ASEAN INDONESIA 2023 | BUMN UNTUK INDONESIA | BSI BANK SYARIAH INDONESIA | Ekonomi Syariah

LAPORAN KEUANGAN
PT Bank Syariah Indonesia Tbk

LAPORAN POSISI KEUANGAN
Tanggal Laporan 30 Juni 2023 dan 31 Desember 2022 (Dalam Jutaan Rupiah)

No.	POS-POS	INDIVIDUAL 30 Juni 2023 (Diaudit)	31 Desember 2022 (Diaudit)
	ASET		
1.	Kas	4.952.252	4.951.469
2.	Penempatan pada Bank Indonesia	31.524.866	31.778.458
3.	Penempatan pada bank lain	1.582.831	867.492
4.	Tagihan *spot dan forward*	-	-
5.	Surat berharga yang dimiliki	51.275.100	59.475.906
6.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*)	-	-
7.	Tagihan akseptasi	234.340	481.403
8.	Piutang	139.569.761	133.999.826
	a. Piutang *murabahah*	129.162.730	124.284.807
	b. Piutang *istishna*	72	132
	c. Piutang multijasa	219.659	-
	d. Piutang *qardh*	10.176.149	9.701.609
	e. Piutang sewa	11.151	13.278
9.	Pembiayaan bagi hasil	80.339.856	71.631.908
	a. *Mudharabah*	844.859	1.041.397
	b. *Musyarakah*	79.494.997	70.590.511
	c. Lainnya	-	-
10.	Pembiayaan sewa	1.387.234	1.484.573
11.	Penyertaan modal	-	-
12.	Aset keuangan lainnya	2.080.867	1.759.955
13.	Cadangan kerugian penurunan nilai aset keuangan -/-	9.783.884	9.229.410
14.	*Salam*	-	-
15.	Aset *istishna* dalam penyelesaian	-	-
	Termin *istishna* -/-	-	-
16.	Persediaan	5.506	11.645
17.	Aset tidak berwujud	397.141	258.687
18.	Aset tetap dan inventaris	4.806.929	4.861.000
19.	Aset non produktif	9.403	9.403
	a. Properti terbengkalai	9.403	9.403
	b. Agunan yang diambil alih	-	-
	c. Rekening tunda	-	-
	d. Aset antar kantor	-	-
20.	Aset lainnya	5.230.389	3.385.123
	TOTAL ASET	**313.612.591**	**305.727.438**
	LIABILITAS DAN EKUITAS		
	LIABILITAS		
1.	Dana simpanan *wadiah*	60.845.736	66.012.257
	a. Giro	19.551.452	21.797.852
	b. Tabungan	41.294.284	44.214.405
2.	Dana investasi *non profit sharing*	191.669.892	195.478.724
	a. Giro	20.862.558	22.723.088
	b. Tabungan	69.634.972	72.269.706
	c. Deposito	101.172.362	100.485.930
3.	Uang elektronik	18	18
4.	Liabilitas kepada Bank Indonesia	14.901.780	-
5.	Liabilitas kepada bank lain	931.203	1.203.288
6.	Liabilitas *spot dan forward*	-	-
7.	Surat berharga yang diterbitkan	3.394.759	3.450.000
8.	Liabilitas akseptasi	234.340	481.403
9.	Pembiayaan diterima	749.625	778.375
10.	Setoran jaminan	16.210	20.755
11.	Liabilitas antar kantor	-	-
12.	Liabilitas lainnya	4.965.567	4.797.008
13.	Dana investasi *profit sharing*	-	-
14.	Kepentingan minoritas (*minority interest*)	-	-
	TOTAL LIABILITAS	**277.709.130**	**272.221.828**
	EKUITAS		
15.	Modal disetor	23.064.630	23.064.630
	a. Modal dasar	40.000.000	40.000.000
	b. Modal yang belum disetor -/-	16.935.370	16.935.370
	c. Saham yang dibeli kembali (*treasury stock*) -/-	-	-
16.	Tambahan modal disetor	(3.929.100)	(3.929.100)
	a. Agio	3.381.491	3.381.491
	b. Disagio -/-	7.310.591	7.310.591
	c. Modal sumbangan	-	-
	d. Dana setoran modal	-	-
	e. Lainnya	-	-
17.	Penghasilan komprehensif lain	738.101	657.957
	a. Keuntungan	738.101	713.434
	b. Kerugian -/-	-	55.477
18.	Cadangan	2.236.713	1.384.677
	a. Cadangan umum	2.236.713	1.384.677
	b. Cadangan tujuan	-	-
19.	Laba/rugi	13.793.117	12.327.446
	a. Tahun-tahun lalu	11.397.007	8.824.315
	b. Tahun berjalan	2.822.128	4.260.182
	c. Dividen yang dibayarkan -/-	426.018	757.051
	TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK	**35.903.461**	**33.505.610**
	TOTAL EKUITAS	**35.903.461**	**33.505.610**
	TOTAL LIABILITAS DAN EKUITAS	**313.612.591**	**305.727.438**

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Periode-Periode yang Berakhir Pada Tanggal 30 Juni 2023 dan 2022 (Dalam Jutaan Rupiah)

No.	POS-POS	INDIVIDUAL 30 Juni 2023 (Diaudit)	30 Juni 2022 (Diaudit)
	PENDAPATAN DAN BEBAN OPERASIONAL		
A.	**Pendapatan dan Beban Operasional dari Penyaluran Dana**		
1.	**Pendapatan Dari Penyaluran Dana**	**11.319.008**	**9.785.223**
	a. Pendapatan Dari Piutang	6.655.972	5.918.295
	i. *Murabahah*	6.174.342	5.490.056
	ii. *Istishna*	51	114
	iii. Multijasa	15.944	-
	iv. *Ujrah*	465.635	428.125
	v. Lainnya	-	-
	b. Pendapatan Dari Bagi Hasil	2.806.186	2.202.904
	i. *Mudharabah*	43.222	80.708
	ii. *Musyarakah*	2.762.964	2.122.196
	iii. Lainnya	-	-
	c. Pendapatan Sewa	49.001	22.919
	d. Lainnya	1.807.849	1.641.105
2.	**Bagi hasil untuk pemilik dana investasi -/-**	**2.778.299**	**1.904.570**
	a. *Non Profit Sharing*	2.778.299	1.904.570
	b. *Profit Sharing*	-	-
3.	**Pendapatan Setelah Distribusi Bagi Hasil**	**8.540.709**	**7.880.653**
B.	**Pendapatan dan Beban Operasional Selain dari Penyaluran Dana**		
1.	Keuntungan/kerugian dari peningkatan/penurunan nilai wajar aset keuangan	2.235	2.493
2.	Keuntungan/kerugian dari penurunan/peningkatan nilai wajar liabilitas keuangan	-	-
3.	Keuntungan/kerugian penjualan aset keuangan	150.842	59.793
4.	Keuntungan/kerugian transaksi *spot dan forward (realised)*	34.150	15.342
5.	Keuntungan/kerugian dari penyertaan dengan *equity method*	-	-
6.	Keuntungan/kerugian penjabaran transaksi valuta asing	20.482	19.333
7.	Pendapatan bank selaku *mudharib* dalam *mudharabah muqayyadah*	-	-
8.	Dividen	-	-
9.	Komisi/ Provisi/ *Fee* dan Administrasi	799.992	769.989
10.	Pendapatan Lainnya	504.874	440.298
11.	Beban Bonus *Wadiah* -/-	749	15.867
12.	Beban (pemulihan) kerugian penurunan nilai aset keuangan (*impairment*) -/-	1.688.544	1.801.090
13.	Kerugian terkait risiko operasional -/-	10.223	21.023
14.	Beban (pemulihan) kerugian penurunan nilai aset lainnya (non keuangan) -/-	42.284	14.482
15.	Beban Tenaga Kerja -/-	2.321.451	2.165.770
16.	Beban Promosi -/-	190.584	191.278
17.	Beban Lainnya -/-	2.061.455	2.149.352
	Pendapatan/Beban Operasional Lainnya Bersih	**(4.802.715)**	**(5.051.614)**
C.	**LABA/RUGI OPERASIONAL**	**3.737.994**	**2.829.039**
	PENDAPATAN DAN BEBAN NON OPERASIONAL		
1.	Keuntungan/kerugian penjualan aset tetap dan inventaris	3.598	-
2.	Pendapatan/beban non operasional lainnya	(90.804)	(66.834)
	LABA/RUGI NON OPERASIONAL	**(87.206)**	**(66.834)**
	LABA/RUGI TAHUN BERJALAN SEBELUM PAJAK	**3.650.788**	**2.762.205**
	Pajak Penghasilan		
	a. Taksiran pajak tahun berjalan -/-	844.905	578.728
	b. Pendapatan/beban Pajak Tangguhan	16.245	(52.188)
D.	**LABA/RUGI BERSIH TAHUN BERJALAN**	**2.822.128**	**2.131.289**
	PENGHASILAN KOMPREHENSIF LAIN		
1.	**Pos-pos yang tidak akan direklasifikasi ke laba rugi**	**(40.500)**	**160.207**
	a. Keuntungan yang berasal dari revaluasi aset tetap	-	-
	b. Keuntungan/kerugian yang berasal dari pengukuran kembali atas program pensiun manfaat pasti	(40.500)	160.207
	c. Lainnya	-	-
2.	**Pos-pos yang akan direklasifikasi ke laba rugi**	**120.644**	**(42.568)**
	a. Keuntungan/kerugian yang berasal dari penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	-	-
	b. Keuntungan/kerugian yang berasal dari perubahan nilai aset keuangan instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya	120.644	(42.568)
	c. Lainnya	-	-
	PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK	**80.144**	**117.639**
	TOTAL LABA/RUGI KOMPREHENSIF TAHUN BERJALAN	2.902.272	2.248.928
	Laba/Rugi Bersih Tahun Berjalan yang Dapat Diatribusikan Kepada:		
	Pemilik	2.822.128	2.131.289
	Kepentingan Non Pengendali	-	-
	TOTAL LABA/RUGI BERSIH TAHUN BERJALAN	**2.822.128**	**2.131.289**
	Laba/Rugi Komprehensif Tahun Berjalan yang Dapat Diatribusikan Kepada:		
	Pemilik	2.902.272	2.248.928
	Kepentingan Non Pengendali	-	-
	TOTAL LABA/RUGI KOMPREHENSIF TAHUN BERJALAN	**2.902.272**	**2.248.928**
	DIVIDEN	-	-
	LABA BERSIH PER SAHAM (Dalam Satuan Rupiah)	61,18	51,82

LAPORAN KOMITMEN DAN KONTINJENSI
Tanggal Laporan 30 Juni 2023 dan 31 Desember 2022 (Dalam Jutaan Rupiah)

No.	POS-POS	INDIVIDUAL 30 Juni 2023 (Diaudit)	31 Desember 2022 (Diaudit)
I	**TAGIHAN KOMITMEN**	**794.603**	-
	1. Fasilitas pembiayaan yang belum ditarik	-	-
	2. Posisi valas yang akan diterima dari transaksi *spot dan forward*	794.603	-
	3. Lainnya	-	-
II	**KEWAJIBAN KOMITMEN**	**3.571.279**	**2.706.608**
	1. Fasilitas pembiayaan yang belum ditarik	1.067.270	721.035
	a. *Committed*	-	-
	b. *Uncommitted*	1.067.270	721.035
	2. *Irrevocable* L/C yang masih berjalan	154.831	182.231
	3. Posisi valas yang akan diserahkan untuk transaksi *spot dan forward*	52.203	-
	4. Lainnya	2.296.975	1.803.342
III	**TAGIHAN KONTINJENSI**	**567.924**	**543.526**
	1. Garansi yang diterima	228.261	237.015
	2. Pendapatan dalam penyelesaian	311.902	279.944
	a. *Murabahah*	250.715	236.377
	b. *Istishna*	1	-
	c. Sewa	5.257	5.258
	d. Bagi hasil	47.853	35.521
	e. Lainnya	8.076	2.788
	3. Lainnya	27.761	26.567
IV	**KEWAJIBAN KONTINJENSI**	**2.726.248**	**2.708.788**
	1. Garansi yang diberikan	2.726.248	2.708.788
	2. Lainnya	-	-

