



FINANCIAL STATEMENTS PT Bank Syariah Indonesia Tbk

22,236,535 19,295,656 12,149,760 10,726,638 10,941,638 9,876,265

7,455,361 5,766,993 118,732 109,589 7,336,629 5,657,404

15,339,121 13,456,517

636.827 509.756

1,762,340 1,538,447 1,015,317

1,890,004 1,699,711 13,086

(182,138) (178,513)

1,502,590 1,331,088 (114,362) (155,804)

116,525 112,775

270,556

4,072

4,072 280,653 270,556

280,653

5,853,651

284,725 499,856

5,568,926 5,107,236

5,568,926 5,107,236

5,853,651 5,607,092

(110,228)

(527,019)

287,883 (680,314)

109,637

2,764,616

(136,065)

4,567,427

81,863,866 (68,218,354)

6,101,935 (2,025,334) 2,434,797

3,007,762

20,191,836 7,355,671

(390,490) (461,616) 1,695,771 11,767,887

3,308,260

(9,899,307) (11,062,319) 5,106 20,340 (2,013,047) (1,495,279) (298,212) (252,950) (96,905) (86,394)

6,325,945 4,311,160

(601,198)

(146,517)

(4,009,382)

(34,551)

3,027,289 18,267,307

(3,066,426) (3,727,713)

124,457

66,163

10,872

987,316

46,433 3,579,064 549,897

1,193,459

59,919

107,103

28,189

(17,094)

778,530 5 103 198 3 948 041

iv. Ujrah

v. Others
b. Income from financing
i. Mudharabah
ii. Musyarakah
iii. Others
c. Income from ijarah

2. Profit Sharing for Investors -/-

 Gain/loss from decrease/increase in fair value of financial liabilities 3. Gain/loss from sale of financial assets

5. Gain/loss from investment under equity method 6. Gain/loss from foreign exchange translation

Items that will not be reclassified to profit or loss

of foreign currency financial statement

through other comprehensive income c. Others

a. Gain/loss from revaluation of properties
 b. Gain/loss from remeasurement on defined benefit plan

TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR

Proceed of margin, profit sharing, *ijarah* and other main operating 20,155,762 18,709,828
Payment of profit sharing for temporary *syirlah* funds (6,877,741) (5,851,076)
Receipts from recovery of financing and receivable written off 1,524,859 1,405,932

Current Year Net Profit/Loss Attributable to:

TOTAL CURRENT YEAR NET PROFIT/LOSS

STATEMENT OF CASH FLOWS

Total Comprehensive Profit/Loss For The Year

Receipt of other operating income

Payment operating expenses

Receipt from non-operating income - net

Payment of corporate income tax

Assets acquired for ijarah

Obligations due immediately Wadiah deposits

Sale/disposal of investment in marketable securities
Acquisition of marketable securities

Proceeds from sale of fixed assets

Net cash provided by investing activities

Payments of mudharabah term financing

Receipts from mudharabah term financing Proceeds from issuance of new shares Payments of securities issued Payments of securities issued

CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR

Current accounts and placements with other banks

Acceptance liabilities

Taxes payable

11. Wadiah bonus -/12. Impairment for fir

13. Losses related to operational risk -/-Impairment for non financial assets -/-

STATEMENT OF FINANCIAL POSITION	
As of 30 September 2025 and 2024	

		INDIVIDUAL		
	ASSETS			
1.	Cash	6,006,487	8,080,689	
2.	Placements with Bank Indonesia	29,513,310	49,966,279	
3.	Placements with other banks	3,341,909	1,480,874	
4.	Spot and forward receivables	283	-	
5.	Investments in marketable securities	65,476,798	64,651,805	
6.	Securities purchased under resale agreements (reverse repo)	-	-	
7.	Acceptance receivables	215,638	185,145	
8.	Receivables	162,014,558	157,614,389	
	a. Murabahah receivables	146,098,157	143,652,233	
	b. Istishna receivables	-	11	
	c. Multiservices ijarah receivables	162,740	172,419	
	d. Funds of qardh	15,742,091	13,773,784	
	e. Ijarah receivables	11,570	15,942	
9.	Profit sharing financing	134,530,531	117,124,297	
	a. Mudharabah	1,664,190	2,937,079	
	b. Musyarakah	132,866,341	114,187,218	
	c. Others	-		
10.	Asset acquired for Ijarah	3,723,453	3,122,255	
11.	Investment in share	-		
12.	Others financial assets	1,862,254	1,858,860	
13.	Allowance for Impairment on financial assets -/-	10,628,015	10,343,630	
14.	Salam	-		
15.	Istishna assets in progress			
	Istishna term -/-	-		
16.	Inventory	156,493	6,001	
17.	Intangible assets	1,349,723	880,961	
18.	Fixed assets and equipments	9,656,522	5,921,196	
19.	Non earning assets	5,531	9,403	
	a. Abandoned property	5,531	9,403	
	b. Foreclosed collaterals			
	c. Suspense accounts			
	d. Interoffice assets		-	
20.	Other assets	9,342,763	8,054,908	
	TOTAL ASSETS	416,568,238	408,613,432	

