INDONESIA BERDAULAT ADIL DAN MAKMUR

Danantara Indonesia

BSI

FINANCIAL STATEMENTS
PT Bank Syariah Indonesia (Persero) Tbk

STATEMENT OF FINANCIAL POSITION
As of 30 June 2026 and 31 December 2025 (in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 31 December 2025 (Audited)
	ASSETS		
1.	Cash	6,871,067	8,690,766
2.	Placements with Bank Indonesia	37,859,021	51,603,043
3.	Placements with other banks	2,817,379	2,718,450
4.	Spot and forward receivables	279	216
5.	Investments in marketable securities	64,964,937	61,532,602
6.	Securities purchased under resale agreements (reverse repo)	-	-
7.	Acceptance receivables	477,280	693,116
8.	Receivables	175,701,246	166,593,326
	a. *Murabahah* receivables	152,787,273	148,704,899
	b. *Istishna* receivables	-	-
	c. Multiservices *ijarah* receivables	145,110	154,278
	d. Funds of *qardh*	22,754,759	17,721,928
	e. *Ijarah* receivables	14,104	12,221
9.	Profit sharing financing	159,893,172	147,761,083
	a. *Mudharabah*	2,757,131	2,889,309
	b. *Musyarakah*	157,136,041	144,871,774
	c. Others	-	-
10.	Asset acquired for *Ijarah*	3,907,188	3,866,097
11.	Investment in share	-	-
12.	Other financial assets	3,002,165	2,000,311
13.	Allowance for Impairment on financial assets -/-	15,035,749	11,039,213
14.	*Salam*	-	-
15.	*Istishna* assets in progress	-	-
	Istishna term -/-	-	-
16.	Inventory	42,476	126,474
17.	Intangible assets	1,856,782	1,544,908
18.	Fixed assets and equipment	10,051,235	9,838,435
19.	Non earning assets	5,531	5,531
	a. Abandoned property	5,531	5,531
	b. Foreclosed collaterals	-	-
	c. Suspense accounts	-	-
	d. Interoffice assets	-	-
20.	Other assets [*]	12,093,828	10,257,461
	TOTAL ASSETS	**464,507,837**	**456,192,606**
	LIABILITIES AND EQUITIES		
	LIABILITIES		
1.	*Wadiah* deposits	87,629,014	91,101,595
	a. Demand deposits	20,640,291	27,790,474
	b. Savings deposits	66,988,723	63,311,121
2.	Non profit sharing investments	305,713,636	289,386,708
	a. Demand deposits	44,844,509	44,037,263
	b. Savings deposits	105,823,228	99,316,539
	c. Time deposits	155,045,899	146,032,906
3.	Electronic money	18	18
4.	Liabilities to Bank Indonesia	1,071,488	-
5.	Liabilities to other banks	799,170	859,674
6.	Spot and forward payables	486	-
7.	Marketable securities issued	6,803,778	11,863,787
8.	Acceptance liabilities	477,280	693,116
9.	Fund borrowings	-	-
10.	Guarantee deposit	17,726	16,810
11.	Interoffice liabilities	-	-
12.	Other liabilities [*]	10,954,620	10,318,024
13.	Profit sharing investments fund	-	-
14.	Minority interest	-	-
	TOTAL LIABILITIES	**413,467,216**	**404,239,732**
	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	696,292	1,238,932
	a. Gain	967,196	1,238,932
	b. Loss -/-	270,904	-
18.	Reserves	4,778,639	4,778,639
	a. General reserves	4,778,639	4,778,639
	b. Appropriated reserves	-	-
19.	Profit/Loss	26,430,160	26,799,773
	a. Previous years	23,787,956	20,283,133
	b. Current year	4,155,709	7,567,523
	c. Dividend paid -/-	1,513,505	1,050,883
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	**51,040,621**	**51,952,874**
	TOTAL EQUITY	**51,040,621**	**51,952,874**
	TOTAL LIABILITIES AND EQUITIES	**464,507,837**	**456,192,606**