LAPORAN RASIO KEUANGAN
Tanggal Laporan 30 Juni 2023 dan 2022 (Dalam Persentase)

No.	RASIO	30 Juni 2023 (Diaudit)	30 Juni 2022 (Diaudit)
	Rasio Kinerja		
1.	Kewajiban Penyediaan Modal Minimum (KPMM)	20,29	17,31
2.	Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif	1,47	1,52
3.	Aset produktif bermasalah terhadap total aset produktif	1,83	2,03
4.	Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	3,50	3,22
5.	*Non Performing Financing (NPF) gross*	2,31	2,78
6.	*Non Performing Financing (NPF) net*	0,62	0,74
7.	*Return On Assets* (ROA)	2,36	2,03
8.	*Return On Equity* (ROE)	17,27	17,66
9.	*Net Imbalan* (NI)	5,99	6,16
10.	*Net Operating Margin* (NOM)	2,62	2,22
11.	Biaya Operasional terhadap Pendapatan Operasional (BOPO)	70,87	74,50
12.	*Cost to Income Ratio* (CIR)	46,04	49,40
13.	Pembiayaan bagi hasil terhadap total pembiayaan	36,15	35,71
14.	*Financing to Deposit Ratio* (FDR)	87,80	78,14
	Kepatuhan (Compliance)		
1.	a. Persentase Pelanggaran Batas Maksimum Penyaluran Dana (BMPD)		
	i. Pihak terkait	0,00	0,00
	ii. Pihak tidak terkait	0,00	0,00
	b. Persentase Pelampauan Batas Maksimum Penyaluran Dana (BMPD)		
	i. Pihak terkait	0,00	0,00
	ii. Pihak tidak terkait	0,00	0,00
2.	Giro Wajib Minimum (GWM)		
	a. GWM Rupiah		
	i. Harian	0,00	0,00
	ii. Rata-rata	10,88	4,87
	b. GWM valuta asing (harian)	1,09	1,04
3.	Posisi Devisa Netto (PDN) secara keseluruhan	2,30	0,90

LAPORAN PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
Tanggal Laporan 30 Juni 2023 dan 2022 (Dalam Jutaan Rupiah)

No.	KOMPONEN MODAL	INDIVIDUAL 30 Juni 2023 (Diaudit)	30 Juni 2022 (Diaudit)
I	**Modal Inti (Tier 1)**	**33.504.522**	**24.591.146**
	1. Modal Inti Utama/*Common Equity Tier* 1 (CET 1)	33.504.522	24.591.146
	1.1 Modal disetor (setelah dikurangi saham *treasury*)	22.923.383	20.423.407
	1.2 Cadangan tambahan modal	12.681.051	5.711.301
	1.2.1 Faktor penambah	19.991.642	13.042.198
	1.2.1.1 Penghasilan komprehensif lain	509.697	444.530
	1.2.1.1.1 Selisih lebih penjabaran laporan keuangan	-	-
	1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	65.167	-
	1.2.1.1.3 Saldo surplus revaluasi aset tetap	444.530	444.530
	1.2.1.2 Cadangan tambahan modal lainnya (*other disclosed reserves*)	19.481.945	12.597.668
	1.2.1.2.1 Agio saham biasa	3.381.491	943.815
	1.2.1.2.2 Cadangan umum	2.236.713	1.384.677
	1.2.1.2.3 Laba tahun-tahun lalu setelah diperhitungkan pajak	10.970.989	8.067.264
	1.2.1.2.4 Laba tahun berjalan setelah diperhitungkan pajak	2.822.128	2.131.289
	1.2.1.2.5 Dana setoran modal	-	-
	1.2.1.2.6 Modal sumbangan	-	-
	1.2.1.2.7 Waran yang diterbitkan	-	-
	1.2.1.2.8 Opsi saham yang diterbitkan dalam rangka program kompensasi berbasis saham	70.624	70.623
	1.2.2 Faktor pengurang (-/-)	7.310.591	7.330.897
	1.2.2.1 Penghasilan komprehensif lain	-	20.306
	1.2.2.1.1 Selisih kurang penjabaran laporan keuangan	-	-
	1.2.2.1.2 Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	20.306
	1.2.2.2 Cadangan tambahan modal lainnya (*other disclosed reserves*)	7.310.591	7.310.591
	1.2.2.2.1 Disagio saham biasa	7.310.591	7.310.591
	1.2.2.2.2 Rugi tahun-tahun lalu yang dapat diperhitungkan	-	-
	1.2.2.2.3 Rugi tahun berjalan yang dapat diperhitungkan	-	-
	1.2.2.2.4 Selisih kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif	-	-
	1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *Trading Book*	-	-
	1.2.2.2.6 PPA atas aset non produktif yang wajib dibentuk	-	-
	1.3 Kepentingan non pengendali yang dapat diperhitungkan		
	1.4 Faktor pengurang modal inti utama	2.099.912	1.543.562
	1.4.1 Perhitungan pajak tangguhan	1.702.771	1.347.950
	1.4.2 *Goodwill*	-	-
	1.4.3 Seluruh aset tidak berwujud lainnya	397.141	195.612
	1.4.4 Penyertaan yang diperhitungkan sebagai faktor pengurang	-	-
	1.4.5 Kekurangan modal pada perusahaan anak asuransi		
	1.4.6 Eksposur sekuritisasi	-	-
	1.4.7 Faktor Pengurang modal inti utama lainnya	-	-
	1.4.7.1 Penempatan dana pada instrumen AT1 dan/atau *Tier* 2 pada bank lain	-	-
	2. Modal inti tambahan/*additional tier* 1 (AT1)	-	-
	2.1 Instrumen yang memenuhi persyaratan AT1	-	-
	2.2 Agio (disagio) (+/-)	-	-
	2.3 Faktor pengurang modal inti utama lainnya	-	-
	2.3.1 Penempatan dana pada instrumen AT1 dan/atau *Tier* 2 pada bank lain	-	-
II	**Modal pelengkap (Tier 2)**	**1.852.185**	**1.886.704**
	1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan *Tier* 2	114.583	389.583
	2. Agio/disagio	-	-
	3. Cadangan umum PPA atas aset produktif yang wajib dibentuk (paling tinggi 1,25% ATMR risiko kredit)	1.737.602	1.497.121
	4. Cadangan Tujuan	-	-
	5. Faktor pengurang modal pelengkap -/-	-	-
	5.1 *Sinking fund*	-	-
	5.2 Penempatan dana pada instrumen *Tier* 2 pada bank lain	-	-
	Total Modal	**35.356.707**	**26.477.850**

	INDIVIDUAL 30 Juni 2023 (Diaudit)	30 Juni 2022 (Diaudit)
ASET TERTIMBANG MENURUT RISIKO		
ATMR Risiko Kredit	138.643.660	119.509.314
ATMR Risiko Pasar	1.218.988	326.257
ATMR Risiko Operasional	34.400.820	33.120.795
TOTAL ATMR	174.263.468	152.956.366
RASIO KPMM SESUAI PROFIL RISIKO (%)	9,95	9,94
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO		
Dari CET 1 (%)	8,89	8,71
Dari AT 1 (%)	0,00	0,00
Dari *Tier* 2 (%)	1,06	1,23

	INDIVIDUAL 30 Juni 2023 (Diaudit)	30 Juni 2022 (Diaudit)
RASIO KPMM		
Rasio CET1 (%)	19,23	16,08
Rasio *Tier* 1 (%)	19,23	16,08
Rasio *Tier* 2 (%)	1,06	1,23
Rasio KPMM (%)	20,29	17,31
CET 1 UNTUK *BUFFER* (%)	10,34	7,37
PERSENTASE *BUFFER* YANG WAJIB DIPENUHI OLEH BANK (%)	3,50	3,50
Capital Conservation Buffer (%)	2,50	2,50
Countercyclical Buffer (%)	0,00	0,00
Capital Surcharge untuk bank sistemik (%)	1,00	1,00

LAPORAN KUALITAS ASET PRODUKTIF DAN INFORMASI LAINNYA
Tanggal Laporan 30 Juni 2023 dan 2022 (Dalam Jutaan Rupiah)

No.	POS-POS	30 Juni 2023 (Diaudit) L	DPK	KL	D	M	JUMLAH	30 Juni 2022 (Diaudit) L	DPK	KL	D	M	JUMLAH
I	**Pihak Terkait**	1.306.107	-	-	-	-	1.306.107	1.595.285	-	-	-	-	1.595.285
1	Penempatan pada bank lain	222.160	-	-	-	-	222.160	185.531	-	-	-	-	185.531
	a. Rupiah	135.407	-	-	-	-	135.407	89.117	-	-	-	-	89.117
	b. Valuta asing	86.753	-	-	-	-	86.753	96.414	-	-	-	-	96.414
2	Tagihan *spot* dan *forward*	-	-	-	-	-	-	48	-	-	-	-	48
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	48	-	-	-	-	48
3	Surat berharga yang dimiliki	109.096	-	-	-	-	109.096	40.579	-	-	-	-	40.579
	a. Rupiah	109.096	-	-	-	-	109.096	40.579	-	-	-	-	40.579
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan akseptasi	122.669	-	-	-	-	122.669	49.326	-	-	-	-	49.326
5	Pembiayaan berbasis piutang dan sewa	40.716	-	-	-	-	40.716	73.126	-	-	-	-	73.126
	a. Nasabah UMKM	-	-	-	-	-	-	29.953	-	-	-	-	29.953
	i. Rupiah	-	-	-	-	-	-	29.953	-	-	-	-	29.953
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bukan nasabah UMKM	40.716	-	-	-	-	40.716	43.173	-	-	-	-	43.173
	i. Rupiah	40.716	-	-	-	-	40.716	43.173	-	-	-	-	43.173
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Pembiayaan yang direstrukturisasi	461	-	-	-	-	461	-	-	-	-	-	-
	i. Rupiah	461	-	-	-	-	461	-	-	-	-	-	-
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
6	Pembiayaan bagi hasil	757.747	-	-	-	-	757.747	1.245.699	-	-	-	-	1.245.699
	a. Nasabah UMKM	-	-	-	-	-	-	2.808	-	-	-	-	2.808
	i. Rupiah	-	-	-	-	-	-	2.808	-	-	-	-	2.808
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bukan nasabah UMKM	757.747	-	-	-	-	757.747	1.242.891	-	-	-	-	1.242.891
	i. Rupiah	757.747	-	-	-	-	757.747	1.242.891	-	-	-	-	1.242.891
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Pembiayaan yang direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
7	Penyertaan modal	-	-	-	-	-	-	-	-	-	-	-	-
8	Komitmen dan kontinjensi	53.719	-	-	-	-	53.719	976	-	-	-	-	976
	a. Rupiah	53.719	-	-	-	-	53.719	976	-	-	-	-	976
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
II	**Pihak Tidak Terkait**	266.511.110	4.327.001	1.881.377	725.496	2.519.110	275.964.094	248.233.469	4.204.936	1.635.097	905.457	2.779.230	257.758.209
1	Penempatan pada bank lain	1.360.671	-	-	-	-	1.360.671	906.366	-	-	-	-	906.366
	a. Rupiah	488.587	-	-	-	-	488.587	491.099	-	-	-	-	491.099
	b. Valuta asing	872.084	-	-	-	-	872.084	415.267	-	-	-	-	415.267
2	Tagihan *spot* dan *forward*	-	-	-	-	-	-	76	-	-	-	-	76
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	76	-	-	-	-	76
3	Surat berharga yang dimiliki	51.166.004	-	-	-	-	51.166.004	64.686.628	-	-	-	-	64.686.628
	a. Rupiah	50.725.481	-	-	-	-	50.725.481	63.894.691	-	-	-	-	63.894.691
	b. Valuta asing	440.523	-	-	-	-	440.523	791.937	-	-	-	-	791.937
4	Tagihan akseptasi	111.671	-	-	-	-	111.671	59.577	-	-	-	-	59.577
5	Pembiayaan berbasis piutang dan sewa	134.541.995	3.071.123	1.078.281	562.533	1.662.347	140.916.279	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	a. Nasabah UMKM	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	i. Rupiah	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	ii. Valuta asing	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	b. Bukan nasabah UMKM	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	i. Rupiah	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	ii. Valuta asing	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	c. Pembiayaan yang direstrukturisasi	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	i. Rupiah	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	ii. Valuta asing	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
6	Pembiayaan bagi hasil	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	a. Nasabah UMKM	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	i. Rupiah	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	ii. Valuta asing	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	b. Bukan nasabah UMKM	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	66.455.057	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	i. Rupiah	62.782.561	1.001.712	179.785	44.669	605.355	64.614.082	48.280.070	1.266.996	237.394	33.685	639.029	50.457.174
	ii. Valuta asing	1.488.315	-	352.660	-	-	1.840.975	2.752.648	-	170.397	229.525	-	3.152.570
	c. Pembiayaan yang direstrukturisasi	8.468.380	1.044.206	731.953	107.238	746.179	11.097.956	9.535.899	1.446.312	530.965	352.094	737.876	12.603.146
	i. Rupiah	8.468.380	1.044.206	379.293	107.238	746.179	10.745.296	9.535.899	1.446.312	360.568	122.569	737.876	12.203.224
	ii. Valuta asing	-	-	352.660	-	-	352.660	-	-	170.397	229.525	-	399.922
7	Penyertaan modal	-	-	-	-	-	-	-	-	-	-	-	-
8	Komitmen dan kontinjensi	2.826.852	108	400	-	-	2.827.360	2.663.331	-	500	-	-	2.663.831
	a. Rupiah	1.821.526	108	400	-	-	1.822.034	1.765.214	-	500	-	-	1.765.714
	b. Valuta asing	1.005.326	-	-	-	-	1.005.326	898.117	-	-	-	-	898.117
III	**Informasi Lain**												
1	Total aset bank yang dijaminkan:						16.000.000						-
	a. Pada Bank Indonesia						16.000.000						-
	b. Pada bank lain						-						-
2	Agunan yang diambil alih						-						-