	TOTAL ASSETS	416,568,238	408,613,432
	LIABILITIES AND EQUITIES		
	LIABILITIES		
1.	Wadiah deposits	77,077,228	74,427,146
	a. Demand deposits	20,180,770	19,147,079
	b. Savings deposits	56,896,458	55,280,067
2.	Non profit sharing investments	271,304,089	253,027,020
	a. Demand deposits	40,458,696	37,188,519
	b. Savings deposits	89,461,974	85,254,149
	c. Time deposits	141,383,419	130,584,352
3.	Electronic money	18	18
4.	Liabilities to Bank Indonesia	-	18,417,864
5.	Liabilities to other banks	810,509	863,831
6.	Spot and forward payables	209	-
7.	Marketable securities issued	6,525,463	7,186,047
8.	Acceptance liabilities	215,638	185,145
9.	Fund borrowings	260,910	1,000,000
10.	Guarantee deposit	16,560	18,141
11.	Interoffice liabilities	-	-
12.	Others liabilities	10,513,273	8,446,648
13.	Profit sharing investments fund	-	-
14.	Minority interest	-	-
	TOTAL LIABILITIES	366,723,897	363,571,860

2.	rulia bollowings	200,510	1,000,000
10.	Guarantee deposit	16,560	18,141
11.	Interoffice liabilities	-	-
12.	Others liabilities	10,513,273	8,446,648
13.	Profit sharing investments fund		-
14.	Minority interest	-	
	TOTAL LIABILITIES	366,723,897	363,571,860
	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	1,128,996	844,270
	a. Gain	1,128,996	901,084
	b. Loss -/-	-	56,814
18.	Reserves	4,778,639	3,377,462
	a. General reserves	4,778,639	3,377,462
	b. Appropriated reserves		-
19.	Profit/Loss	24,801,176	21,684,310
	a. Previous years	20,283,133	15,533,983
	b. Current year	5,568,926	7,005,888
	c. Dividend paid -/-	1,050,883	855,561
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	49,844,341	45,041,572
	TOTAL EQUITY TOTAL LIABILITIES AND EQUITIES	49,844,341 416,568,238	45,041,572 408,613,432

STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

Α	Sources and distribution of zakat funds		
1.	Sources of zakat funds: ")		
	a. Internal Bank	416,315	421,791
	b. External Bank	69,672	82,239
	Total receipt	485,987	504,030
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	28,974	31,952
	b. Badan amil zakat	269,238	236,396
	Total distribution	298,212	268,348
В	Sources and distribution of waqf funds		
1.	Sources of waqf funds:		
	a. Internal Bank	-	
	b. External Bank	3,155	2,195
	Total receipt	3,155	2,195
2.	Distribution of waqf funds distributed to other institutions		
	a. Badan Wakaf Indonesia	131	451
	b. BSI Maslahat	1,604	884
	c. Dompet Dhuafa	752	444
	d. Other institutions	611	337
	e. Others (each below 3%)	57	79
	Total distribution	3,155	2,195

STATEMENT OF SOURCES AND DISTRIBUTION OF QARDHUL HASAN FUNDS

or (he	Periods Ended 30 September and 31 December 2024	(In I	Millions of Rup
1.	Beginning balance of <i>qardhul hasan</i> funds	4,876	9,907
2.	Sources of qardhul hasan funds		
	a. Infaq and shadaqah	72,144	84,691
	b. Qardhul hasan refund	-	
	c. Penalty	17,356	21,972
	d. Non-halal income	7,647	1,240
	e. Others	7,796	4,094
	Total receipt	104,943	
3.	Uses of qardhul hasan funds		
	a. Productive distribution	-	
	b. Donation	96,905	117,028
	c. Others	-	
4.	(Decrease)/increase qardhul hasan funds	8,038	(5,031
	Ending balance of gardhul hasan funds	12,914	4.87€

