

FINANCIAL STATEMENTS

PT Bank Syariah Indonesia Tbk

STATEMENT OF FINANCIAL POSITION

As of 30 September 2025 and 2024

(in Millions of Rupiah)

No.	DESCRIPTION	30 September 2025	30 September 2024 (Audited)
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.	Mudharabah receivables	146,098,157	143,652,233
i.	Ishtihna receivables	-	11
c.	Multi-services (jarah) receivables	162,740	172,419
d.	Funds of qardh	15,742,091	13,773,784
e.	Qardh receivables	11,570	15,942
9.	Profit sharing financing	134,530,531	117,124,297
a.	Mudharabah	1,664,190	2,937,079
b.	Muqorabah	132,866,341	114,187,218
c.	Others	-	-
10.	Asset acquired for jarah	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.	Ishtihna assets in progress	-	-
i.	Ishtihna 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.	Interface assets	-	-
20.	Other assets	9,342,763	8,054,908
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	810,590	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.	Bank 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
EQUITIES			
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.	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		49,844,341	45,041,572
TOTAL LIABILITIES AND EQUITIES		416,568,238	408,613,432

STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

For The Periods Ended 30 September 2025 and 31 December 2024

(in Millions of Rupiah)

No.	DESCRIPTION	30 September 2025	31 December 2024 (Audited)
A Sources and distribution of zakat funds			
1.	Sources of zakat funds : ^{*)}		
a.	Internal Bank	416,315	421,791
b.	External Bank	69,672	82,439
Total receipt		485,987	504,230
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
B 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 Masjid	1,604	884
c.	Dampat Dhuafa	752	444
d.	Other institutions	611	337
e.	Others (each below 3%)	57	79
Total distribution		3,155	2,195

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

STATEMENT OF SOURCES AND DISTRIBUTION OF QARDHUL HASAN FUNDS

For The Periods Ended 30 September and 31 December 2024

(in Millions of Rupiah)

No.	URAIAN	30 September 2025	31 December 2024 (Audited)
1.	Beginning balance of <i>qardhul hasan</i> funds	4,876	9,907
2.	Sources of <i>qardhul hasan</i> funds		
	a. <i>Infay</i> and <i>shadaqah</i>	72,144	84,691
	b. <i>Qardhul hasan</i> 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	111,997
3.	Uses of <i>qardhul hasan</i> funds		
	a. Productive distribution	-	-
	b. Donation	96,905	117,028
	c. Others	-	-
	Total distribution	96,905	117,028
4.	(Decrease)/increase <i>qardhul hasan</i> funds	8,038	(5,031)
5.	Ending balance of <i>qardhul hasan</i> funds	12,914	4,876

STATEMENT OF SPOT AND FORWARD TRANSACTIONS

As of 30 September 2025

(In Millions of Rupiah)

No.	TRANSACTION	Nominal	INDIVIDUAL		Derivative Receivables & Payables	
			Non Hedging	Hedging	Receivables	Payables
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

STATEMENT OF PROFIT SHARING DISTRIBUTION

As of 30 September 2025

(In Millions of Rupiah)

Types of Funds		Average Balance		Income to be Distributed		Ratio (%)		Fund Owner Portion Total of Profit Sharing		Rate of Return (Ratio %)	
		A	B	C	D	E	F	G	H	I	J
1.	Liabilities to other banks	265,955	-	993	20,17	402	1,81	-	-	-	-
2.	Mudharabah demand deposits	34,471,784	-	258,290	37,16	93,971	3,38	-	-	-	-
3.	Mudharabah savings deposits	81,359,723	-	601,542	6,26	38,164	0,35	-	-	-	-
4.	Mudharabah time deposits	121,584,381	-	1,000,806	268,834	-	-	-	-	-	-
a.	1. Month	74,309,969	-	556,658	26,13	145,469	2,36	-	-	-	-
b.	3. Month	34,316,273	-	287,380	27,93	80,181	2,51	-	-	-	-
c.	6. Month	14,561,560	-	109,102	28,31	30,892	2,55	-	-	-	-
d.	12 Month	6,404,579	-	47,983	25,62	12,252	2,30	-	-	-	-
5.	Marketable securities issued	6,500,000	-	56,224	71,58	33,951	6,64	-	-	-	-
6.	Bank borrowings	260,910	-	1,953	51,92	1,015	4,67	-	-	-	-
Total		256,446,753	-	1,922,810	-	440,339	-	-	-	-	-
Type of Fund Distribution		Average Balance		Income to be Distributed		Ratio (%)		Fund Owner Portion Total of Profit Sharing		Rate of Return (Ratio %)	
		A	B	C	D	E	F	G	H	I	J
1.	Placements with other banks	213,550	-	-	-	-	-	-	-	-	-
2.	Investments in marketable	44,490,513	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Mudharabah receivables	135,635,876	-	-	-	-	-	-	-	-	-
5.	Ishtihna receivables	-	-	-	-	-	-	-	-	-	-
6.	Multi-services (jarah) receivables	161,238	-	-	-	-	-	-	-	-	-
7.	Funds of qardh	882,504	-	-	-	-	-	-	-	-	-
8.	Muqorabah financing	125,816,354	-	-	-	-	-	-	-	-	-
9.	Jarah receivables	3,566,416	-	-	-	-	-	-	-	-	-
10.	Other financing	-	-	-	-	-	-	-	-	-	-
Total		310,760,451	-	2,183,371	-	-	-	-	-	-	-

