Suspense Accounts	-
d.	Interoffice assets	-
20.	Other Assets	408.173
<b>TOTAL ASSETS</b>		<b>21.434.670</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Wadiah Deposits	-
a.	Demand Deposits	22.605
b.	Savings Deposits	2.173.110
2.	Non-profit sharing investments	-
a.	Demand Deposits	-
b.	Savings Deposits	641.618
c.	Time Deposits	9.242.283
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	524.625
13.	Profit sharing investment funds	-
<b>TOTAL LIABILITIES</b>		<b>12.604.241</b>
<b>EQUITIES</b>		
14.	Share capital	-
a.	Authorized share capital	2.750.000
b.	Unpaid-in capital -/-	(1.979.630)
c.	Treasury stock -/-	(25)
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	38.433
b.	Loss -/-	-
17.	Reserve	-
a.	General reserve	125.000
b.	Appropriated reserve	-
18.	Profit / Loss	-
a.	Previous years	6.958.705
b.	Current year	74.885
c.	Dividends paid -/-	-
<b>TOTAL EQUITIES</b>		<b>8.830.429</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>21.434.670</b>

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

No.	DESCRIPTION	INDIVIDUAL
		1 January to 31 January 2024
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Income &amp; Expenses from Fund Management as Mudharib</b>		
1.	<b>Income from Fund Management as Mudharib</b>	<b>462.673</b>
a.	Income from receivables	-
i.	Murabahah	419.628
ii.	Istishna'	-
iii.	Multiservices ijarah	-
iv.	Ijarah	-
v.	Others	-
b.	Income from Financing	-
i.	Mudharabah	-
ii.	Musarakah	162
iii.	Others	-
c.	Income from ijarah	-
d.	Others	42.883
2.	<b>Profit Sharing for Investors -/-</b>	<b>43.036</b>
a.	Non profit sharing	43.036
b.	Profit sharing	-
3.	<b>Net Income from Fund Management as Mudharib</b>	<b>419.637</b>
<b>B. Operating Income and Expenses other than as Mudharib</b>		
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	121
10.	Other income	8.471
11.	Wadiah bonus expenses -/-	71
12.	Impairment for financial asset -/-	150.225
13.	Losses related to operational risks -/-	688
14.	Impairment for non financial assets -/-	-
15.	Salaries and employee benefits -/-	120.682
16.	Promotion Expenses -/-	1.596
17.	Other Expenses -/-	59.456
<b>Net Operating Income/Expenses</b>		<b>(324.128)</b>
<b>OPERATING INCOME/EXPENSES</b>		<b>95.509</b>
<b>NON-OPERATING INCOME/ EXPENSES</b>		
1.	Gain/Loss from sale of fixed assets and equipment	228
2.	Other non-operating income/expenses	85
<b>NON-OPERATING INCOME/ EXPENSES</b>		<b>313</b>
<b>CURRENT YEAR PROFIT/LOSS BEFORE TAX</b>		<b>95.822</b>
<b>Income taxes</b>		
a.	Estimated current year tax	(31.992)
b.	Deferred tax income/expenses	11.055
<b>CURRENT YEAR NET PROFIT/LOSS</b>		<b>74.885</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	<b>Items that will not be reclassified to profit or loss</b>	-
a.	Gain/Loss from revaluation of properties	-
b.	Gain/Loss from remeasurement on defined benefit plan	-
c.	Others	-
2.	<b>Items that will be reclassified to profit or loss</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	63
c.	Others	-
<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>		<b>63</b>
<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>74.948</b>

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

No.	DESCRIPTION	INDIVIDUAL
		31 January 2024
<b>I. COMMITMENT RECEIVABLES</b>		
1.	Unused financing facilities	-
2.	Foreign currency positions to be received from spot and forward transactions	-
3.	Others	-
<b>II. COMMITMENT PAYABLES</b>		
1.	Unused financing facilities	-
a.	Committed	-
b.	Uncommitted	-
2.	Outstanding irrevocable L/C	-
3.	Foreign currency positions to be submitted for spot and forward transactions	-
4.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		
1.	Guarantees received	-
2.	Income from non performing financing	-
a.	Murabahah	47.688
b.	Istishna'	-
c.	Ijarah	-
d.	Profit sharing	-
e.	Others	1
3.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Guarantees issued	-
2.	Others	-