STATEMENT OF SPOT AND FORWARD TRANSACTIONS

of 3	0 September 2025				(In Millions	of Rupiah	
				INDIVIDUAL			
					Derivative Receivables & Payables		
			Non Hedging		Receivables		
A.	Exchange Rate Related	763,259	295,108	382,023	283	209	
1.	Spot	381,236	295,108	-	283		
2.	Forward	382,023	-	382,023	-	209	
3.	Others	-	-	-	-		
B.	Others	-	-	-	-		
	TOTAL	763,259	295,108	382,023	283	209	

TATEMENT OF PROFIT CHARING DISTRIBUTION

	Average Balance	Income to be Distributed		Fund Owners Portion Ratio (%) Total of Profit Sharing	
	Α				
Liabilities to other banks	265,955	1,993	20.17	402	1.81
2. Mudharabah demand deposits	34,475,784	258,290	37.16	95,973	3.34
3. Mudharabah savings deposits	81,359,723	609,542	6.26	38,164	0.56
4. Mudharabah time deposits	133,584,381	1,000,806		268,834	
a. 1 Month	74,300,969	556,658	26.13	145,469	2.35
b. 3 Month	38,316,273	287,063	27.93	80,181	2.51
c. 6 Month	14,562,560	109,102	28.31	30,892	2.55
d. 12 Month	6,404,579	47,983	25.62	12,292	2.30
Marketable securities issued	6,500,000	50,224	71.58	35,951	6.64
6. Fund borrowings	260,910	1,955	51.92	1,015	4.67
Total	256,446,753	1,922,810		440,339	
Type of Fund Distribution	Average Balance A	Retained earnings B			
1. Placements with other banks	213,550	-			
Investments in marketable securities	44,490,513	190,094			
 Murabahah receivables 	135,635,876	1,134,537			
4. Istishna receivables	-				
Multiservices ijarah receivables	161,238	1,391			
6. Funds of gardh	-	-			
7. Mudharabah financing	882,504	5,078			
8. Musyarakah financing	125,816,354	828,490			
9. Ijarah receivables	3,560,416	23,781			
10. Other financing	-				
Total	310,760,451	2.183.371			

BEST PERFORMANCE BANK
(KATEGORI SYARIAH)

Bisnis Indonesia

ZAKAT MANAGEMENT

Awards

Types of Funds			Total of Profit Sharing	Rate of Return Indication (%)
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				
Marketable securities issued				
6. Fund borrowings			- 1	
Total				
Type of Fund Distribution	Balance Average A	Retained earnings B		
Placements with other banks				
Investments in marketable securities		-		
 Murabahah receivables 				
4. Istishna receivables				
Multiservices ijarah receivables				
6. Funds of qardh				
7. Mudharabah financing				
8. Musyarakah financing				
9. Ijarah receivables				
10. Other financing				

CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR 61,927,842 39,221,419

	7. Mudharabah financing	
	8. Musyarakah financing	
	9. Ijarah receivables	
	10. Other financing	
	Total	
LION BANK, ECOS INTEGRATED Liputan 6 Av		Grand Spanish
ASIA'S BEST	ISLAMIC 🔌	1-Relat



STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME STATEMENT OF COMMITMENTS AND CONTINGENCIES

	COMMITMENT RECEIVABLES	261,277	464,508		
	1. Unused financing facilities	-	-		
	Foreign currency positions to be received from spot and forward transactions	261,277	464,508		
	3. Others	-			
	COMMITMENT PAYABLES	8,238,038	3,982,435		
	Unused financing facilities	1,494,502	743,096		
	a. Committed	-	-		
	b. Uncommitted	1,494,502	743,096		
	2. Outstanding irrevocable L/C	1,294,591	364,587		
	 Foreign currency positions to be submitted for spot and forward transactions 	685,705	489,752		
	4. Others	4,763,240	2,385,000		
ı	CONTINGENT RECEIVABLES	762,006	706,054		
	1. Guarantees received	253,725	245,046		
	2. Income from non performing financing	472,670	425,397		
	a. Murabahah b. Istishna	344,231	330,891		
	c. ljarah	5.811	10,437		
	d. Profit Sharing	118,214	80,267		
	e. Others	4,414	3,802		
	3. Others	35,611	35,611		
v	CONTINGENT LIABILITIES	2,019,508	2,040,725		
	1. Guarantees issued	2,019,508	2,040,725		
	2. Others	-			