LAPORAN CADANGAN KERUGIAN PENURUNAN NILAI DAN PENYISIHAN PENGHAPUSAN ASET
Tanggal Laporan 30 Juni 2023 dan 2022 (Dalam Jutaan Rupiah)

No.	POS-POS	30 Juni 2023 (Diaudit) CKPN Individual	CKPN Kolektif	PPA Wajib Dibentuk Umum	PPA Wajib Dibentuk Khusus	30 Juni 2022 (Diaudit) CKPN Individual	CKPN Kolektif	PPA Wajib Dibentuk Umum	PPA Wajib Dibentuk Khusus
1	Penempatan pada bank lain	-	15.828	15.828	-	-	10.919	10.919	-
2	Tagihan *spot* dan *forward*	-	-	-	-	-	-	-	-
3	Surat berharga yang dimiliki	-	58.335	58.335	-	-	14.022	14.022	-
4	Tagihan akseptasi	-	2.343	2.343	-	-	1.089	1.089	-
5	Piutang *murabahah*	777.404	3.605.211	1.201.201	1.642.383	929.233	3.056.414	1.032.216	1.689.225
6	Piutang *istishna*	-	1	1	-	-	3	3	-
7	Piutang multijasa	-	4.599	2.117	2.356	-	-	-	-
8	Piutang *qardh*	197	824.544	52.504	276.344	140	549.114	47.958	290.645
9	Piutang sewa	-	9.204	-	9.204	-	152.753	-	150.763
10	Pembiayaan *mudharabah*	-	36.417	7.340	28.569	-	35.717	17.286	16.315
11	Pembiayaan *musyarakah*	586.509	3.863.292	733.663	1.010.395	606.277	3.071.359	607.360	1.102.706
12	Pembiayaan lainnya	-	-	-	-	-	-	-	-
13	Penyertaan modal	-	-	-	-	-	-	-	-
14	Komitmen dan kontijensi	-	28.865	28.799	66	-	26.671	26.596	75

LAPORAN SUMBER DAN PENYALURAN DANA ZAKAT DAN WAKAF
Untuk Periode yang Berakhir pada Tanggal 30 Juni 2023 dan 31 Desember 2022 (Dalam Jutaan Rupiah)

No.	URAIAN	30 Juni 2023 (Diaudit)	31 Desember 2022 (Diaudit)
A	**Sumber dan Penyaluran Dana Zakat**		
1.	Penerimaan dana zakat yang berasal dari : *)		
	a. Intern BUS	235.015	242.960
	b. Ekstern BUS	45.016	72.964
	Total penerimaan	280.031	315.924
2.	Penyaluran dana zakat kepada entitas pengelola zakat		
	a. Lembaga amil zakat	17.253	31.433
	b. Badan amil zakat	163.352	139.338
	Total penyaluran	180.605	170.771
B	**Sumber dan Penyaluran Dana Wakaf**		
1.	Penerimaan dana wakaf yang berasal dari :		
	a. Intern bank	-	-
	b. Ekstern bank	1.614	3.438
	Total penerimaan	1.614	3.438
2.	Penyaluran dana wakaf kepada entitas pengelola wakaf		
	a. Badan Wakaf Indonesia	302	632
	b. BSI Maslahat	756	1.851
	c. Dompet Dhuafa	143	306
	d. Lembaga lainnya	340	544
	e. Lain-lain (masing-masing di bawah 3%)	73	105
	Total penyaluran	1.614	3.438

*) Termasuk saldo tahun lalu yang belum disalurkan

LAPORAN SUMBER DAN PENGGUNAAN DANA KEBAJIKAN
Untuk Periode yang Berakhir pada Tanggal 30 Juni 2023 dan 31 Desember 2022 (Dalam Jutaan Rupiah)

No.	URAIAN	30 Juni 2023 (Diaudit)	31 Desember 2022 (Diaudit)
1.	Saldo awal dana kebajikan	7.048	25.977
2.	Penerimaan dana kebajikan		
	a. Infak dan sedekah	32.929	73.857
	b. Pengembalian dana kebajikan produktif	-	-
	c. Denda	6.956	12.877
	d. Penerimaan non-halal	932	3.168
	e. Lainnya	-	-
	Total penerimaan	**40.817**	**89.902**
3.	Penggunaan dana kebajikan		
	a. Dana kebajikan produktif	-	-
	b. Sumbangan	34.113	108.831
	c. Penggunaan lainnya untuk kepentingan umum	-	-
	Total penggunaan	**34.113**	**108.831**
4.	Kenaikan (penurunan) dana kebajikan	6.704	(18.929)
5.	Saldo akhir dana kebajikan	13.752	7.048

LAPORAN TRANSAKSI *SPOT* DAN *FORWARD*
Tanggal Laporan 30 Juni 2023 (Dalam Jutaan Rupiah)

No.	TRANSAKSI	INDIVIDUAL Nominal	Tujuan: Bukan *Hedging*	Tujuan: *Hedging*	Tagihan dan Liabilitas: Tagihan	Tagihan dan Liabilitas: Liabilitas
A.	Terkait Dengan Nilai Tukar	846.806	846.806	-	-	-
1.	*Spot*	846.806	846.806	-	-	-
2.	*Forward*	-	-	-	-	-
3.	Lainnya	-	-	-	-	-
B.	Lainnya	-	-	-	-	-
	JUMLAH	846.806	846.806	-	-	-

LAPORAN ARUS KAS
Untuk Periode-Periode yang Berakhir Pada Tanggal 30 Juni 2023 dan 2022 (Dalam Jutaan Rupiah)

No.	POS-POS	INDIVIDUAL 30 Juni 2023 (Diaudit)	30 Juni 2022 (Diaudit)
	ARUS KAS DARI AKTIVITAS OPERASI		
1	Penerimaan atas pendapatan bagi hasil, jual beli, *ijarah* dan usaha utama lainnya	10.874.555	9.135.121
2	Pembayaran bagi hasil dana syirkah temporer	(2.768.842)	(1.922.675)
3	Penerimaan dari pembiayaan dan piutang yang dihapusbukukan	762.969	506.232
4	Penerimaan pendapatan usaha lainnya	1.456.916	1.301.879
5	Pembayaran beban usaha	(6.701.096)	(6.255.663)
6	Penerimaan atas pendapatan nonusaha - bersih	7.327	26.743
7	Pembayaran pajak penghasilan badan	(1.065.125)	(817.362)
8	Pembayaran zakat	(180.605)	(142.046)
9	Penyaluran dana kebajikan	(34.113)	(58.230)
10	**Arus kas sebelum perubahan dalam aset dan liabilitas operasi**	**2.351.986**	**1.773.999**
	Perubahan dalam aset dan liabilitas operasi:		
11	Penurunan (kenaikan) aset operasi:		
	Surat berharga - diukur pada nilai wajar	(1.208.356)	(254.829)
	Surat berharga jangka pendek lainnya	(29.435)	85.152
	Piutang	(5.110.525)	(11.275.986)
	Pinjaman *qardh*	(474.540)	297.595
	Pembiayaan	(8.707.948)	(9.210.584)
	Tagihan akseptasi	247.063	52.592
	Aset yang diperoleh untuk *ijarah*	97.339	186.257
	Aset lain-lain	(1.388.263)	199.922
12	Kenaikan (penurunan) liabilitas operasi:		
	Liabilitas segera	944.466	257.616
	Simpanan dari nasabah	(5.166.521)	4.240.535
	Simpanan dari bank lain	(89.311)	5.012
	Liabilitas akseptasi	(247.063)	(52.592)
	Utang pajak	(72.730)	7.669
	Liabilitas lain-lain	133.886	124.745
	(Penurunan) kenaikan dana *syirkah* temporer	(4.142.482)	7.020.193
13	**Kas bersih digunakan untuk aktivitas operasi**	**(22.862.434)**	**(6.542.704)**
	ARUS KAS DARI AKTIVITAS INVESTASI		
1	Penjualan/pelepasan investasi pada surat berharga	71.890.164	181.664.405
2	Perolehan surat berharga	(64.108.174)	(178.580.097)
3	Hasil penjualan aset tetap	3.941	-
4	Perolehan aset tetap	(519.374)	(523.645)
5	**Kas bersih diperoleh dari aktivitas investasi**	**7.266.557**	**2.560.663**
	ARUS KAS DARI AKTIVITAS PENDANAAN		
1	Pembayaran liabilitas sewa	(45.114)	(87.592)
2	Pembayaran dividen	(426.018)	(757.051)
3	Surat Berharga yang diterbitkan	3.759	-
4	Liabilitas kepada Bank Indonesia	14.901.780	-
5	**Kas bersih diperoleh dari (digunakan untuk) aktivitas pendanaan**	**14.434.407**	**(844.643)**
	PENURUNAN BERSIH KAS DAN SETARA KAS	**(1.161.470)**	**(4.826.684)**
	KAS DAN SETARA KAS AWAL PERIODE	**39.221.419**	**26.542.272**
	KAS DAN SETARA KAS AKHIR PERIODE	**38.059.949**	**21.715.588**
	Kas dan setara kas akhir periode terdiri dari:		
	Kas	4.952.252	4.447.213
	Giro dan penempatan pada Bank Indonesia	31.524.866	16.131.785
	Giro dan penempatan pada bank lain	1.582.831	1.136.590
	JUMLAH	**38.059.949**	**21.715.588**