*) Items of Other Assets and Other Liabilities including Gold Savings (Bullion Bank product) amounted to Rp1.001 billion in the period June 2026

STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS
For The Periods Ended 30 June 2026 and 31 December 2025 (In Millions of Rupiah)

No.	DESCRIPTION	30 June 2026 (Reviewed)	31 December 2025 (Audited)
A	**Sources and distribution of zakat funds**		
1.	Sources of zakat funds : [*]		
	a. Internal Bank	387,309	482,354
	b. External Bank	59,778	87,473
	Total receipt	447,087	569,827
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	30,350	35,971
	b. Badan amil zakat	276,311	280,164
	Total distribution	306,661	316,135
B	**Sources and distribution of *waqf* funds**		
1.	Sources of *waqf* funds:		
	a. Internal Bank	-	-
	b. External Bank	4,166	4,852
	Total receipt	4,166	4,852
2.	Distribution of *waqf* funds distributed to other institutions		
	a. Badan Wakaf Indonesia	97	158
	b. BSI Maslahat	2,258	2,429
	c. Dompet Dhuafa	876	1,382
	d. Other institutions	877	780
	e. Others (each below 3%)	58	103
	Total distribution	4,166	4,852

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

STATEMENT OF SOURCES AND DISTRIBUTION OF *QARDHUL HASAN* FUNDS
For The Periods Ended 30 June 2026 and 31 December 2025 (In Millions of Rupiah)

No.	URAIAN	30 June 2026 (Reviewed)	31 December 2025 (Audited)
1.	Beginning balance of *qardhul hasan* funds	16,708	4,876
2.	Sources of *qardhul hasan* funds		
	a. *Infaq* and *shadaqah*	50,161	99,881
	b. *Qardhul hasan* refund	-	-
	c. Penalty	15,825	23,899
	d. Non-halal income	12,795	11,203
	e. Others	8,606	7,796
	Total receipt	87,387	142,779
3.	Uses of *qardhul hasan* funds		
	a. Productive distribution	-	-
	b. Donation	62,386	130,947
	c. Others	-	-
	Total distribution	62,386	130,947
4.	(Decrease)/increase *qardhul hasan* funds	25,001	11,832
5.	Ending balance of *qardhul hasan* funds	41,709	16,708

STATEMENT OF SPOT AND FORWARD TRANSACTIONS
As of 30 June 2026 (In Millions of Rupiah)

No.	TRANSACTION	INDIVIDUAL Nominal	Type: Non Hedging	Type: Hedging	Derivative Receivables & Payables: Receivables	Derivative Receivables & Payables: Payables
A.	Exchange Rate Related	1,560,020	587,567	972,453	279	486
1.	Spot	587,567	587,567	-	279	486
2.	Forward	972,453	-	972,453	-	-
3.	Others		-	-	-	-
		-	-	-	-	-
B.	Others	-	-	-	-	-
	TOTAL	1,560,020	587,567	972,453	279	486