STATEMENT OF FINANCIAL RATIOS

	Performance Ratios		
1.	Capital Adequacy Ratio (CAR)	21.59	21.38
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.45	1.25
3.	Non performing earning assets to total earning assets	1.46	1.52
4.	Allowance for impairment on financial assets to earning assets	2.81	2.98
5.	Gross Non Performing Financing (NPF Gross)	1.84	1.97
6.	Net Non Performing Financing (NPF Net)	0.55	0.56
7.	Return on Assets (ROA)	2.39	2.47
8.	Return On Equity (ROE)	16.85	17.59
9.	Net Interest (NI)	5.64	5.55
10.	Net Operating Margin (NOM)	2.72	2.81
11.	Operating Expenses to Operating Income (BOPO)	71.47	69.83
12.	Cost to Income Ratio (CIR)	51.08	48.99
13.	Profit sharing financing to total financing	44.67	41.00
14.	Financing to Deposit Ratio (FDR)	86.29	88.59
	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 "	5.80	4.12
	ii. Average "1	5.79	3.57
	b. GWM foreign currencies (daily) 1	10.29	6.94
3.	Overall Net Open Position (NOP)	0.86	2.05

	*) GWM Ratio Per position on 30 September 2025 and 2024
CALCULATION OF CAPITAL ADEQUACY RATIO	**) The minimum average Ruplah GWM ratio that must be maintained in the period September 2025 and 2024 is 2.50% and 3.50%
As of 30 September 2025 dan 2024	(in Millions of Rup)

AS OI	30 September 2023 dan 2024					(in Millions of Ruplan)
No.	COMPONE	NTS OF CAPITAL				
1	Core Capital (Tier 1) 1. Common Equity Tier 1. (CET.1) 1. Paid-in capital (net of treasury stock) 1.2 Reserve additional capital 1.2.1 Additional factor 1.2.1.1 Other comprehensive incon	ne			46,205,386 46,205,386 22,923,383 26,498,619 33,809,210 777,280	40,836,410 40,836,410 22,923,383 20,142,409 27,453,000 837,765
	1.2.1.1.1 Excess adjustment 1.2.1.1.2 Potential gain due 1.2.1.1.3 Surplus of fixed ass 1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio 1.2.1.2.1 Agio 1.2.1.2.2 General reserves 1.2.1.2.3 Previous years prof 1.2.1.2.4 Current Vera profit 1.2.1.2.	due to financial statement translato increases of fair value of financiets revaluation it, after tax after tax	tion al assets classified as fair va	lue through other comprehensive income	223,840 553,440 33,031,930 3,381,491 4,778,639 19,232,250 5,568,926	276,710 561,055 26,615,235 3,381,491 3,377,462 14,678,422 5,107,236
	1.2.2 Deduction factor (-/-) 1.2.2.1 Other comprehensive exper	n d for stock-based compensation passes on due to financial statement trans	slation		70,624 7,310,591	70,624 7,310,591
	1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disaglo 1.2.2.2.2 Previous years loss 1.2.2.3.2 Current year loss af 1.2.2.2.4 Negative difference 1.2.2.5. Negative difference 1.2.2.5.6 Regulatory provision	after tax that can be counted ter tax ss between regulatory provision a ss on adjustment of fair value on fi	nd allowance for impairme	ir value through other comprehensive income nt losses of earning asset ading Book	7,310,591 7,310,591 - - - - -	7,310,591 7,310,591 - - -
	1.3 Minority interest that can be counted 1.4 Deduction factors of CET 1 (-/) 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Other intangible assets 1.4.4 Investments in share calculated as 1.4.5 Shortfall on the capital of insurance	deduction subsidiaries			3,216,616 1,866,893 1,349,723	2,229,382 1,478,082 751,300
	1.4.6 Securitisation exposure 1.4.7 Other deduction factor of CET 1 1.4.7.1 Investment on AT1 and/or T. 2. Additional Tier 1 (AT1) 2.1 Instruments which comply with AT1 regu 2.2 Agio/Disagio 2.3 Deduction factor of AT1 (-/-)	lations			:	
11	Supplemental Capital (Tier 2) in Supplemental Capital (Tier 2) in Capital instrument in the form of stock or oth 2. Aqio/Disaqio 3. General provision on earning assets (max. 1.2. 4. Appropriated reserves 5. Deduction supplemental capital (-/-)	ers which comply with tier 2 requi			2,441,112 130,000 2,311,112	2,223,605 170,000 2,053,605
	5.1 Sinking fund 5.2 Investment on Tier 2 instrument to other	bank			:	- :
		Total C	apital		48,646,498	43,060,015
		INDIVID			INDIVI	
		30 September 2025	30 September 2024		30 September 2025	30 September 2024
)	VEIGHTED ASSETS REIDT RISK - WEIGHTED ASSETS AARKET RISK - WEIGHTED ASSETS PERATIONAL RISK - WEIGHTED ASSETS OTAL RISK WEIGHTED ASSETS	184,518,067 1,992,764 38,772,256 225,283,087	163,912,834 1,891,510 35,598,536 201,402,880	CAPITAL ADEQUACY RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR Ratio (%)	20.51 20.51 1.08 21.59	20.28 20.28 1.10 21.38
CAR B	ASED ON RISK PROFILE (%) AL ALLOCATION FOR CAR BASED ON RISK PROFILE	9.99	9.99	CET 1 FOR BUFFER (%) PERCENTAGE OF BUFFER MANDATORY FULFILLED BY BANK	11.60 3.50	11.39 3.50