LAPORAN DISTRIBUSI BAGI HASIL
Tanggal Laporan 30 Juni 2023 (Dalam Jutaan Rupiah)

Net Revenue Sharing

Jenis Penghimpunan Dana	Saldo Rata-rata (A)	Pendapatan yang akan Dibagihasilkan (B)	Nisbah (%) (C)	Porsi Pemilik Dana: Jumlah Bagi Hasil (D)	Porsi Pemilik Dana: Indikasi *Rate of Return* (%) (E)
1. Liabilitas kepada bank lain	367.814	2.759	23,92	660	2,15
2. Giro *mudharabah*	27.266.881	204.505	41,58	85.029	3,74
3. Tabungan *mudharabah*	66.036.091	495.279	7,34	36.335	0,66
4. Deposito *mudharabah*	97.735.135	733.026		195.322	
a. 1 Bulan	57.973.710	434.810	26,25	114.125	2,36
b. 3 Bulan	20.697.838	155.237	27,27	42.334	2,45
c. 6 Bulan	6.765.114	50.739	27,37	13.885	2,46
d. 12 Bulan	12.298.473	92.240	27,08	24.978	2,44
5. Surat berharga yang diterbitkan	1.375.000	24.098	44,95	10.833	9,45
6. Pembiayaan yang diterima	749.625	5.622	52,45	2.949	4,72
Jumlah	193.530.546	1.465.289		331.128	

Jenis Penyaluran Dana	Saldo Rata-rata (A)	Pendapatan Diterima (B)
1. Penempatan pada bank lain	232.685	-
2. Surat berharga yang dimiliki	52.729.217	254.292
3. Piutang *murabahah*	121.943.751	988.780
4. Piutang *istishna*	94	4
5. Piutang multijasa	220.852	3.573
6. Pembiayaan gadai	-	-
7. Pembiayaan *mudharabah*	843.038	6.857
8. Pembiayaan *musyarakah*	73.423.549	476.030
9. Pembiayaan sewa	1.527.206	9.471
10. Pembiayaan lainnya	-	-
Jumlah	250.920.392	1.739.007

Profit Sharing

Jenis Penghimpunan Dana	Saldo Rata-rata (A)	Pendapatan yang akan Dibagihasilkan (B)	Nisbah (%) (C)	Porsi Pemilik Dana: Jumlah Bagi Hasil (D)	Porsi Pemilik Dana: Indikasi *Rate of Return* (%) (E)
1. Liabilitas kepada bank lain	-	-	-	-	-
2. Giro *mudharabah*	-	-	-	-	-
3. Tabungan *mudharabah*	-	-	-	-	-
4. Deposito *mudharabah*	-	-	-	-	-
a. 1 Bulan	-	-	-	-	-
b. 3 Bulan	-	-	-	-	-
c. 6 Bulan	-	-	-	-	-
d. 12 Bulan	-	-	-	-	-
5. Surat berharga yang diterbitkan	-	-	-	-	-
6. Pembiayaan yang diterima	-	-	-	-	-
Jumlah	-	-	-	-	-

Jenis Penyaluran Dana	Saldo Rata-rata (A)	Pendapatan Diterima (B)
1. Penempatan pada bank lain	-	-
2. Surat berharga yang diterbitkan	-	-
3. Piutang *murabahah*	-	-
4. Piutang *istishna*	-	-
5. Piutang multijasa	-	-
6. Pembiayaan gadai	-	-
7. Pembiayaan *mudharabah*	-	-
8. Pembiayaan *musyarakah*	-	-
9. Pembiayaan sewa	-	-
10. Pembiayaan lainnya	-	-
Jumlah	-	-

INFORMASI SUSUNAN DIREKSI, DEWAN KOMISARIS, DAN DEWAN PENGAWAS SYARIAH

Direksi:
- Direktur Utama : Hery Gunardi
- Wakil Direktur Utama : Bob Tyasika Ananta
- Direktur *Retail Banking* : Ngatari
- Direktur *Wholesale Transaction Banking* : Zaidan Novari ****)
- Direktur *Sales & Distribution* : Anton Sukarna
- Direktur *Information Technology* : Saladin D. Effendi *)
- Direktur *Risk Management* : Grandhis Helmi Harumansyah *)
- Direktur *Compliance & Human Capital* : Tribuana Tunggadewi
- Direktur *Finance & Strategy* : Ade Cahyo Nugroho
- Direktur *Treasury & International Banking* : Moh Adib

Dewan Komisaris:
- Komisaris Utama / Independen : Muliaman D. Hadad *)
- Wakil Komisaris Utama / Independen : Adiwarman Azwar Karim **)
- Komisaris : Suyanto
- Komisaris : Masduki Baidlowi
- Komisaris : Imam Budi Sarjito
- Komisaris : Sutanto
- Komisaris : Abu Rokhmad *)
- Komisaris Independen : M. Arief Rosyid Hasan
- Komisaris Independen : Komaruddin Hidayat
- Komisaris Independen : Mohamad Nasir ***)

Dewan Pengawas Syariah:
- Ketua : Dr. K.H. Hasanudin, M.Ag
- Anggota : Dr. K.H. Mohamad Hidayat, MBA, MH
- Anggota : Dr. H. Oni Sahroni, MA
- Anggota : Prof. Dr. K.H. Didin Hafidhuddin, M.Sc.

*) Diangkat dalam RUPS Tahunan Bank tanggal 22 Mei 2023 dan efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan ("OJK") atas penilaian kemampuan dan kepatutan (*fit and proper test*)
**) Diangkat dalam RUPS Tahunan Bank tanggal 22 Mei 2023
***) Telah mendapatkan persetujuan OJK sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-3/D.03/2023 tanggal 3 Januari 2023
****) Telah mendapatkan persetujuan OJK sesuai Surat Keputusan Dewan Komisioner OJK No. KEP-12/D.03/2023 tanggal 26 Januari 2023

INFORMASI KOMPOSISI SUSUNAN PEMEGANG SAHAM

Pemegang Saham Pengendali (PSP) :
Ultimate shareholder : Pemerintah Negara Republik Indonesia
Melalui :
a. Pemerintah Negara Republik Indonesia : 0,00% (1 Lembar Saham Seri A Dwiwarna)
b. PT Bank Mandiri (Persero) Tbk : 51,47%
c. PT Bank Negara Indonesia (Persero) Tbk : 23,24%
d. PT Bank Rakyat Indonesia (Persero) Tbk : 15,38%

Pemegang Saham Bukan PSP Melalui Pasar Modal (≥5%) : Nihil

Pemegang Saham Bukan PSP Tidak Melalui Pasar Modal (≥5%) : Nihil

| NAVIGASI PENERBANGAN |

SEBAGIAN PMN AIRNAV BAKAL MENGALIR KE IKN

Bisnis, JAKARTA — DPR menyetujui suntikan penyertaan modal negara kepada Perum Lembaga Penyelenggara Pelayanan Navigasi Penerbangan Indonesia atau Airnav Indonesia hingga Rp1,55 triliun, yang salah satunya guna mendukung pemindahan Ibu Kota Nusantara.

Annasa Rizki Kamalina
redaksi@bisnis.com

Wakil Ketua Komisi XI DPR Dolfie OFP menyatakan persetujuan penyertaan modal negara (PMN) berupa dana tunai dan nontunai kepada Perum Lembaga Penyelenggara Pelayanan Navigasi Penerbangan Indonesia (LPPNPI)/Airnav Indonesia total Rp1,55 triliun dengan Rp659,19 miliar berupa dana tunai.

"Komisi XI DPR menyetujui PMN tunai pada Tahun Anggaran 2023 sebesar Rp659,19 miliar kepada perum LPPNPI yang akan digunakan untuk melengkapi teknologi navigasi penerbangan, peremajaan peralatan ATM [*air traffic management*] *system* yang telah memasuki batas maksimum usia teknis," ujarnya dalam Rapat Dengar Pendapat (RDP) Komisi XI DPR, Senin (18/9).

Selain peremajaan alat, dia menegaskan PMN juga dialokasikan dalam mendukung pemindahan Ibu Kota Negara (IKN) Nusantara. Selain itu, PMN dipakai untuk pengambilalihan pengelolaan ruang udara di atas Kepulauan Riau dan Natuna dari Singapura untuk program *realignment* FIR Jakarta-Singapura.

Bukan hanya dana tunai, DPR juga menyetujui PMN nontunai Tahun Anggaran (TA) 2023 berupa barang milik negara (BMN) dengan nilai perolehan Rp892 miliar kepada Airnav.

Direktur Jenderal Kekayaan Negara (DJKN) Kementerian Keuangan Rionald Silaban berharap PMN untuk Airnav bisa meningkatkan kapasitas lalu lintas penerbangan di Indonesia.

"Sehingga diharapkan pertumbuhan pariwisata dan juga kegiatan ekspor impor dapat mendukung pertumbuhan ekonomi dan juga yang penting adalah ini untuk menjaga reputasi pemerintah terhadap keselamatan dan kualitas pelayanan penerbangan di Indonesia," kata Rionald.

PEREMAJAAN

Sementara itu, Direktur Utama Perum LPPNPI/Airnav Indonesia Polana B. Pramesti menyatakan persetujuan PMN itu salah satunya dipakai untuk meremajakan peralatan navigasi penerbangan guna mendukung pemindahan IKN.

"Kami juga ingin melakukan perbaikan dari *air traffic*, dalam rangka dukungan atas pemindahan Ibu Kota Negara," kata Polana.

Dia memaparkan penggunaan PMN untuk ATM system di Balikpapan yang lokasinya berdekatan dengan IKN Nusantara mencapai Rp108,7 miliar, ATM system Jakarta membutuhkan dana Rp471,9 miliar, sementara Medan Rp76,2 miliar, dan Pontianak sebesar Rp60,7 miliar.

Peremajaan alat navigasi penerbangan itu untuk memenuhi fitur standar penerbangan sesuai dengan aturan Organisasi Penerbangan Sipil Internasional (ICAO).

"Ini penting agar teknologi navigasi penerbangan kita setara dengan negara tetangga, terutama Singapura dan Australia," tegasnya.

Bukan hanya itu, kebutuhan untuk peremajaan juga diperlukan karena telah memasuki batas maksimum usia teknis. Sebagai contoh, di Jakarta terakhir diinstalasi pada 2011, Balikpapan pada 2012, Medan juga pada 2012, dan Pontianak pada 2012.

> **"Kami juga ingin melakukan perbaikan dari *air traffic*, dalam rangka dukungan atas pemindahan Ibu Kota Negara.**

Selain itu, peremajaan alat itu merupakan wujud kesiapan dalam pengambilalihan pengelolaan ruang udara di atas Kepulauan Riau dan Natuna dari Singapura.

Secara total, untuk peremajaan STM system di empat lokasi membutuhkan bantuan PMN sebesar Rp717,5 miliar. "Namun yang dimintakan PMN sebesar Rp659,19 miliar, di mana sisanya akan berasal dari dana internal perusahaan," lanjutnya.