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For The Years Ended 30 June 2026 dan 2025 (in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 30 June 2025 (Audited)
	OPERATING INCOME AND EXPENSES		
A.	**Income & Expenses from Fund Management as *Mudharib***		
1.	**Income from Fund Management as *Mudharib***	**15,185,037**	**14,901,218**
	a. Income from receivables	8,098,471	8,264,521
	i. *Murabahah*	6,915,369	7,487,910
	ii. *Istishna*	-	19
	iii. Multiservices *ijarah*	14,525	10,237
	iv. *Ujrah*	1,168,577	766,355
	v. Others	-	4,866,636
	b. Income from profit sharing financing	5,717,567	100,769
	i. *Mudharabah*	68,280	4,765,867
	ii. *Musyarakah*	5,649,287	-
	iii. Others	-	34,410
	c. Income from *ijarah*	93,677	1,735,651
	d. Others	1,275,322	-
2.	**Profit Sharing for Investors -/-**	**4,313,518**	**4,613,853**
	a. Non profit sharing	4,313,518	4,613,853
	b. Profit sharing	-	-
3.	**Net Income from Fund Management as *Mudharib***	**10,871,519**	**10,287,365**
B.	**Operating Income and Expenses Other than as *Mudharib***		
1.	Gain/loss from increase/decrease in fair value of financial assets	80,127	105,790
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-	-
3.	Gain/loss from sale of financial assets	590,490	367,886
4.	Gain/loss from spot and forward transactions (realised)	30,208	25,567
5.	Gain/loss from investment under equity method	-	-
6.	Gain/loss from foreign exchange translation	61,370	18,734
7.	Bank income as *mudharib* in *mudharabah muqayyadah*	-	-
8.	Dividend income	-	-
9.	Commision/provision/fee and administrative	1,691,670	1,071,461
10.	Other income	453,115	592,714
11.	*Wadiah* bonus -/-	216	302
12.	Impairment for financial assets -/-	1,035,101	1,362,549
13.	Losses related to operational risk -/-	6,840	9,484
14.	Impairment for non-financial assets -/-	13,918	(13,737)
15.	Salaries and employee benefits -/-	2,773,527	2,407,003
16.	Promotion expenses -/-	382,987	489,772
17.	Other expenses -/-	4,085,935	3,263,106
	Net Operating Income/Expenses	**(5,391,544)**	**(5,336,327)**
C.	**Operating Income/Expenses**	**5,479,975**	**4,951,038**
	NON OPERATING INCOME AND EXPENSES		
1.	Gain/loss from sale of fixed assets and equipment	435	1,042
2.	Other non-operating income/expenses [*]	(136,777)	(122,768)
	NON OPERATING INCOME/EXPENSES	**(136,342)**	**(121,726)**
	CURRENT YEAR PROFIT/LOSS BEFORE TAX	**5,343,633**	**4,829,312**
	Income taxes		
	a. Estimated current year tax -/-	1,032,865	961,093
	b. Deferred tax income/expenses	(155,059)	(126,991)
D.	**CURRENT YEAR NET PROFIT/LOSS**	**4,155,709**	**3,741,228**
	OTHER COMPREHENSIVE INCOME		
1.	**Items that will not be reclassified to profit or loss**	**60,822**	**4,072**
	a. Gain/loss from revaluation of properties	-	-
	b. Gain/loss from remeasurement on defined benefit plan	60,822	4,072
	c. Others	-	-
2.	**Items that will be reclassified to profit or loss**	**(603,462)**	**87,040**
	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	(603,462)	87,040
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX	**(542,640)**	**91,112**
	TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR	**3,613,069**	**3,832,340**
	Current Year Net Profit/Loss Attributable to:		
	Owner	4,155,709	3,741,228
	Non controlling interest	-	-
	TOTAL CURRENT YEAR NET PROFIT/LOSS	**4,155,709**	**3,741,228**
	Total Comprehensive Profit/Loss For The Year Attributable To :		
	Owner	3,613,069	3,832,340
	Non controlling interest	-	-
	Total Comprehensive Profit/Loss For The Year	**3,613,069**	**3,832,340**
	DIVIDEND	-	-
	EARNINGS PER SHARE (in Rupiah)	**90.09**	**81.10**

*) Items of Non Operating Expenses Including corporate zakat expenses of Rp137.02 billion and Rp123.9 billion in the period June 2026 and 2025