			Special Mention	Sub Standard					Special Mention	Sub Standard			
	RELATED PARTIES												
1	Placements with other banks	169,639			-		169,639	128,582					128,582
-	a. Rupiah	58,210					58,210	80,184	-		-		80,184
	b. Foreign currencies	111,429					111,429	48,398					48,391
2	Spot and forward receivables						-	-	-		-		
	a. Rupiah b. Foreign currencies				- :		- :		-	-			
3	Securities	171.561					171,561	156,551	-		- :		156,55
,	a. Rupiah	171,561					171,561	156,551					156,55
	b. Foreign currencies							-			-		
4	Acceptance receivables	29,718	- :		- :		29,718	57,912 53,129	-	-	- :		57,91 53,12
5	Receivables and ijarah	63,877 667		- :	- :		63,877 667	269		-	- :		26
	Micro, small and medium enterprises (UMKM) i. Rupiah	667			- 1		667	269		-		-	26
	ii. Foreign currencies	-											
	b. Non micro, small and medium enterprise (non UMKM)	63,210					63,210	52,860					52,860
	i. Rupiah	63,210					63,210	52,860					52,860
	ii. Foreign currencies							-		-	-		
	c. Restructured loans						-				-		
	i. Rupiah ii. Foreign currencies	- :			- :		- :			-	-	-	
6	Profit sharing financing	1,613,062					1,613,062	1,088,291					1,088,29
	a. Micro, small and medium enterprises (UMKM)	-											
	i. Rupiah												
	ii. Foreign currencies							1 000 201	-		-	-	1,088,29
	b. Non micro, small and medium enterprises (non UMKM)	1,613,062 1,613,062					1,613,062	1,088,291 1,088,291			-		1,088,29
	i. Rupiah ii. Foreign currencies	1,613,062		-	- :	-	1,613,062	1,000,291		-	-	-	1,000,29
	c. Restructured loans		-										
	i, Rupiah												
	ii. Foreign currencies												
7	Investment in share							-	-		-		84,67
8	Commitments and contingencies	15,185	- :				15,185	84,671 84,671		-			84,67
	a. Rupiah b. Foreign currencies	15,185			- :	-	15,185	04,071			- :	-	84,07
					_								
ш	NON-RELATED PARTIES	359,036,134	5,992,574	1,402,593	910,566	3,212,360		318,309,041	5,579,973	1,448,159	761,699	3,036,153	329,135,02
1	Placements with other banks	3,172,270					3,172,270	1,896,268	-		-		1,896,261 109,391
	a. Rupiah b. Foreign currencies	24,303 3,147,967		-	- :		24,303 3,147,967	109,398 1,786,870		-	-		1,786,870
2	Spot and forward receivables	283	-				283	1,700,070					1,700,07
	a, Rupiah												
	b. Foreign currencies	283					283						
3	Securities	65,305,237	-		-		65,305,237	59,551,093 56,111,508		-			59,551,09: 56,111,50
	a. Rupiah b. Foreign currencies	58.225.817 7,079,420		- :	- :	-	58,225,817 7,079,420	3,439,585			- :		3,439,58
4	Acceptance receivables	185,920					185,920	85,433					85,43