Polana juga memaparkan Airnav menanggung piutang pelayanan jasa navigasi penerbangan (PJNP) mayoritas maskapai nasional dan asing yang terakumulasi sejak 2018 hingga kuartal II/2023 sebesar Rp1,52 triliun.

Dia memaparkan jumlah piutang maskapai ke Airnav pada 2018 senilai Rp819 miliar, pada 2019 naik menjadi Rp912 miliar.

Kinerja piutang Airnav meningkat pada 2020 atau saat pandemi Covid-19 menjadi Rp1,25 triliun dan terus hingga pada 2022 senilai Rp1,54 triliun.

Secara komposisi, dia mencatat maskapai nasional mendominasi jumlah piutang mencapai 76%, sementara 24% lainnya merupakan maskapai asing.

"Perusahaan ada lumayan banyak. Ada yang sudah direstrukturisasi juga. Garuda Indonesia, Citilink, Lion Grup, AirAsia, Sriwijaya, Super Air Jet, dan Susi," jelasnya.

Untuk maskapai asing, dia menyatakan terdapat 16 perusahaan asing yang disebutkan sudah tidak lagi beroperasi seperti Indonesia AirAsia Extra dan Tiger Air. "Ada 16 perusahaan [asing]. Mereka masih kami tagih," tambah Polana.

Dalam kesempatan yang sama, anggota Komisi XI DPR Melchias Markus Mekeng meminta urusan piutang Airnav diserahkan kepada Panitia Urusan Piutang Negara (PUPN).

"Saya rekomendasikan langsung serahkan kepada PUPN, kasih waktu 1 bulan, 1 bulan tidak dibayar masukkan aparat penegak hukum. Jangan terlalu kasih enak sementara rakyat yang bayar untuk PMN," katanya.

| LONJAKAN HARGA BERAS |

Ombudsman Usul HET Gabah

Bisnis, JAKARTA — Ombudsman Republik Indonesia mengusulkan kepada pemerintah segera menetapkan harga eceran tertinggi gabah untuk mengganti harga eceran tertinggi beras seiring dengan lonjakan harga komoditas pangan itu.

Anggota Ombudsman RI Yeka Hendra Fatika mengatakan selama ini kebijakan harga eceran tertinggi (HET) beras tidak efektif menstabilkan harga komoditas itu. Aturan HET disebut hanya mengatur harga beras premium di pasar modern.

"Kalau pasar tradisional tidak ada yang namanya HET itu," katanya dalam konferensi pers di Jakarta, Senin (18/9).

Seharusnya, Badan Pangan Nasional (Bapanas) menetapkan HET gabah kering panen (GKP) di tingkat penggilingan untuk menahan laju kenaikan harga gabah.

Musababnya, dia mengatakan lonjakan harga beras didorong oleh mahalnya harga gabah.

Menurutnya, lebih mudah mengawasi harga gabah di tingkat penggilingan dibandingkan dengan mengawasi harga beras di tingkat pengecer. Alasannya, jumlah peritel beras lebih banyak ketimbang jumlah pelaku usaha penggilingan.

"Harga gabah dipatok saja, levelnya berapa silahkan pemerintah hitung. Jadi HET beras dilepas, HET gabah saja, biar beras terserah mereka bersaing saja," tuturnya.

Di sisi lain, kebijakan HET untuk beras premium dikhawatirkan bakal menghambat pasokan beras di pasar modern, seiring dengan makin tertekannya usaha pabrik beras premium karena modal produksi yang lebih besar dibandingkan harga penjualan berasnya yang dipatok sesuai HET.

Pemerintah juga diminta berkaca dari kejadian kelangkaan minyak goreng pada tahun lalu akibat kebijakan penetapan satu harga minyak goreng Rp14.000 per liter.

Saat itu, minyak goreng justru langka karena pasokan makin berkurang karena kebijakan tersebut.

"Karena mereka [pabrik beras besar] sudah mendapatkan harga gabah tinggi, kalau pakai HET Rp13.900 [per kilogram] pasti nanti pelaku usaha akan ada keberatan menyalurkan beras ke pasar modern," kata Yeka.

Data panel harga pangan Bapanas mencatat rata-rata harga gabah kering panen di tingkat petani pada September 2023 telah menembus Rp6.290 per kilogram dan di tingkat penggilingan Rp6.570 per kilogram. *(Dwi Rachmawati)*

ASEAN INDONESIA 2023 · BUMN UNTUK INDONESIA · BSI BANK SYARIAH INDONESIA · Ekonomi Syariah

FINANCIAL STATEMENTS
PT Bank Syariah Indonesia Tbk

STATEMENTS OF FINANCIAL POSITION
As of 30 June 2023 and 31 December 2022 (in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 June 2023 (Audited)	31 December 2022 (Audited)
	ASSETS		
1.	Cash	4,952,252	4,951,469
2.	Placements with Bank Indonesia	31,524,866	31,778,458
3.	Placements with other banks	1,582,831	867,492
4.	Spot and forward receivables	-	-
5.	Investments in marketable securities	51,275,100	59,475,906
6.	Securities purchased under resale agreements (reverse repo)	-	-
7.	Acceptance receivables	234,340	481,403
8.	Receivables	139,569,761	133,999,826
	a. *Murabahah* receivables	129,162,730	124,284,807
	b. *Istishna* receivables	72	132
	c. Multiservices *ijarah* receivables	219,659	-
	d. Funds of *qardh*	10,176,149	9,701,609
	e. *Ijarah* receivables	11,151	13,278
9.	Profit sharing financing	80,339,856	71,631,908
	a. *Mudharabah*	844,859	1,041,397
	b. *Musyarakah*	79,494,997	70,590,511
	c. Others	-	-
10.	Asset acquired for *ijarah*	1,387,234	1,484,573
11.	Investment in share	-	-
12.	Others financial assets	2,080,867	1,759,955
13.	Allowance for impairment on financial assets -/-	9,783,884	9,229,410
14.	*Salam*	-	-
15.	*Istishna* assets in progress	-	-
	Istishna term -/-	-	-
16.	Inventory	5,506	11,645
17.	Intangible assets	397,141	258,687
18.	Fixed assets and equipments	4,806,929	4,861,000
19.	Non earning assets	9,403	9,403
	a. Abandoned property	9,403	9,403
	b. Foreclosed collaterals	-	-
	c. Suspense accounts	-	-
	d. Interoffice assets	-	-
20.	Other assets	5,230,389	3,385,123
	TOTAL ASSETS	**313,612,591**	**305,727,438**
	LIABILITIES AND EQUITIES		
	LIABILITIES		
1.	*Wadiah* deposits	60,845,736	66,012,257
	a. Demand deposits	19,551,452	21,797,852
	b. Savings deposits	41,294,284	44,214,405
2.	Non profit sharing investments	191,669,892	195,478,724
	a. Demand deposits	20,862,558	22,723,088
	b. Savings deposits	69,634,972	72,269,706
	c. Time deposits	101,172,362	100,485,930
3.	Electronic money	18	18
4.	Liabilities to Bank Indonesia	14,901,780	-
5.	Liabilities to other banks	931,203	1,203,288
6.	Spot and forward payables	-	-
7.	Marketable securities issued	3,394,759	3,450,000
8.	Acceptance liabilities	234,340	481,403
9.	Fund borrowings	749,625	778,375
10.	Guarantee deposit	16,210	20,755
11.	Interoffice liabilities	-	-
12.	Others liabilities	4,965,567	4,797,008
13.	Profit sharing investments fund	-	-
14.	Minority interest	-	-
	TOTAL LIABILITIES	**277,709,130**	**272,221,828**
	EQUITIES		
15.	Share capital	23,064,630	23,064,630
	a. Authorised share capital	40,000,000	40,000,000
	b. Unpaid-in capital -/-	16,935,370	16,935,370
	c. Treasury stock -/-	-	-
16.	Additional paid-in capital	(3,929,100)	(3,929,100)
	a. Agio	3,381,491	3,381,491
	b. Disagio -/-	7,310,591	7,310,591
	c. Capital contribution	-	-
	d. Funds for paid-up capital	-	-
	e. Others	-	-
17.	Other comprehensive income	738,101	657,957
	a. Gain	738,101	713,434
	b. Loss -/-	-	55,477
18.	Reserves	2,236,713	1,384,677
	a. General reserves	2,236,713	1,384,677
	b. Appropriated reserves	-	-
19.	Profit/Loss	13,793,117	12,327,446
	a. Previous years	11,397,007	8,824,315
	b. Current year	2,822,128	4,260,182
	c. Dividend paid -/-	426,018	757,051
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	**35,903,461**	**33,505,610**
	TOTAL EQUITY	**35,903,461**	**33,505,610**
	TOTAL LIABILITIES AND EQUITIES	**313,612,591**	**305,727,438**

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME
For The Periods Ended 30 June 2023 and 2022 (in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 June 2023 (Audited)	30 June 2022 (Audited)
	OPERATING INCOME AND EXPENSES		
A.	**Income & Expenses from Fund Management as *Mudharib***		
1.	**Income from Fund Management as *Mudharib***	**11,319,008**	**9,785,223**
	a. Income from receivables	6,655,972	5,918,295
	i. *Murabahah*	6,174,342	5,490,056
	ii. *Istishna*	51	114
	iii. Multiservices *ijarah*	15,944	-
	iv. *Ijarah*	465,635	428,125
	v. Others	-	-
	b. Income from financing	2,806,186	2,202,904
	i. *Mudharabah*	43,222	80,708
	ii. *Musyarakah*	2,762,964	2,122,196
	iii. Others	-	-
	c. Income from *ijarah*	49,001	22,919
	d. Others	1,807,849	1,641,105
2.	**Profit Sharing for Investors -/-**	**2,778,299**	**1,904,570**
	a. Non profit sharing	2,778,299	1,904,570
	b. Profit sharing	-	-
3.	**Net Income from Fund Management as *Mudharib***	**8,540,709**	**7,880,653**
B.	**Operating Income and Expenses Other than as *Mudharib***		
1.	Gain/loss from increase/decrease in fair value of financial assets	2,235	2,493
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-	-
3.	Gain/loss from sale of financial assets	150,842	59,793
4.	Gain/loss from spot and forward transactions (realised)	34,150	15,342
5.	Gain/loss from investment under equity method	-	-
6.	Gain/loss from foreign exchange translation	20,482	19,333
7.	Bank income as *mudharib* in *mudharabah muqayyadah*	-	-
8.	Dividend income	-	-
9.	Commision/provision/fee and administrative	799,992	769,989
10.	Other income	504,874	440,298
11.	*Wadiah* bonus -/-	749	15,867
12.	Impairment for financial assets -/-	1,688,544	1,801,090
13.	Losses related to operational risk -/-	10,223	21,023
14.	Impairment for non financial assets -/-	42,284	14,482
15.	Salaries and employee benefits -/-	2,321,451	2,165,770
16.	Promotion expenses -/-	190,584	191,278
17.	Other expenses -/-	2,061,455	2,149,352
	Net Operating Income/Expenses	**(4,802,715)**	**(5,051,614)**
C.	**Operating Income/Expenses**	**3,737,994**	**2,829,039**
	NON OPERATING INCOME AND EXPENSES		
1.	Gain/loss from sale of fixed assets and equipment	3,598	-
2.	Other non-operating income/expenses	(90,804)	(66,834)
	NON OPERATING INCOME/EXPENSES	**(87,206)**	**(66,834)**
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	**3,650,788**	**2,762,205**
	Income taxes		
	a. Estimated current year tax -/-	844,905	578,728
	b. Deferred tax income/expenses	16,245	(52,188)
D.	**CURRENT YEAR NET PROFIT/LOSS**	**2,822,128**	**2,131,289**
	OTHER COMPREHENSIVE INCOME		
1.	**Items that will not be reclassified to profit or loss**	**(40,500)**	**160,207**
	a. Gain/loss from revaluation of properties	-	-
	b. Gain/loss from remeasurement on defined benefit plan	(40,500)	160,207
	c. Others	-	-
2.	**Items that will be reclassified to profit or loss**	**120,644**	**(42,568)**
	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	120,644	(42,568)
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	**80,144**	**117,639**
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	**2,902,272**	**2,248,928**
	Current Year Net Profit/Loss Attributable to:		
	Owner	2,822,128	2,131,289
	Non controlling interest	-	-
	TOTAL CURRENT YEAR NET PROFIT/LOSS	**2,822,128**	**2,131,289**
	Total Comprehensive Profit/Loss For The Year Attributable To :		
	Owner	2,902,272	2,248,928
	Non controlling interest	-	-
	Total Comprehensive Profit/Loss For The Year	**2,902,272**	**2,248,928**
	DIVIDEND	-	-
	EARNINGS PER SHARE (in Rupiah)	61,18	51,82

