

STATEMENT OF FINANCIAL PT Bank BTPN Syariah Tbk. 31 March 2024



STATEMENT OF FINANCIAL POSITION As of 31 March 2024 and 31 December 2023					
No	DESCRIPTION	(In Millions of Rupiah)			
		31 Mar 2024 Unaudited	31 Dec 2023 Audited	31 Mar 2024 Unaudited	31 Dec 2023 Audited
ASSETS					
1	Cash	589,487	497,153	589,487	497,153
2	Placements with Bank Indonesia	654,295	763,443	654,295	763,443
3	Placements with other banks	4,466	4,715	247,326	245,119
4	Spot and forward receivables	-	-	-	-
5	Investments in marketable securities	8,623,029	8,491,180	8,705,475	8,571,244
6	Securities purchased under resale agreements (reverse repo)	-	-	-	-
7	Acceptance receivables	-	-	-	-
8	Receivables	-	-	-	-
9	a. Murabahah receivables	10,865,078	11,367,662	10,865,078	11,367,662
	b. Istisna' receivables	-	-	-	-
	c. Multiservices (jarah receivables)	-	-	-	-
	d. Funds of profit	331	530	331	530
	e. (jarah receivables)	-	-	-	-
10	Profit sharing financing	-	-	-	-
	a. Murabahah	-	-	-	-
	b. Istisna'ah	10,949	19,669	10,949	19,669
	c. Others	-	-	-	-
10	Asset acquired for (jarah	-	-	-	-
11	Investment in share	297,000	297,000	297,000	297,000
12	Other financial assets	346,214	245,402	246,214	240,402
13	Allowance for impairment on financial assets -/	(1,091,705)	(1,213,916)	(1,092,117)	(1,213,916)
14	Salon	-	-	-	-
15	Istisna' assets in progress	-	-	-	-
16	Istisna' term -/	-	-	-	-
17	Inventory	-	-	-	-
17	Intangible assets	214,579	210,744	214,579	210,744
18	Fixed assets and equipments	368,995	376,224	369,012	376,242
19	Non earning assets	-	-	-	-
	a. Abandoned property	-	-	-	-
	b. Foreclosed collateral	-	-	-	-
	c. Suspense Accounts	-	-	-	-
	d. Interest/fees	-	-	-	-
20	Other assets	387,250	357,099	386,189	357,074
TOTAL ASSETS					
		21,169,958	21,412,505	21,196,808	21,435,366
LIABILITIES AND EQUITIES					
LIABILITIES					
1	Wadiah Deposits	-	-	-	-
	a. Demand Deposits	21,815	24,009	21,815	24,009
	b. Savings Deposits	2,133,815	2,197,988	2,133,815	2,197,988
2	Non profit sharing investments	-	-	-	-
	a. Demand Deposits	-	-	-	-
	b. Savings Deposits	758,279	890,066	758,234	889,954
	c. Time Deposits	8,825,487	9,030,866	8,825,487	9,030,866
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 deposits	-	-	-	-
11	Interest liabilities	-	-	-	-
12	Other liabilities	955,711	515,313	955,844	515,416
13	Profit sharing investment funds	-	-	-	-
14	Minority interest	-	-	-	-
TOTAL LIABILITIES					
		12,695,187	12,658,242	12,699,362	12,646,322
EQUITIES					
15	Share capital	-	-	-	-
	a. Authorized share capital	2,750,000	2,750,000	2,750,000	2,750,000
	b. Unpaid-in capital -/	1,979,630	1,979,630	1,979,630	1,979,630
	c. Treasury stock -/	25	62	25	62
16	Additional paid-in capital	-	-	-	-
	a. Disagio -/	842,145	840,964	842,145	840,964
	b. Capital contribution	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	20,916	20,916	20,916	20,916
17	Other comprehensive income	-	-	-	-
	a. Gain -/	38,227	38,370	38,227	38,370
	b. Loss -/	223	223	223	223
18	Reserve	-	-	-	-
	a. General reserve	145,000	125,000	145,000	125,000
	b. Appropriated reserve	-	-	-	-
19	Profit / Loss	6,938,705	6,599,517	6,958,446	6,410,482
	a. Previous year	240,133	1,071,723	263,987	1,080,499
	b. Current year	540,397	712,535	540,397	712,535
	c. Dividends paid -/	8,474,851	8,754,263	8,498,446	8,774,004
	d. Total	8,474,851	8,754,263	8,498,446	8,774,004
TOTAL EQUITIES					
		8,474,851	8,754,263	8,498,446	8,774,004
TOTAL LIABILITIES AND EQUITIES					
		21,169,958	21,412,505	21,196,808	21,435,366

