

# FINANCIAL STATEMENTS

## PT Bank Syariah Indonesia (Persero) Tbk

### STATEMENT OF FINANCIAL POSITION

As of 31 March 2026 and 31 December 2025

No.	DESCRIPTION	INDIVIDUAL	
		31 March 2026 (Reviewed)	31 December 2025 (Audited)
<b>ASSETS</b>			
1.	Cash	9,255,142	8,690,766
2.	Placements with Bank Indonesia	47,558,702	51,603,043
3.	Placements with other banks	2,867,594	2,718,450
4.	Spot and forward receivables	119	216
5.	Investments in marketable securities	61,088,000	61,532,602
6.	Securities purchased under resale agreements (reverse repo)	-	-
7.	Acceptance receivables	644,782	693,116
8.	Receivables	172,449,879	166,593,326
a.	Mudharabah receivables	151,876,099	148,704,899
b.	Islamic receivables	-	-
c.	Multisubsidiary (joint) receivables	149,728	154,728
d.	Funds of grant	20,411,340	17,221,928
e.	Joint receivables	12,712	12,221
9.	Profit sharing financing	151,722,277	147,761,083
a.	Mudharabah	1,878,272	2,889,399
b.	Muyarakah	149,844,005	144,871,724
c.	Others	-	-
10.	Asset acquired for joint	3,667,667	3,866,097
11.	Investment in share	-	-
12.	Other financial assets	2,123,536	2,000,121
13.	Allowance for impairment on financial assets -/-	15,039,360	11,039,213
14.	Solam	-	-
15.	Islamic assets in progress	-	-
16.	Inventory	113,146	126,474
17.	Intangible assets	1,482,232	1,544,008
18.	Fixed assets and equipments	9,788,181	9,838,435
19.	Non earning assets	5,531	5,531
a.	Abandoned property	5,531	5,531
b.	Foreclosed collateral	-	-
c.	Suspense accounts	-	-
d.	Intercourse assets	-	-
20.	Other assets	12,403,612	10,257,461
<b>TOTAL ASSETS</b>		<b>460,131,020</b>	<b>456,192,606</b>
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Wadiah deposits	89,018,103	91,101,595
a.	Demand deposits	25,449,414	27,790,474
b.	Savings deposits	63,568,689	63,311,121
2.	Non profit sharing investments	287,729,683	289,386,708
a.	Demand deposits	46,074,929	44,037,263
b.	Savings deposits	101,150,057	99,316,539
c.	Time deposits	140,554,697	146,032,906
3.	Electronic money	18	18
4.	Liabilities to Bank Indonesia	8,310,693	-
5.	Liabilities to other banks	642,331	859,674
6.	Spot and forward payables	28	-
7.	Marketable securities issued	11,549,229	11,863,787
8.	Acceptance liabilities	644,782	693,116
9.	Fund borrowings	1,400,000	-
10.	Guarantee deposits	17,287	16,810
11.	Interoffice liabilities	-	-
12.	Other liabilities	9,999,717	10,318,024
13.	Profit sharing investments fund	-	-
14.	Minority interest	-	-
<b>TOTAL LIABILITIES</b>		<b>409,261,871</b>	<b>404,339,723</b>
<b>EQUITIES</b>			
15.	Share capital	23,064,630	23,064,630
a.	Authorized 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.	Capital contribution	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	866,925	1,238,932
a.	Gain	906,374	1,238,932
b.	Loss -/-	39,449	-
18.	Reserves	4,778,639	4,778,639
a.	General reserves	4,778,639	4,778,639
b.	Appropriated reserves	-	-
19.	Profit/Loss	25,988,055	26,799,773
a.	Previous years	23,787,956	20,283,133
b.	Current year	2,200,099	7,567,523
c.	Dividend paid -/-	274,554,446	1,050,883
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNERS</b>		<b>50,769,149</b>	<b>51,952,874</b>
<b>TOTAL EQUITY</b>		<b>50,769,149</b>	<b>51,952,874</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>460,131,020</b>	<b>456,192,606</b>

### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Periods Ended 31 March 2026 and 2025