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of 30 June 2023 and 31 December 2022 (in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 June 2023 (Audited)	31 December 2022 (Audited)
I	**COMMITMENT RECEIVABLES**	**794,603**	-
	1. Unused financing facilities	-	-
	2. Foreign currency positions to be received from spot and forward transactions	794,603	-
	3. Others	-	-
II	**COMMITMENT PAYABLES**	**3,571,279**	**2,706,608**
	1. Unused financing facilities	1,067,270	721,035
	a. Committed	-	-
	b. Uncommitted	1,067,270	721,035
	2. Outstanding irrevocable L/C	154,831	182,231
	3. Foreign currency positions to be submitted for spot and forward transactions	52,203	-
	4. Others	2,296,975	1,803,342
III	**CONTINGENT RECEIVABLES**	**567,924**	**543,526**
	1. Guarantees received	228,261	237,015
	2. Income from non performing financing	311,902	279,944
	a. *Murabahah*	250,715	236,377
	b. *Istishna*	1	-
	c. *Ijarah*	5,257	5,258
	d. Profit Sharing	47,853	35,521
	e. Others	8,076	2,788
	3. Others	27,761	26,567
IV	**CONTINGENT PAYABLES**	**2,726,248**	**2,708,788**
	1. Guarantees issued	2,726,248	2,708,788
	2. Others	-	-

STATEMENTS OF FINANCIAL RATIOS
As of 30 June 2023 and 2022 (in %)

No.	RATIOS	30 June 2023 (Audited)	30 June 2022 (Audited)
	PERFORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	20.29	17.31
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.47	1.52
3.	Non performing earning assets to total earning assets	1.83	2.03
4.	Allowance for impairment on financial assets to earning assets	3.50	3.22
5.	Gross Non Performing Financing (NPF Gross)	2.31	2.78
6.	Net Non Performing Financing (NPF Net)	0.62	0.74
7.	Return on Assets (ROA)	2.36	2.03
8.	Return On Equity (ROE)	17.27	17.66
9.	Net Interest (NI)	5.99	6.16
10.	Net Operating Margin (NOM)	2.62	2.22
11.	Operating Expenses to Operating Income (BOPO)	70.87	74.50
12.	Cost to Income Ratio (CIR)	46.04	49.40
13.	Profit sharing financing to total financing	36.15	35.71
14.	Financing to Deposit Ratio (FDR)	87.80	78.14
	Compliance		
1.	a. Percentage violation of Legal Lending Limit (LLL)		
	i. Related parties	0.00	0.00
	ii. Non related parties	0.00	0.00
	b. Percentage of financing in excess of Legal Lending Limit (LLL)		
	i. Related parties	0.00	0.00
	ii. Non related parties	0.00	0.00
2.	Statutory reserve requirement		
	a. GWM Rupiah		
	i. Daily	0.00	0.00
	ii. Average	10.88	4.87
	b. GWM foreign currencies (daily)	1.09	1.04
3.	Overall Net Open Position (NOP)	2.30	0.90

CALCULATION OF CAPITAL ADEQUACY RATIO
As of 30 June 2023 and 2022 (In Millions of Rupiah)

No.	COMPONENTS OF CAPITAL	INDIVIDUAL 30 June 2023 (Audited)	30 June 2022 (Audited)
I	**Core Capital (Tier 1)**	**33,504,522**	**24,591,146**
	1. Common Equity Tier 1 (CET 1)	33,504,522	24,591,146
	1.1 Paid-in capital (net of treasury stock)	22,923,383	20,423,407
	1.2 Reserve additional capital	12,681,051	5,711,301
	1.2.1 Additional factor	19,991,642	13,042,198
	1.2.1.1 Other comprehensive income	509,697	444,530
	1.2.1.1.1 Excess adjustment due to financial statement translation	-	-
	1.2.1.1.2 Potential gain due to increases of fair value of financial assets classified as fair value through other comprehensive income	65,167	-
	1.2.1.1.3 Surplus of fixed assets revaluation	444,530	444,530
	1.2.1.2 Other disclosed reserves	19,481,945	12,597,668
	1.2.1.2.1 Agio	3,381,491	943,815
	1.2.1.2.2 General reserves	2,236,713	1,384,677
	1.2.1.2.3 Previous years profit after tax	10,970,989	8,067,264
	1.2.1.2.4 Current year profit after tax	2,822,128	2,131,289
	1.2.1.2.5 Funds for paid-up capital	-	-
	1.2.1.2.6 Capital contribution	-	-
	1.2.1.2.7 Warrants issued	-	-
	1.2.1.2.8 Stock options issued for stock-based compensation program	70,624	70,623
	1.2.2 Deduction factor (-/-)	7,310,591	7,330,897
	1.2.2.1 Other comprehensive income	-	20,306
	1.2.2.1.1 Negative adjustment due to financial statement translation	-	-
	1.2.2.1.2 Potential losses due to impairment of fair value of financial assets classified as fair value through other comprehensive income	-	20,306
	1.2.2.2 Other disclosed reserves	7,310,591	7,310,591
	1.2.2.2.1 Disagio	7,310,591	7,310,591
	1.2.2.2.2 Previous years loss after tax that can be counted	-	-
	1.2.2.2.3 Current year loss after tax	-	-
	1.2.2.2.4 Negative differences between regulatory provision and allowance for impairment losses of earning asset	-	-
	1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	-	-
	1.2.2.2.6 Regulatory provision on non earning assets	-	-
	1.3 Minority interest that can be counted		
	1.4 Deduction factors of CET 1	2,099,912	1,543,562
	1.4.1 Deferred tax calculation	1,702,771	1,347,950
	1.4.2 Goodwill	-	-
	1.4.3 Other intangible assets	397,141	195,612
	1.4.4 Investments in share calculated as deduction	-	-
	1.4.5 Shortfall on the capital of insurance subsidiaries		
	1.4.6 Securitisation exposure	-	-
	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 regulations	-	-
	2.2 Agio (disagio) (+/-)	-	-
	2.3 Deduction factor of AT1	-	-
	2.3.1 Investment on AT1 and/or Tier 2 instrument to other bank	-	-
II	**Supplemental Capital (Tier 2)**	**1,852,185**	**1,886,704**
	1. Capital instrument in the form of stock or others which comply with tier 2 requirements	114,583	389,583
	2. Agio/disagio	-	-
	3. General provision on earning assets (max. 1.25% credit risk - weighted assets)	1,737,602	1,497,121
	4. Appropriated reserves	-	-
	5. Deduction supplemental capital	-	-
	5.1 Sinking fund	-	-
	5.2 Investment on Tier 2 instrument to other bank	-	-
	Total Capital	**35,356,707**	**26,477,850**

	INDIVIDUAL 30 June 2023 (Audited)	30 June 2022 (Audited)
RISK WEIGHTED ASSETS		
Credit Risk - Weighted Assets	138,643,660	119,509,314
Market Risk - Weighted Assets	1,218,988	326,257
Operational Risk - Weighted Assets	34,400,820	33,120,795
Total Risk Weighted Assets	174,263,468	152,956,366
CAR BASED ON RISK PROFILE (%)	9.95	9.94
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE		
From CET 1 (%)	8.89	8.71
From AT 1 (%)	0.00	0.00
From *Tier 2* (%)	1.06	1.23

	INDIVIDUAL 30 June 2023 (Audited)	30 June 2022 (Audited)
CAPITAL ADEQUACY RATIO		
CET 1 Ratio (%)	19.23	16.08
Tier 1 Ratio (%)	19.23	16.08
Tier 2 Ratio (%)	1.06	1.23
CAR Ratio (%)	20.29	17.31
CET 1 FOR BUFFER (%)	10.34	7.37
PERCENTAGE OF BUFFER MANDATORY FULFILLED BY BANK	3.50	3.50
Capital Conservation Buffer (%)	2.50	2.50
Countercyclical Buffer (%)	0.00	0.00
Capital Surcharge for Systemic Bank (%)	1.00	1.00

STATEMENTS OF ASSET'S QUALITY AND OTHER INFORMATION
As of 30 June 2023 and 2022 (in Millions of Rupiah)

