

FINANCIAL STATEMENTS

PT Bank Syariah Indonesia Tbk

STATEMENT OF FINANCIAL POSITION

As of 30 June 2025 and 31 December 2024

No.	DESCRIPTION	INDIVIDUAL	
		30 June 2025 (Audited)	31 December 2024 (Audited)
ASSETS			
1.	Cash	6,384,538	8,080,689
2.	Placements with Bank Indonesia	27,737,429	49,966,279
3.	Placements with other banks	2,422,462	1,480,874
4.	Spot and forward receivables	-	-
5.	Investments in marketable securities	62,544,125	64,651,805
6.	Securities purchased under resale agreements (reverse repo)	-	-
7.	Acceptance receivables	486,854	185,145
8.	Receivables	161,282,248	157,614,389
a.	Musabahah receivables	145,675,951	143,652,233
b.	Muslim receivables	-	2
c.	Multireligious/jewish receivables	161,222	172,419
d.	Funds of growth	15,433,655	13,773,784
e.	Bank receivables	1,141,8	15,942
9.	Financing	127,910,562	117,124,297
a.	Musabahah	890,151	2,937,079
b.	Musabahah	127,020,411	114,187,218
c.	Others	-	-
10.	Assets acquired for (jeq)	3,453,220	3,122,255
11.	Investment in share	-	-
12.	Other financial assets	2,694,149	1,858,860
13.	Allowance for impairment on financial assets +/-	10,583,856	10,343,630
14.	Salvage receivables	-	-
15.	Intangible assets in progress	-	-
16.	Intangible term +/-	-	-
17.	Inventory	53,685	6,001
18.	Intangible assets	1,123,315	880,961
19.	Fixed assets and equipments	6,247,921	5,921,196
20.	Non-earning assets	5,531	9,403
a.	Abandoned property	5,531	9,403
b.	Foreclosed collateral	-	-
c.	Supervisory accounts	-	-
d.	Intangible assets	-	-
21.	Other assets	8,799,168	8,054,908
TOTAL ASSETS		400,567,351	408,613,432
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Wholesale deposits	76,731,047	74,427,146
a.	Demand deposits	19,956,817	19,147,079
b.	Savings deposits	56,774,230	55,280,067
2.	Non-profit sharing investments	246,174,122	253,027,029
a.	Demand deposits	38,246,020	37,188,519
b.	Savings deposits	84,501,729	85,254,149
c.	Time deposits	124,427,373	130,584,352
3.	Electronic money	18	18
4.	Liabilities to Bank Indonesia	10,641,173	10,487,864
5.	Liabilities to other banks	712,591	863,831
6.	Spot and forward payables	-	-
7.	Marketable securities issued	10,471,024	7,186,047
8.	Acceptance liabilities	486,854	185,145
9.	Fund borrowings	-	1,000,000
10.	Guarantee deposit	16,581	18,141
11.	Intangible liabilities	-	-
12.	Other liabilities	7,510,912	8,446,648
13.	Profit/loss during investments fund	-	-
14.	Minority interest	-	-
TOTAL LIABILITIES		352,744,122	363,571,860
EQUITIES			
1.	Share capital	23,064,630	23,064,630
a.	Unissued share capital	400,000,000	400,000,000
b.	Unpaid in capital +/-	16,935,370	16,935,370
c.	Treasury stock +/-	-	-
2.	Additional paid-in capital	3,929,100	3,929,100
a.	Agio	3,381,491	3,381,491
b.	Dividends +/-	7,310,912	7,310,912
c.	Capital contribution	-	-
d.	Funds for paid-up capital	-	-
e.	Others	-	-
3.	Other comprehensive income	935,382	844,270
a.	Gain	935,382	901,084
b.	Loss +/-	-	56,814
4.	Reserves	4,778,639	3,377,462
a.	General reserves	4,778,639	3,377,462
b.	Appropriated reserves	-	-
5.	Profit/loss	22,973,478	21,684,310
a.	Previous years	20,283,133	15,533,983
b.	Current year	3,741,228	7,050,885
c.	Dividend paid +/-	1,050,983	853,561
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		47,423,029	45,041,572
TOTAL EQUITY		47,423,029	45,041,572
TOTAL LIABILITIES AND EQUITIES		400,567,351	408,613,432

STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

For The Years Ended 30 June 2025 and 31 December 2024

No.	DESCRIPTION	30 June 2025	31 December 2024
		(Audited)	(Audited)
A Sources and distribution of zakat funds			
1.	Sources of zakat funds: ¹		
a.	Internal Bank	355,890	421,791
b.	External Bank	53,552	82,239
c.	Total receipt	409,142	504,030
2.	Distribution of zakat funds distributed to other institutions		
a.	Lembaga amil zakat	23,791	31,952
b.	Badan amil zakat	258,288	236,396
c.	Total distribution	282,079	268,348
B Sources and distribution of waqf funds			
1.	Sources of waqf funds:		
a.	Internal Bank	-	-
b.	External Bank	2,069	2,195
c.	Total receipt	2,069	2,195
2.	Distribution of waqf funds distributed to other institutions		
a.	Badan Wakaf Indonesia	104	451
b.	BSI Mashaf	1,004	884
c.	Dompet Dhuafa	495	444
d.	Other institutions	30	337
e.	Others (each below 3%)	36	79
c.	Total distribution	2,069	2,195

STATEMENT OF SOURCES AND DISTRIBUTION OF QARDHUL HASAN FUNDS

For The Years Ended 30 June 2025 and 31 December 2024

No.	URAIAN	INDIVIDUAL	
		30 June 2025 (Audited)	31 December 2024 (Audited)
1.	Beginning balance of qardhul hasan funds	4,876	9,907
2.	Sources of qardhul hasan funds	-	-
a.	Infq and shadqah	49,361	84,691
b.	Qardhul hasan refund	-	-
c.	Penalty	11,209	21,927
d.	Non-hall Income	2,399	1,240
e.	Others	7,796	4,094
Total receipt		70,765	111,997
3.	Uses of qardhul hasan funds	-	-
a.	Productive distribution	-	-
b.	Donation	66,595	117,028
c.	Others	-	-
Total distribution		66,595	117,028
4.	Increase/(Decrease) qardhul hasan funds	4,170	(5,031)
5.	Ending balance of qardhul hasan funds	9,046	4,876

STATEMENT OF SPOT AND FORWARD TRANSACTIONS

As of 30 June 2025

No.	TRANSACTION	INDIVIDUAL	
		30 June 2025 (Audited)	31 December 2024 (Audited)
1.	Exchange Rate Related	1,536,806	295,108
2.	Spot	295,108	295,108
3.	Forward	1,241,698	-
4.	Others	-	-
TOTAL		1,536,806	295,108

STATEMENT OF PROFIT SHARING DISTRIBUTION

As of 30 June 2025

As of 30 June 2023					
	Net Revenue Sharing				
Types of Funds	Average Investment (RM)	Income Underwritten (RM)	Ratio (%)	Total Funds From Profit Sharing (RM)	Rate of Return (per annum)
1. Liabilities to other banks	251,445	1,839	20.34	374	1.79
2. Musabahah demand deposits	34,154,792	215,662	43.12	108,488	1.39
3. Musabahah savings deposits	149,789,279	567,485	58.33	107,607	0.79
4. Musabahah time deposits	115,149,401	864,119	58.11	227,687	1.98
5. 1 month	37,483,335	274,171	29.95	108,382	2.48
6. 3 month	37,483,335	274,171	29.95	108,382	2.48
7. 6 month	14,652,515	109,505	25.22	20,885	2.48
8. 12 month	6,762,419	49,478	25.22	12,227	2.26
9. Marketable securities issued	6,644,000	50,162	71.67	13,551	6.64
10. Fund balances	27,045,847	173,619		46,914	
Total of Fund Distribution					
1. Marketable securities with banks	8,833.13	33			
2. Investments in marketable securities	435,529.29	1,946.06			
3. Marketable securities	135,035.00	1,045.02			
4. Debt securities					
5. Marketable mutual fund securities	145,369.10	1,300.00			
6. Funds of funds					
7. Marketable mutual fund securities	1,521.78	15.42			
8. Fixed income funds					
9. Bond funds					
10. Bond funds					
11. Other financing	364,978.81	2,105.51			