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Periods Ended 30 September 2025 and 2024

(in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL	
		30 September 2025	30 September 2024
OPERATING INCOME AND EXPENSES			
A. Income & Expenses from Fund Management as Mudharib			
1.	Income from Fund Management as Mudharib	22,236,535	19,295,656
a.	Income from receivables	12,149,760	10,726,638
i.	Murabahah	10,941,638	9,876,265
ii.	Ishtihna	19	15
iii.	Multi-services (jarah)	14,644	19,039
b.	Others	1,193,459	831,319
b.	Income from financing	7,455,361	5,756,993
i.	Mudharabah	118,732	109,589
ii.	Muqorabah	7,336,629	5,657,040
iii.	Others	-	-
c.	Income from jarah	59,919	124,457
d.	Others	2,571,495	2,677,568
2.	Profit Sharing for Investors -/-	6,897,414	5,839,139
a.	Non profit sharing	6,897,414	5,839,139
b.	Profit sharing	-	-
3.	Net Income from Fund Management as Mudharib	15,339,121	13,456,517
B. Operating Income and Expenses Other than as Mudharib			
1.	Gain/loss from increase/decrease in fair value of financial assets	107,103	66,163
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-	-
3.	Gain/loss from sale of financial assets	636,827	509,756
4.	Gain/loss from spot and forward transactions (realised)	37,648	40,237
5.	Gain/loss from investment under equity method	-	-
6.	Gain/loss from foreign exchange translation	28,189	10,872
7.	Bank income as mudharib in mudharabah muqorabah	-	-
8.	Dividend income	-	-
9.	Commission/provision/fee and administrative	1,762,340	1,538,447
10.	Other income	1,015,317	987,316
11.	Wadiah bonus -/-	465	435
12.	Impairment for financial assets -/-	1,890,004	1,699,711
13.	Losses related to operational risk -/-	10,031	13,086
14.	Impairment for non financial assets -/-	(17,094)	46,433
15.	Salaries and employee benefits -/-	3,793,395	3,579,064
16.	Promotion expenses -/-	778,530	549,897
17.	Other expenses -/-	5,103,198	3,948,041
Net Operating Income/Expenses		(7,971,105)	(6,683,876)
C. Operating Income/Expenses		7,368,016	6,772,641
NON OPERATING INCOME AND EXPENSES			
1.	Gain/loss from sale of fixed assets and equipment	1,255	(14,094)
2.	Other non-operating income/expenses ^{*)}	(183,393)	(164,419)
NON OPERATING INCOME/EXPENSES		(182,138)	(178,513)
CURRENT YEAR PROFIT/LOSS BEFORE TAX		7,185,878	6,594,128
Income taxes			
a.	Estimated current year tax -/-	1,502,590	1,331,088
b.	Deferred tax income/expenses	(114,362)	(155,804)
D. CURRENT YEAR NET PROFIT/LOSS		5,568,926	5,107,236
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss	4,072	229,300
a.	Gain/loss from revaluation of properties	-	116,525
b.	Gain/loss from remeasurement on defined benefit plan	-	112,775
c.	Others	4,072	-
2.	Items that will be reclassified to profit or loss	280,653	270,556
a.	Gain/loss from exchange difference on translation of foreign currency financial statement	-	-
b.	Unrealised (loss)/gain on securities measured at fair value through other comprehensive income	280,653	270,556
c.	Others	-	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX		284,725	499,856
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		5,853,651	5,607,092
Current Year Net Profit/Loss Attributable to:			
Owner		5,568,926	5,107,236
Non controlling interest		-	-
TOTAL CURRENT YEAR NET PROFIT/LOSS		5,568,926	5,107,236
Total Comprehensive Profit/Loss For The Year Attributable To :			
Owner		5,853,651	5,607,092
Non controlling interest		-	-
Total Comprehensive Profit/Loss For The Year		5,853,651	5,607,092
DIVIDEND			
		-	-
EARNINGS PER SHARE (in Rupiah)		120.72	110.72