No.	DESCRIPTION	30 June 2023 (Audited) Current	Special Mention	Sub Standard	Doubtful	Loss	Total	30 Juni 2022 (Audited) Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I	**RELATED PARTIES**	1,306,107	-	-	-	-	1,306,107	1,595,285	-	-	-	-	1,595,285
1	Placements with other banks	222,160	-	-	-	-	222,160	185,531	-	-	-	-	185,531
	a. Rupiah	135,407	-	-	-	-	135,407	89,117	-	-	-	-	89,117
	b. Foreign currencies	86,753	-	-	-	-	86,753	96,414	-	-	-	-	96,414
2	Spot and forward receivables	-	-	-	-	-	-	48	-	-	-	-	48
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	48	-	-	-	-	48
3	Securities	109,096	-	-	-	-	109,096	40,579	-	-	-	-	40,579
	a. Rupiah	109,096	-	-	-	-	109,096	40,579	-	-	-	-	40,579
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4	Acceptance receivables	122,669	-	-	-	-	122,669	49,326	-	-	-	-	49,326
5	Receivables and *ijarah*	40,716	-	-	-	-	40,716	73,126	-	-	-	-	73,126
	a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	29,953	-	-	-	-	29,953
	i. Rupiah	-	-	-	-	-	-	29,953	-	-	-	-	29,953
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprise (non UMKM)	40,716	-	-	-	-	40,716	43,173	-	-	-	-	43,173
	i. Rupiah	40,716	-	-	-	-	40,716	43,173	-	-	-	-	43,173
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	461	-	-	-	-	461	-	-	-	-	-	-
	i. Rupiah	461	-	-	-	-	461	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Profit sharing financing	757,747	-	-	-	-	757,747	1,245,699	-	-	-	-	1,245,699
	a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	2,808	-	-	-	-	2,808
	i. Rupiah	-	-	-	-	-	-	2,808	-	-	-	-	2,808
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (non UMKM)	757,747	-	-	-	-	757,747	1,242,891	-	-	-	-	1,242,891
	i. Rupiah	757,747	-	-	-	-	757,747	1,242,891	-	-	-	-	1,242,891
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
7	Investment in share	-	-	-	-	-	-	-	-	-	-	-	-
8	Commitments and contingencies	53,719	-	-	-	-	53,719	976	-	-	-	-	976
	a. Rupiah	53,719	-	-	-	-	53,719	976	-	-	-	-	976
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II	**NON-RELATED PARTIES**	266,511,110	4,327,001	1,881,377	725,496	2,519,110	275,964,094	248,233,469	4,204,956	1,635,097	905,457	2,779,230	257,758,209
1	Placements with other banks	1,360,671	-	-	-	-	1,360,671	906,366	-	-	-	-	906,366
	a. Rupiah	488,587	-	-	-	-	488,587	491,099	-	-	-	-	491,099
	b. Foreign currencies	872,084	-	-	-	-	872,084	415,267	-	-	-	-	415,267
2	Spot and forward receivables	-	-	-	-	-	-	76	-	-	-	-	76
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	76	-	-	-	-	76
3	Securities	51,166,004	-	-	-	-	51,166,004	64,686,628	-	-	-	-	64,686,628
	a. Rupiah	50,725,481	-	-	-	-	50,725,481	63,894,691	-	-	-	-	63,894,691
	b. Foreign currencies	440,523	-	-	-	-	440,523	791,937	-	-	-	-	791,937
4	Acceptance receivables	111,671	-	-	-	-	111,671	59,577	-	-	-	-	59,577
5	Receivables and *ijarah*	134,541,995	3,071,123	1,078,281	562,533	1,662,347	140,916,279	116,285,997	2,590,483	1,019,043	501,635	1,896,815	122,293,973
	a. Micro, small and medium enterprises (UMKM)	26,601,207	943,429	451,918	219,656	313,776	28,529,986	25,846,648	843,306	439,880	192,715	444,803	27,767,352
	i. Rupiah	26,550,419	943,429	451,918	219,656	313,776	28,479,198	25,803,493	843,306	437,620	192,715	444,803	27,721,937
	ii. Foreign currencies	50,788	-	-	-	-	50,788	43,155	-	2,260	-	-	45,415
	b. Non micro, small and medium enterprise (non UMKM)	107,940,788	2,127,694	626,363	342,877	1,348,571	112,386,293	90,439,349	1,747,177	579,163	308,920	1,452,012	94,526,621
	i. Rupiah	106,136,832	2,127,694	626,363	342,877	1,348,571	110,582,337	89,086,346	1,621,439	579,163	308,920	1,452,012	93,047,880
	ii. Foreign currencies	1,803,956	-	-	-	-	1,803,956	1,353,003	125,738	-	-	-	1,478,741
	c. Restructured loans	6,610,678	1,274,789	631,681	278,129	1,278,141	10,073,418	10,240,077	1,389,765	685,303	291,446	1,169,313	13,775,904
	i. Rupiah	6,506,104	1,274,789	631,681	278,129	1,278,141	9,968,844	10,209,554	1,264,027	683,044	291,446	1,169,313	13,617,384
	ii. Foreign currencies	104,574	-	-	-	-	104,574	30,523	125,738	2,259	-	-	158,520
6	Profit sharing financing	76,503,917	1,255,770	802,696	162,963	856,763	79,582,109	63,631,494	1,614,473	615,554	403,822	882,415	67,147,758
	a. Micro, small and medium enterprises (UMKM)	12,233,041	254,058	270,251	118,294	251,408	13,127,052	12,598,776	347,477	207,763	140,612	243,386	13,538,014
	i. Rupiah	12,125,075	254,058	270,251	118,294	251,408	13,019,086	12,585,939	347,477	207,763	140,612	243,386	13,525,177
	ii. Foreign currencies	107,966	-	-	-	-	107,966	12,837	-	-	-	-	12,837
	b. Non micro, small and medium enterprise (non UMKM)	64,270,876	1,001,712	532,445	44,669	605,355	66,455,057	51,032,718	1,266,996	407,791	263,210	639,029	53,609,744
	i. Rupiah	62,782,561	1,001,712	179,785	44,669	605,355	64,614,082	48,280,070	1,266,996	237,394	33,685	639,029	50,457,174
	ii. Foreign currencies	1,488,315	-	352,660	-	-	1,840,975	2,752,648	-	170,397	229,525	-	3,152,570
	c. Restructured loans	8,468,380	1,044,206	731,953	107,238	746,179	11,097,956	9,535,899	1,446,312	530,965	352,094	737,876	12,603,146
	i. Rupiah	8,468,380	1,044,206	379,293	107,238	746,179	10,745,296	9,535,899	1,446,312	360,568	122,569	737,876	12,203,224
	ii. Foreign currencies	-	-	352,660	-	-	352,660	-	-	170,397	229,525	-	399,922
7	Investment in share	-	-	-	-	-	-	-	-	-	-	-	-
8	Commitments and contingencies	2,826,852	108	400	-	-	2,827,360	2,663,331	-	500	-	-	2,663,831
	a. Rupiah	1,821,526	108	400	-	-	1,822,034	1,765,214	-	500	-	-	1,765,714
	b. Foreign currencies	1,005,326	-	-	-	-	1,005,326	898,117	-	-	-	-	898,117
III	**OTHER INFORMATIONS**												
1	Bank assets pledge as collateral:						16,000,000						-
	a. To Bank Indonesia						16,000,000						-
	b. To others parties						-						-
2	Foreclosed collateral						-						-

ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNING ASSETS
As of 30 June 2023 and 2022 (in Millions of Rupiah)

No.	DESCRIPTION	30 June 2023 (Audited) Allowance for Impairment: Individual	Collective	Regulatory Provision: General	Specific	30 June 2022 (Audited) Allowance for Impairment: Individual	Collective	Regulatory Provision: General	Specific
1	Placements with other banks	-	15,828	15,828	-	-	10,919	10,919	-
2	Spot and forward receivables	-	-	-	-	-	-	-	-
3	Securities	-	58,335	58,335	-	-	14,022	14,022	-
4	Acceptance receivables	-	2,343	2,343	-	-	1,089	1,089	-
5	*Murabahah* receivables	777,404	3,605,211	1,201,201	1,642,383	929,233	3,056,414	1,032,216	1,689,225
6	*Istishna* receivables	-	1	1	-	-	3	3	-
7	Multi-services *ijarah* receivables	-	4,599	2,117	2,356	-	-	-	-
8	Funds of *qardh*	197	824,544	52,504	276,344	140	549,114	47,958	290,645
9	*Ijarah* receivables	-	9,204	-	9,204	-	152,753	-	150,763
10	*Mudharabah* financing	-	36,417	7,340	28,569	-	35,717	17,286	16,315
11	*Musyarakah* financing	586,509	3,863,292	733,663	1,010,395	606,277	3,071,359	607,360	1,102,706
12	Other financing	-	-	-	-	-	-	-	-
13	Investments in shares	-	-	-	-	-	-	-	-
14	Commitments and contingencies	-	28,865	28,799	66	-	26,671	26,596	75

STATEMENTS OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS
For The Periods Ended 30 June 2023 and 31 December 2022 (In Millions of Rupiah)

No.	DESCRIPTION	30 June 2023 (Audited)	31 December 2022 (Audited)
A	**Sources and distribution of zakat funds**		
1.	Sources of zakat funds : *)		
	a. Internal bank	235,015	242,960
	b. External bank	45,016	72,964
	Total receipt	280,031	315,924
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	17,253	31,433
	b. Badan amil zakat	163,352	139,338
	Total distribution	180,605	170,771
B	**Sources and distribution of waqf funds**		
1.	Sources of waqf funds:		
	a. Internal bank	-	-
	b. External bank	1,614	3,438
	Total receipt	1,614	3,438
2.	Distribution of waqf funds distributed to other institutions		
	a. Badan Wakaf Indonesia	302	632
	b. BSI Maslahat	756	1,851
	c. Dompet Dhuafa	143	306
	d. Other institutions	340	544
	e. Others (each below 3%)	73	105
	Total distribution	1,614	3,438

*) Including last year's balance that has not distributed

STATEMENTS OF SOURCES AND DISTRIBUTION OF *QARDHUL HASAN* FUNDS
For The Periods Ended 30 June 2023 and 31 December 2022 (In Millions of Rupiah)

No.	DESCRIPTION	30 June 2023 (Audited)	31 December 2022 (Audited)
1.	Beginning balance of *qardhul hasan* funds	7,048	25,977
2.	Sources of *qardhul hasan* funds		
	a. *Infaq* and *shadaqah*	32,929	73,857
	b. *Qardhul hasan* refund	-	-
	c. Penalty	6,956	12,877
	d. Non-halal income	932	3,168
	e. Others	-	-
	Total receipt	**40,817**	**89,902**
3.	Uses of *qardhul hasan* funds		
	a. Productive distribution	-	-
	b. Donation	34,113	108,831
	c. Others	-	-
	Total distribution	**34,113**	**108,831**
4.	Increase/(decrease) *qardhul hasan* funds	6,704	(18,929)
5.	Ending balance of *qardhul hasan* funds	13,752	7,048

STATEMENTS OF SPOT AND FORWARD TRANSACTIONS
As of 30 June 2023 (In Millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL Nominal	Type: Non Hedging	Hedging	Derivative Receivables & Payables: Receivables	Payables
A.	Exchange Rate Related	846,806	846,806	-	-	-
1.	*Spot*	846,806	846,806	-	-	-
2.	*Forward*	-	-	-	-	-
3.	Others	-	-	-	-	-
B.	Others	-	-	-	-	-
	TOTAL	846,806	846,806	-	-	-

STATEMENTS OF CASH FLOWS
For The Periods Ended 30 June 2023 and 2022 (In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 June 2023 (Audited)	30 June 2022 (Audited)
	CASH FLOWS FROM OPERATING ACTIVITIES		
1	Proceed of margin, profit sharing, *ijarah* and other main operating	10,874,555	9,135,121
2	Payment of profit sharing for temporary *syirkah* funds	(2,768,842)	(1,922,675)
3	Receipts from recovery of financing and receivable written off	762,969	506,232
4	Receipt of other operating income	1,456,916	1,301,879
5	Payment of operating expenses	(6,701,096)	(6,255,663)
6	Receipt from non-operating income - net	7,327	26,743
7	Payment of corporate income tax	(1,065,125)	(817,362)
8	Payment of zakat	(180,605)	(142,046)
9	Distribution of *qardhul hasan* funds	(34,113)	(58,230)
10	**Cash flows before changes in operating assets and liabilities**	**2,351,986**	**1,773,999**
	Changes in operating assets and liabilities:		
11	Decrease (increase) in operating assets:		
	Marketable securities - measured at fair value	(1,208,356)	(254,829)
	Other short-term securities	(29,435)	85,152
	Receivables	(5,110,525)	(11,275,986)
	Funds of *qardh*	(474,540)	297,595
	Financing	(8,707,948)	(9,210,584)
	Acceptance receivables	247,063	52,592
	Assets acquired for *ijarah*	97,339	186,257
	Other assets	(1,388,263)	199,922
12	Increase (decrease) in operating liabilities:		
	Obligations due immediately	944,466	257,616
	Deposits from customers	(5,166,521)	4,240,535
	Deposits from other banks	(89,311)	5,012
	Acceptance liabilities	(247,063)	(52,592)
	Taxes payable	(72,730)	7,669
	Other liabilities	133,886	124,745
	(Decrease) increase in temporary *syirkah* funds	(4,142,482)	7,020,193
13	**Net cash used in operating activities**	**(22,862,434)**	**(6,542,704)**
	CASH FLOWS FROM INVESTING ACTIVITIES		
1	Proceed from investment in marketable securities	71,890,164	181,664,405
2	Acquisition of marketable securities	(64,108,174)	(178,580,097)
3	Proceeds from sale of fixed assets	3,941	-
4	Acquisition of fixed assets	(519,374)	(523,645)
5	**Net cash provided from investing activities**	**7,266,557**	**2,560,663**
	CASH FLOWS FROM FINANCING ACTIVITIES		
1	Payments of lease liabilities	(45,114)	(87,592)
2	Payments of dividend	(426,018)	(757,051)
3	Securities issued	3,759	-
4	Liabilities from Bank Indonesia	14,901,780	-
5	**Net cash provided by (used in) financing activities**	**14,434,407**	**(844,643)**
	NET DECREASE IN CASH AND CASH EQUIVALENTS	**(1,161,470)**	**(4,826,684)**
	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	39,221,419	26,542,272
	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	38,059,949	21,715,588
	Cash and cash equivalents at the end of the period consist of:		
	Cash	4,952,252	4,447,213
	Current accounts and placements with Bank Indonesia	31,524,866	16,131,785
	Current accounts with other banks	1,582,831	1,136,590
	TOTAL	**38,059,949**	**21,715,588**