No.	DESCRIPTION	INDIVIDUAL	
		31 March 2026 (Reviewed)	31 March 2025 (Reviewed)
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Income &amp; Expenses from Fund Management as Mudharib</b>			
<b>1. Income from Fund Management as Mudharib</b>		<b>7,587,372</b>	<b>7,093,159</b>
a.	Income from receivables	4,051,227	3,802,529
i.	Mudharabah	3,488,192	3,431,472
ii.	Islamic	-	19
iii.	Multisubsidiary (joint)	4,895	6,022
iv.	Joint	558,140	365,016
v.	Others	-	-
b.	Income from financing	2,853,672	2,383,893
i.	Mudharabah	39,005	50,294
ii.	Muyarakah	2,814,667	2,333,599
iii.	Others	-	-
c.	Income from joint	49,300	16,294
d.	Others	633,173	890,443
<b>2. Profit Sharing for Investors -/-</b>		<b>(2,058,874)</b>	<b>(2,117,461)</b>
a.	Non profit sharing	2,058,874	2,317,861
b.	Profit sharing	-	-
<b>3. Net Income from Fund Management as Mudharib</b>		<b>5,528,498</b>	<b>4,775,298</b>
<b>B. Operating Income and Expenses Other than as Mudharib</b>			
<b>1. Gain/Loss from increase/decrease in fair value of financial assets</b>		<b>28,333</b>	<b>55,711</b>
1.	Gain/loss from decrease/increase in fair value of financial liabilities	-	-
2.	Gain/loss from sale of financial assets	353,272	199,625
3.	Gain/loss from spot and forward transactions (realized)	13,481	11,851
4.	Gain/loss from investment under equity method	-	-
5.	Gain/loss from foreign exchange translation	25,515	19,262
6.	Bank income as mudharib in mudharabah muayyadah	-	-
7.	Dividend income	918,587	794,753
8.	Commission/provision/fee and administrative	206,906	265,671
9.	Other income	111	152
10.	Impairment for financial assets -/-	(602,093)	(664,413)
11.	Losses related to operational risk -/-	2,695	4,108
12.	Impairment of other operating income -/-	(351)	(18,717)
13.	Salaries and employee benefits -/-	(1,382,326)	(1,195,446)
14.	Promotion expenses -/-	194,673	229,079
15.	Other expenses -/-	1,990,252	1,563,380
<b>Net Operating Income/Expenses</b>		<b>(2,625,705)</b>	<b>(2,290,988)</b>
<b>C. Operating Income/Expenses</b>			
<b>1.2.2 Other comprehensive income</b>		<b>2,902,793</b>	<b>2,484,310</b>
<b>NON OPERATING INCOME AND EXPENSES</b>			
<b>1. Gain/loss from sale of fixed assets and equipment</b>		<b>390</b>	<b>706</b>
<b>2. Other non-operating income/expenses<sup>1)</sup></b>		<b>(72,751)</b>	<b>(61,076)</b>
<b>NON OPERATING INCOME/EXPENSES<sup>1)</sup></b>		<b>(72,361)</b>	<b>(60,370)</b>
<b>CURRENT YEAR PROFIT/LOSS BEFORE TAX</b>		<b>2,830,432</b>	<b>2,423,940</b>
<b>Income taxes</b>		<b>(151,792)</b>	<b>(150,467)</b>
a.	Estimated current year tax -/-	511,792	394,676
b.	Deferred tax income/expenses	(118,541)	(150,467)
<b>D. CURRENT YEAR NET PROFIT/LOSS</b>		<b>2,200,099</b>	<b>1,878,797</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
<b>1. Items that will not be reclassified to profit or loss</b>			
a.	Gain/loss from revaluation of properties	-	-
b.	Gain/loss from measurement on defined benefit plan	-	-
c.	Others	-	-
<b>2. Items that will be reclassified to profit or loss</b>		<b>(372,007)</b>	<b>(3,396)</b>
a.	Gain/loss from exchange difference on translation of foreign currency financial statement	-	-
b.	Unrealized gain/loss on securities measured at fair value through other comprehensive income	(372,007)	(3,396)
c.	Others	-	-
<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>(372,007)</b>	<b>(3,396)</b>
<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>1,828,092</b>	<b>1,875,401</b>
<b>Current Year Net Profit/Loss Attributable to:</b>			
a.	Owner	2,200,099	1,878,797
b.	Non controlling interest	-	-
<b>TOTAL CURRENT YEAR NET PROFIT/LOSS</b>		<b>2,200,099</b>	<b>1,878,797</b>
<b>Total Comprehensive Profit/Loss For The Year</b>		<b>1,828,092</b>	<b>1,875,401</b>
<b>Attributable To:</b>			
a.	Owner	1,828,092	1,875,401
b.	Non controlling interest	-	-
<b>Total Comprehensive Profit/Loss For The Year</b>		<b>1,828,092</b>	<b>1,875,401</b>
<b>DIVIDEND</b>		<b>47.69</b>	<b>40.73</b>
<b>EARNINGS PER SHARE (Including Cash)</b>		<b>47.69</b>	<b>40.73</b>

### STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 March 2026 and 31 December 2025

No.	DESCRIPTION	INDIVIDUAL	
		31 March 2026 (Reviewed)	31 December 2025 (Audited)
<b>I COMMITMENT RECEIVABLES</b>			
<b>1. Unused financing facilities</b>		<b>272,122</b>	<b>1,927,333</b>
2. Foreign currency positions to be received from spot and forward transactions		272,122	1,927,333
3. Others		-	-
<b>II COMMITMENT PAYABLES</b>		<b>15,426,394</b>	<b>13,297,324</b>
1. Unused financing facilities		3,711,528	4,168,199
a.	Committed	3,711,528	4,168,199
b.	Uncommitted	-	-
2.	Outstanding irrevocable L/C	839,616	1,081,778
3.	Foreign currency positions to be submitted for spot and forward transactions	1,198,009	2,047,442
4.	Others	9,677,241	6,979,205
<b>III CONTINGENT RECEIVABLES</b>			
1. Guarantees received		843,536	806,675
2. Income from non performing financing		549,182	517,187
a.	Mudharabah	391,139	379,793
b.	Islamic	-	-
c.	Joint	5,811	5,935
d.	Profit Sharing	143,792	126,744
e.	Others	8,450	4,715
3.	Others	35,613	35,611
<b>IV CONTINGENT LIABILITIES</b>			
1. Guarantees issued		<b>2,182,878</b>	<b>2,480,440</b>
2. Others		-	-

### STATEMENT OF FINANCIAL RATIOS

As of 31 March 2026 and 2025

No.	RATIOS	31 March 2026 (Reviewed)		31 March 2025 (Audited)	
		2026	2025	2025	2024
<b>Performance Ratios</b>					
1.	Capital Adequacy Ratio (CAR)	20.95	21.39	-	-
2.	Non performing assets and non earning assets to total earning assets and non earning assets	1.47	1.18	-	-
3.	Non performing assets to total earning assets	1.48	1.44	-	-
4.	Allowance for impairment on financial assets to earning assets	3.78	2.82	-	-
5.	Gross Non Performing Financing (GNPF Gross)	1.80	1.88	-	-
6.	Net Non Performing Financing (NNPF Net)	0.38	0.51	-	-
7.	Return on Assets (ROA)	2.54	2.43	-	-
8.	Return on Equity (ROE)	19.36	17.58	-	-
9.	Net Interest (NI)	5.59	5.31	-	-
10.	Net Operating Margin (NOM)	2.97	2.78	-	-
11.	Operating Expenses to Operating Income (BOPO)	68.22	70.57	-	-
12.	Cost to Income Ratio (CIR)	50.46	48.57	-	-
13.	Profit sharing financing to total financing	46.15	49.87	-	-
14.	Financing to Deposit Ratio (FDR)	87.14	82.96	-	-
<b>Compliance</b>					
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. Non related parties	0.00	0.00	-	-
	ii. Related parties	0.00	0.00	-	-
2. Statutory reserve requirement					
	a. GWM Rqubah	99.48	99.48	-	-
	i. Daily <sup>1)</sup>	12.01	2.82	-	-
	ii. Average <sup>2)</sup>	7.49	3.58	-	-
	iii. GWM Foreign currencies (daily) <sup>3)</sup>	5.27	6.82	-	-
	3. Overall Risk Open Position (NOP) <sup>4)</sup>	1.20	1.57	-	-

### STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

For The Periods Ended 31 March 2026 and 31 December 2025

No.	DESCRIPTION	INDIVIDUAL	
		31 March 2026 (Reviewed)	31 December 2025 (Audited)
<b>A Sources and distribution of zakat funds</b>			
<b>1. Sources of zakat funds<sup>1)</sup></b>			
a.	Internal Bank	322,868	482,354
b.	External Bank	42,155	87,473
<b>Total receipt</b>		<b>365,023</b>	<b>569,827</b>
<b>2. Distribution of zakat funds distributed to other institutions</b>			
a.	Lembaga amil zakat	23,255	35,972
b.	Badan amil zakat	266,028	280,164
<b>Total distribution</b>		<b>289,283</b>	<b>316,136</b>
<b>B Sources and distribution of waqf funds</b>			
<b>1. Sources of waqf funds:</b>			
a.	Internal Bank	2,308	4,852
b.	External Bank	2,308	4,852
<b>Total receipt</b>		<b>2,308</b>	<b>4,852</b>
<b>2. Distribution of waqf funds distributed to other institutions</b>			
a.	Badan Wakaf Indonesia	40	158
b.	BSI Masjidah	1,204	2,429
c.	Dompot Dhufaa	421	1,382
d.	Other Institutions	618	780
e.	Others (each below 3%)	25	103
<b>Total distribution</b>		<b>2,308</b>	<b>4,852</b>

### STATEMENT OF CASH FLOWS

For The Three-Months Period Ended 31 March 2026 and 2025

No.	DESCRIPTION	INDIVIDUAL	
		31 March 2026 (Reviewed)	31 March 2025 (Reviewed)
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
1. Proceed of margin, profit sharing, joint and other main operating		6,499,525	6,067,540
2. Payment of profit sharing for temporary syariah funds		(2,052,931)	(2,308,546)
3. Receipts from recovery of written-off financing and receivable		312,566	379,811