5	Receivables and ijarah	158,962,931	2,922,777	987,008	747,861	2,053,557	165,674,134	150,491,622	2,654,048	982,899	658,234	1,998,882	156,785,68
	a. Micro, small and medium enterprises (UMKM)	34,382,159	784,265	352,368	253,569	456,504	36,228,865	33,931,856	657,515	343,076	174,635	404,797	35,511,87
	i. Rupiah	34,366,380	784,265	352,368	253,569	456,504	36,213,086	33,807,285	657,515	343,076	174,635	404,797	35,387,30
	ii. Foreign currencies	15,779	2,138,512	-			15,779	124,571 116,559,766	1 004 533	£20,022		1 504 005	124,57
	b. Non micro, small and medium enterprise (non UMKM)	124,580,772 121,405,165	2,138,512	634,640 634,640	494,292 494,292	1,597,053 1,597,053	129,445,269 126,269,662	114,010,115	1,996,533 1,996,533	639,823 639,823	483,599 483,599	1,594,085 1,594,085	118,724,15
	i. Rupiah ii. Foreign currencies	3,175,607	2,130,312	034,040	494,292	1,597,055	3,175,607	2,549,651	1,990,333	039,023	403,399	1,594,085	2,549,65
	c. Restructured loans	2,407,551	501,509	222,692	119,838	1,078,787	4,330,377	3,063,384	478,544	344,961	217,109	1,277,038	5,381,03
	i. Rupiah	2,407,551	501,509	222,692	119,838	1,078,787	4,330,377	3,063,384	478,544	344,961	217,109	1,277,038	5,381,03
	ii. Foreign currencies						122017.460	101000 500	2 025 025	445.040	102.465		100 534 51
6	Profit sharing financing	128,110,579 15.082,614	3,069,797 253,959	415,585 71,893	162,705 72,165	1,158,803 356,040	132,917,469 15,836,671	104,002,590 12,952,954	2,925,925 156,268	465,260 129,078	103,465 56,311	1,037,271 302,628	108,534,51
	A. Micro, small and medium enterprises (UMKM) Rupiah	15,082,614	253,959	71,893	72,165	356,040	15,794,376	12,932,934	156,268	129,078	56,311	302,628	13,597,23
	ii. Foreign currencies	42.295			72,103			16,271					16,27
	b. Non micro, small and medium enterprise (non UMKM)	113,027,965	2,815,838	343,692	90,540	802,763	42,295 117,080,798	91,049,636	2,769,657	336,182	47,154	734,643	94,937,27
	i. Rupiah	109,561,899	2,719,599	181,614	90,540	802,763	113,356,415	88,674,017	2,641,356	178,826	47,154	734,643	92,275,99
	ii. Foreign currencies	3,466,066	96,239	162,078			3,724,383	2,375,619	128,301	157,356	64.400	252.012	2,661,27
	c. Restructured loans	6,519,542	2,568,559 2,472,320	269,543 107,465	40,963	717,127	10,115,734 9,066,263	7,077,670	2,622,374 2,494,073	351,006 193,650	64,489 64,489	757,965 757,965	10,873,50 9,865,10
	i. Rupiah ii. Foreign currencies	5,728,388 791,154	96,239	107,465	40,963	717,127	1,049,471	6,354,932 722,738	128,301	157,356	04,469	/5/,965	1,008,39
7	Investment in share	771,134	JUJE J 9	102,070			1,0-12,171	, 22,, 30	-				.,,,
	Commitments and contingencies	3,298,914					3,298,914	2,282,035					2,282,03
8													1,358,014