STATEMENTS OF PROFIT SHARING DISTRIBUTION
As of 30 June 2023 and 2022 (In Millions of Rupiah)

Types of Funds	Net Revenue Sharing: Average Balance (A)	Income to be Distributed (B)	Fund Owners Portion: Ratio (%) (C)	Total of Profit Sharing (D)	Rate of Return Indication (%) (E)
1. Liabilities to other banks	367,814	2,759	23.92	660	2.15
2. *Mudharabah* demand deposits	27,266,881	204,505	41.58	85,029	3.74
3. *Mudharabah* savings deposits	66,036,091	495,279	7.34	36,335	0.66
4. *Mudharabah* time deposits	97,735,135	733,026		195,322	
a. 1 Month	57,973,710	434,810	26.25	114,125	2.36
b. 3 Month	20,697,838	155,237	27.27	42,334	2.45
c. 6 Month	6,765,114	50,739	27.27	13,885	2.46
d. 12 Month	12,298,473	92,240	27.08	24,978	2.44
5. Marketable securities issued	1,375,000	24,098	44.95	10,833	9.45
6. Fund borrowings	749,625	5,622	52.45	2,949	4.72
Total	193,530,546	1,465,289		331,128	

Type of Fund Distribution	Average Balance	Retained earnings
1. Placements with other banks	232,685	-
2. Investments in marketable securities	52,729,217	254,292
3. *Murabahah* receivables	121,943,751	988,780
4. *Istishna* receivables	94	4
5. Multiservices *ijarah* receivables	220,852	3,573
6. Funds of *qardh*	-	-
7. *Mudharabah* financing	843,038	6,857
8. *Musyarakah* financing	73,423,549	476,030
9. *Ijarah* receivables	1,527,206	9,471
10. Other financing	-	-
Total	250,920,392	1,739,007

Types of Funds	Profit Sharing: Average Balance (A)	Income to be Distributed (B)	Fund Owners Portion: Ratio (%) (C)	Total of Profit Sharing (D)	Rate of Return Indication (%) (E)
1. 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	Retained earnings
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	-	-
9. *Ijarah* receivables	-	-
10. Other financing	-	-
Total	-	-

MANAGEMENT OF THE BANK AND SHARIA SUPERVISORY BOARD

Board of Directors

- President Director : Hery Gunardi
- Vice President Director : Bob Tyasika Ananta
- Director of Retail Banking : Ngatari
- Director of Wholesale Transaction Banking : Zaidan Novari ****)
- Director of Sales & Distribution : Anton Sukarna
- Director of Information Technology : Saladin D. Effendi *)
- Director of Risk Management : Grandhis Helmi Harumansyah *)
- Director of Compliance & Human Capital : Tribuana Tunggadewi
- Director of Finance & Strategy : Ade Cahyo Nugroho
- Director of Treasury & International Banking: Moh Adib

Board of Commissioners

- President Commissioner/Independent : Muliaman D. Hadad *)
- Vice President Commissioner/Independent : Adiwarman Azwar Karim **)
- Commissioner : Suyanto
- Commissioner : Masduki Baidlowi
- Commissioner : Imam Budi Sarjito
- Commissioner : Sutanto
- Commissioner : Abu Rokhmad *)
- Independent Commissioner : M. Arief Rosyid Hasan
- Independent Commissioner : Komaruddin Hidayat
- Independent Commissioner : Mohamad Nasir ***)

Sharia Supervisory Board:

- Chairman : Dr. K.H. Hasanudin, M.Ag
- Member : Dr. K.H. Mohamad Hidayat, MBA, MH
- Member : Dr. H. Oni Sahroni, MA
- Member : Prof. Dr. K.H. Didin Hafidhuddin, M.Sc.

*) Appointed at the Bank's Annual GMS on 22 May 2023 and effective after obtaining approval from Financial Services Authority ("OJK") for the fit and proper test
**) Appointed at the Bank's Annual GMS on 22 May 2023
***) Has obtained OJK approval in accordance with OJK Board of Commissioners Decree No. KEP-3/D.03/2023 dated January 3 2023
****) Has obtained OJK approval in accordance with OJK Board of Commissioners Decree No. KEP-12/D.03/2023 dated January 26 2023

SHAREHOLDER

Ultimate shareholder : Republic of Indonesia

As below :
a. Republic of Indonesia : 0.00% (1 Dwiwarna Share A Series)
b. PT Bank Mandiri (Persero) Tbk : 51.47%
c. PT Bank Negara Indonesia (Persero) Tbk : 23.24%
d. PT Bank Rakyat Indonesia (Persero) Tbk : 15.38%

Non Ultimate Shareholder through Capital Market (≥ 5%) : Nil

Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nil

AFP/Julien de Rosa

Future fighter: A mock-up of the European-made New Generation Fighter (NGF) for the Future Combat Air System (FCAS) is displayed on June 18 during the International Paris Air Show at Paris-Le Bourget Airport, northeast of the French capital. The FCAS is under development by French aircraft maker Dassault Aviation, pan-European plane maker Airbus and Spanish information technology and defense firm Indra Sistemas.

Airbus nears decision on new plane-making leadership: Sources

Plans to merge two separate fighter units

Tim Hepher

Reuters/Paris

Airbus is pushing ahead with plans to name a new internal head of its commercial aircraft business, effectively recreating a separate civil jetliner division with the list of candidates widening to include sales chief Christian Scherer.

Industry sources said a final decision on the shake-up was likely in coming weeks, capping weeks of speculation after Reuters reported the looming reorganization in July.

Chief executive Guillaume Faury has combined the roles of group chief executive and head of the world's largest civil planemaking activity since stepping up to the top job in 2019.

But global supply disruption since the pandemic, a shifting geopolitical landscape amid war in Ukraine and concerns over Europe's autonomy in space after launcher delays have multiplied the strategic priorities for the French CEO over the past year.

Airbus Helicopters CEO Bruno Even had earlier been cited as a possible candidate for the top planemaking role.

But the focus of speculation has widened to chief commercial officer Scherer, a veteran of the Airbus planemaking business who has also had stints at the Defense division and in running turboprop joint-venture ATR, industry sources said.

His appointment would herald broad continuity at the company's main planemaking business, which accounts for most of the company's revenue.

Airbus declined to comment on internal organizational matters. Its last annual report said its board, which would have to approve major management changes, is closely monitoring succession planning.

Industrial challenges

Discussion of Airbus' management structure can be sensitive because of a history of internal disputes, especially between previous executives in comparable roles, and intersecting past tensions between minority shareholders France and Germany.

Most industry experts say Airbus is no longer mainly politically driven or prone to in-fighting, following an agreement to cap state interference a decade ago.

Governance concerns have cooled under Faury, whose tenure has been marked by post-COVID-19 efforts to meet rising jet demand and public unity over moves to speed industrial transformation and the company's response to concerns over carbon emissions.

In late July, analysts at Jefferies welcomed the possible division of roles.

German-born Scherer was among those credited with laying the foundations for the best-selling A320neo and led negotiations to place an assembly line in the United States, and later to buy the A220 jet program from Canada's Bombardier.

Major strategic decisions facing him in coming years would include whether to go ahead with an A220 upgrade and laying the groundwork for the next generation of single-aisle jets.

But analysts say the immediate challenges are industrial, including reaching a target of 720 deliveries this year.

Airbus must also navigate a growing crisis at engine maker Pratt & Whitney, a key supplier.

Defense reorganization

Earlier last week, Airbus plans to merge two separate fighter businesses as part of a reorganization of its Defense & Space division, union sources said.

The move brings together Military Air Systems, which includes Airbus's share of Eurofighter Typhoon, and the business overseeing its share of the Franco-German-Spanish FCAS/SCAF project to replace Eurofighters and French Rafales.

Asked about the new combination, which is part of a deeper Defense & Space restructuring codenamed ATOM, an Airbus spokesperson said: "We are currently discussing the details and ideas with our social partners."

"The transformation might entail some organizational refinements; however the bigger focus is on governance, process and ways of working," the spokesperson added.

Headed by Jean-Brice Dumont, Military Air Systems also includes the A400M and C295 transporters, the MRTT aerial tanker program and unmanned vehicles including Eurodrone.

Airbus is involved in FCAS/SCAF alongside France's Dassault Aviation with which it reached a hard-fought agreement on the development of a demonstrator in December. The Airbus part of the program is headed by Bruno Fichefeux.

In July, Faury said a reorganization in Defense & Space was designed to make the business more agile. The company has not given any specifics on the revamp.

"This transformation is necessary for the resilience and the competitiveness in this division," Faury told analysts.

Despite a broad increase in overall demand for weapons since the Ukraine conflict began, Airbus Defense & Space is the company's second-biggest activity in terms of revenues but the least profitable, lagging behind jetliners and helicopters.

At the half-way stage this year, it posted 87 million euros (US$92.79 million) of operating profit on sales of 4.65 billion euros, after swinging back to profit from a loss at the same time last year.

US raises Mexico air safety rating

Agencies

Washington, DC/Mexico City

The United States Federal Aviation Administration (FAA) said on Thursday it had upgraded Mexico's air safety rating, a move that will allow Mexican carriers to expand US routes and add new service.

Mexico was downgraded by the FAA in May 2021 after the agency found that the country did not meet safety standards. The downgrade was a major blow to Mexico carriers, as US airlines were able to scoop up its market share.

Mexico overhauled its civil aviation law but faced several hurdles, and spent years in recovering the Category 1 rating.

The return of Mexico to the highest aviation safety rating followed "more than two years of close work between the countries' civil aviation authorities", the FAA said in a statement.

Airlines like Aeromexico and Volaris can now add new US routes and potentially carry out marketing agreements with US carriers.

The upgrade also means US airlines can resume marketing and selling tickets with their names and designator codes on Mexican-operated flights.

Mexico's transport minister Jorge Nuño said he received a letter from the US Embassy confirming the upgrade.

Local airlines could add some 50 Mexico-US routes that would be active this winter following the change, he said in a radio interview.

Mexico remains the top international destination for US airline passengers.

Through July, 23.4 million passengers were on US-Mexico flights, significantly more than the 17.4 million passengers flying between the US and Canada, the second biggest destination.

Aeromexico said the change would boost connectivity and allow better use of its fleet.

Executives said in March that it had received 50 aircraft since the COVID-19 pandemic begun, but which had been unable to fly to the US amid the rating downgrade.

The FAA provided expertise and resources to "resolve the safety issues that led to the downgrade".

In a June audit, the FAA raised concerns about Mexico's process for post-accident investigations and for carrying out medical exams for sector employees, meeting minutes obtained by Reuters showed.

"More than 50 new routes are expected to open in the short term from Mexico to the United States, which could represent more than a million passengers each year," the Mexican Transport Ministry said in a statement, as quoted by AFP.

Increased air cargo transportation would also give "renewed impetus to international trade and logistics in Mexico", whose largest trading partner was the US, it added.

The downgrade in 2021 meant that new routes or services were barred between the two countries, though existing services could continue.

As a result, Mexican airlines were unable to fly between the US and a new international airport near Mexico City that opened last year, one of President Andrés Manuel López Obrador's flagship projects.