CONSOLIDATED STATEMENTS OF CASH FLOWS For The Periods Ended 31 March 2024 and 2023			
DESCRIPTION	(In Millions of Rupiah)		
	31 Mar 2024 Unaudited	31 Mar 2023 Unaudited	31 Mar 2023 Audited
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts of income from fund management	1,366,793	1,392,229	1,392,229
Payments of profit sharing for temporary syariah funds	(127,407)	(109,911)	(109,911)
Receipts of administrative income	2,435	1,481	1,481
Receipts from recovery of written off murabahah receivables	18,288	33,102	33,102
Payments of personnel expenses	(514,818)	(448,517)	(448,517)
Payments of other operating expenses	(676,938)	(624,369)	(624,369)
Payments related with non-operating income (expenses) - net	171	(2,085)	(2,085)
Payments of corporate income tax	(64,566)	(108,502)	(108,502)
Cash flows before changes in operating assets and liabilities	3,868	423,497	423,497
Changes in operating assets, operating liabilities and temporary syariah funds:			
Decrease (increase) in operating assets:			
Placements with Bank Indonesia and other banks	-	-	-
Murabahah receivables	502,584	(302,169)	(302,169)
Muyarakah financing	8,720	(974)	(974)
Funds of profit	199	1,473	1,473
Other assets	(20,082)	(23,696)	(23,696)
Increase (decrease) in operating liabilities:			
Liabilities due immediately	15,763	11,685	11,685
Deposits from customers	(66,388)	16,047	16,047
Other liabilities	40,128	8,027	8,027
Minority rights	-	-	-
Increase in temporary syariah funds	(337,099)	699,588	699,588
Net cash flows provided from operating activities	147,713	843,530	843,530
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from sale of fixed assets	1,673	2,050	2,050
Purchase of fixed assets	(13,049)	(23,247)	(23,247)
Purchase of intangible assets	(19,630)	(33,936)	(33,936)
Purchase of marketable securities	(2,812,350)	(1,539,642)	(1,539,642)
Sale of marketable securities	744,943	1,661,175	1,661,175
Net cash flows used in investing activities	(2,097,418)	67,906	67,906
CASH FLOWS FROM FINANCING ACTIVITIES			
Payments from borrowings	-	(100,000)	(100,000)
Net cash flows used in financing activities	(190,000)	-	-
NET INCREASE IN CASH AND CASH EQUIVALENTS	(1,949,705)	811,436	811,436
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	4,260,714	4,143,991	4,143,991
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	2,311,009	4,955,427	4,955,427
Cash and cash equivalents consist of:			
Cash	589,487	874,025	874,025
Current accounts with Bank Indonesia	654,295	717,252	717,252
Current accounts with other banks	5,826	8,745	8,745
Placements with Bank Indonesia	-	-	-
Placements with other banks	241,500	232,500	232,500
Investments in marketable securities	819,911	3,094,905	3,094,905
ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH			
Provision for retained earnings for final dividend	(540,397)	-	-
Total financing activities that do not affect cash	(540,397)	-	-

STATEMENT OF FINANCIAL RATIOS As of 31 March 2024 and 2023												
No	DESCRIPTION	31 March 2024 Unaudited				31 March 2023 Unaudited						
		Ratio	31 Mar 2024 Unaudited	31 Dec 2023 Audited	31 Mar 2024 Unaudited	31 Dec 2023 Audited						
PERFORMANCE RATIOS												
1	Capital Adequacy Ratio (CAR)	46.09%	46.09%	50.20%	46.09%	50.20%						
2	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.63%	1.63%	1.70%	1.63%	1.70%						
3	Non performing earning assets to total earning assets	1.63%	1.63%	1.70%	1.63%	1.70%						
4	Allowance for impairment on financial assets to earning assets	5.51%	5.51%	3.64%	5.51%	3.64%						
5	Non Performing Financing (NPF) gross	2.97%	2.97%	3.00%	2.97%	3.00%						
6	Non Performing Financing (NPF) net	0.02%	0.02%	0.50%	0.02%	0.50%						
7	Return On Assets (ROA)	0.22%	0.22%	0.88%	0.22%	0.88%						
8	Return On Equity (ROE)	13.78%	13.78%	21.20%	13.78%	21.20%						
9	Net Interest (NI)	24.72%	24.72%	25.37%	24.72%	25.37%						
10	Net Operating Margin (NOM)	6.19%	6.19%	10.20%	6.19%	10.20%						
11	Operating Expenses to Operating Income (BOPO)	76.21%	76.21%	61.49%	76.21%	61.49%						
12	Cost to Income Ratio (CIR)	43.43%	43.43%	38.49%	43.43%	38.49%						
13	Profit sharing financing to total financing	0.10%	0.10%	0.52%	0.10%	0.52%						
14	Exposure to Deposit Ratio (EDR)	92.69%	92.69%	92.67%	92.69%	92.67%						
Compliance												
1	a. Percentage violation of Legal Lending Limit (LL)	0.00%	0.00%	0.00%	0.00%	0.00%						
	i. Related parties	0.00%	0.00%	0.00%	0.00%	0.00%						
	ii. Non related parties	0.00%	0.00%	0.00%	0.00%	0.00%						
	b. Percentage of financing in excess of Legal Lending Limit (LL)	0.00%	0.00%	0.00%	0.00%	0.00%						
	i. Related parties	0.00%	0.00%	0.00%	0.00%	0.00%						
	ii. Non related parties	0.00%	0.00%	0.00%	0.00%	0.00%						
2	Statutory reserve requirement	5.51%	5.51%	5.00%	5.51%	5.00%						
	a. GWM rupiah	0.00%	0.00%	0.00%	0.00%	0.00%						
	i. Daily	0.00%	0.00%	0.00%	0.00%	0.00%						
	ii. Average	0.00%	0.00%	0.00%	0.00%	0.00%						
	b. GWM foreign currencies (Daily)	0.00%	0.00%	0.00%	0.00%	0.00%						
	c. Overall Net Open Position (NOP)	0.00%	0.00%	0.00%	0.00%	0.00%						

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION As of 31 March 2024 and 2023													
No	DESCRIPTION	31 March 2024 Unaudited					31 March 2023 Unaudited						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I. RELATED PARTIES													
1	Placements with other banks	3,468	-	-	-	-	3,468	5,983	-	-	-	-	5,983
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2	Spot and forward receivables	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	8,623,029	-	-	-	-	8,623,029	8,067,396	-	-	-	-	8,067,396
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
5	Receivables and (jarah	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Profit sharing financing	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-							