STATEMENT OF ALLOWANCE OF IMPAIRMENT OF LOSSES

DESCRIPTION									
1 Placements with other banks		24,225	24,225			20,248	20,248		
2 Spot and forward receivables									
3 Securities		39,354	39,354			36,053	36,053		
4 Acceptance receivables		4,869	4,869			1,433	1,433		
5 Murabahah receivables	652,020	3,712,481	1,278,794	2,116,575	705,861	3,847,439	1,286,159	1,998,53	
6 Istishna receivables									
7 Multi-services ijarah receivables		2,808	1,572	1,006		2,919	1,783	1,1	
B Funds of aardh		771,906	73,164	265,460		804,659	63,356	268,9	
9 liarah receivables		10,986		10,986		13,979		13,97	
0 Mudharabah financing		42,424	6,068	36,356		87,661	25,896	61,76	
1 Musyarakah financing		4.837,239	1,164,314	1,291,953	507,890	4.258,186	970,660	1,174,17	
2 Other financing	486,788								
3 Investments in shares	-								
4 Commitments and contingencies		23,714	23,714			23.645	23.645		

MANAGEMENT OF THE BAI Board of Directors:	וייטכ אווארווכ טאוא אר	SHAREHOLDER			
President Director vice President Director vice President Director vice President Director vice Strategy Director of Sales & Distribution Director of Wholesale Transaction Banking Director of Wholesale Transaction Banking Director of Gompliance & Human Capital Director of Compliance & Human Capital Director of Featil Banking Director of Information Technology Director of Information Technology Director of Information Technology Director of Information Technology	: Anggoro Eko Cahyo : Bob Tyasika Ananta : Ade Cahyo Nugroho : Anton Sukarna : Zaidan Novari : Grandhis Helmi Harumansyah : Arief Adhi Sanjaya " : Kemas Erwan Husainy " : Muharto Hadi Suprapto "	President Commissioner Independent Commissioner Commissioner Commissioner Commissioner Independent Commissioner Independent Commissioner Independent Commissioner Independent Commissioner	: Muhadjir Effendy : Felicitas Tallulembang : Meidy Ferdiansyah "1 : Mochamad Agus Rofiudin "1 : Kamaruddin Amin "1 : Nizar Ahmad Saputra "1 : Muhammad Syafil Antonio "1 : Addin Jauharudin "1	Controlling Shareholder: Ultimate shareholder As below: a. Republic of indonesia b. PT Bank Mandiri (Persero) Tbk c. PT Bank Negara Indonesia (Persero) Tbk d. PT Bank Rakyat Indonesia (Persero) Tbk	
Sharia Supervisory Board:				Non Ultimate Shareholder through C	apital Market (≥ 5%): Nil
Chairman : Prof. Dr. K.H. Hasanudin, M.Ag Member : Dr. K.H. Mohamad Hidayat, MB. Member : Prof. Dr. Jaih Mubarok, SE, M.H, Member : Dr. KH. Abdul Ghofur Maimoen	M.Ag			Non Ultimate Shareholder through n	on Capital Market (≥ 5%): Nil

The above financial information is prepared based on the unaudited Interim Financial Statements of PT Bank Syariah Indonesia Tbk as of and for the periods ended September 30, 2025 and 2024. The report was prepared by the Bank's Management in accordance with Indonesian Financial Accounting Standards. Comparative financial information as of December 31, 2024 is based on the audited financial statements as of December 31, 2024, which have been audited by the Public Accounting Firm (ARP) Rinits, Jumadi, Rianto & Rekent a member firm of the PwC Global network), with Lucy Luciana Suhenda, S.E., Ak., CPA as the person in charge with an unmodified audit opinion in her report dated February 4, 2025, which is not included in this publication.

The published financial statements are disclosed based on (i) Financial Services Authority Regulation number 37/POJK.03/2019 dated 19 December 2019 concerning "Transparency and Publication of Bank Reports" (ii) Financial Services Authority Circular Letter Number 10/SEOJK.03/2020 dated 1 Juli 2020 concerning "Transparency and Publication of Sharia Commercial Bank and Sharia Business Unit reports" (iii) Financial Information and Statement of Cash Flows which included in the Published Financial Information and Statement of Cash Flows, Which Included in the Published Financial Statements have been predid in accordance with Bapeapam and LK Regulation No. VIII.G.7. Attachment to Decision of Chairman of Bapeapam and LK No.Kep-347/BIJ.2012 dated 25 June 2012, (iv) Financial Stervices Authority Regulation number 14/POJK.04/2022 dated 18 August 2022 concerning "The Submission of Periodic Financial Statements forissues or Public Companies".

The exchange rate of 1 US Dollar as at 30 September 2025, 31 December 2024 and 30 September 2024 were Rp16,665.00, Rp16,095.00 and Rp15.140,00, respectively