STATEMENT OF CASH FLOWS
For The Six-Months Period Ended 30 June 2026 and 2025 (In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 30 June 2025 (Audited)
	CASH FLOWS FROM OPERATING ACTIVITIES		
1	Proceed of margin, profit sharing, *ijarah* and other main operating	12,384,836	12,536,376
2	Payment of profit sharing for temporary *syirkah* funds	(4,204,019)	(4,614,866)
3	Receipts from recovery of written-off financing and receivable	712,595	889,427
4	Receipt of other operating income	3,536,307	2,396,151
5	Payment of operating expenses	(5,505,491)	(5,180,888)
6	(Payments)/receipt from non-operating income/(expenses) - net	239	1,061
7	Payment of corporate income tax	(1,166,691)	(1,489,049)
8	Payment of zakat	(306,661)	(282,079)
9	Distribution of *qardhul hasan* funds	(62,386)	(66,595)
10	**Cash flows before changes in operating assets and liabilities**	**5,388,729**	**4,189,538**
	Changes in operating assets and liabilities:		
11	(Increase)/decrease in operating assets:		
	Marketable securities - measured at fair value	(9,792,274)	(3,303,584)
	Other short-term securities	(34,189)	107,616
	Receivables	(4,979,475)	(3,112,523)
	Funds of *qardh*	(5,059,413)	(1,695,567)
	Financing	(12,377,052)	(11,075,956)
	Acceptance receivables	215,836	(301,709)
	Assets acquired for *ijarah*	(41,091)	(330,965)
	Other assets	(2,405,620)	(1,157,032)
12	Increase (decrease) in operating liabilities:		
	Obligations due immediately	48,904	(11,971)
	Wadiah deposits	(3,472,581)	2,303,901
	Deposits from other banks	(2,574,315)	(82,735)
	Acceptance liabilities	(215,836)	301,709
	Taxes payable	(51,767)	(47,533)
	Other liabilities	1,258,760	119,918
	Increase in temporary *syirkah* funds	14,001,854	(6,942,226)
13	**Net cash used in operating activities**	**(20,089,530)**	**(21,039,119)**
	CASH FLOWS FROM INVESTING ACTIVITIES		
1	Sale/disposal of investment in marketable securities	40,276,343	68,958,796
2	Acquisition of marketable securities	(32,263,125)	(63,411,996)
3	Proceeds from sale of fixed assets	448	1,042
4	Acquisition of fixed assets and right-of-use-assets	(556,091)	(573,920)
5	Acquisition of intangible assets	(183,138)	(255,278)
6	**Net cash generated from investing activities**	**7,274,437**	**4,718,644**
	CASH FLOWS FROM FINANCING ACTIVITIES		
1	Payments of lease liabilities	(122,821)	(92,825)
2	Payments of dividend	(1,513,505)	(1,050,883)
3	Payments of *mudharabah* term financing	(1,400,000)	(2,400,000)
4	Receipts from *mudharabah* term financing	1,400,000	1,400,000
5	Payments of borrowings	(2,537,319)	-
6	Receipt from borrowings	2,537,319	-
7	Settlement of securities issued	(221,123)	(1,700,799)
8	Securities issued	-	5,008,260
9	Receipt liabilities from Bank indonesia	22,562,030	140,884,179
10	Payment liabilities to Bank indonesia	(21,490,542)	(148,660,870)
11	**Net cash generated from financing activities**	**(785,961)**	**(6,612,938)**
	NET DECREASE IN CASH AND CASH EQUIVALENTS	**(13,601,054)**	**(22,933,413)**
	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	**64,862,258**	**61,927,842**
	CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	**51,261,204**	**38,994,429**
	Cash and cash equivalents at the end of the period consist of:		
	Cash	6,871,067	6,384,538
	Current accounts and placements with Bank Indonesia	37,859,021	27,737,429
	Current accounts and placements with other banks	6,531,116	4,872,462
	TOTAL	**51,261,204**	**38,994,429**

STATEMENT OF PROFIT SHARING DISTRIBUTION
As of 30 June 2026 (In Millions of Rupiah)

Types of Funds	Net Revenue Sharing: Average Balance	Income to be Distributed	Ratio (%)	Fund Owners Portion: Total of Profit Sharing	Fund Owners Portion: Rate of Return Indication (%)
	A	B	C	D	E
1. Liabilities to other banks	243,961	1,706	19.85	339	1.67
2. *Mudharabah* demand deposits	44,999,781	314,644	41.01	129,025	3.44
3. *Mudharabah* savings deposits	93,869,648	656,348	7.07	46,375	0.59
4. *Mudharabah* time deposits	144,753,287	1,012,134		293,352	
a. 1 Month	83,752,902	585,611	29.33	171,750	2.46
b. 3 Month	39,335,091	275,036	28.82	79,275	2.42
c. 6 Month	16,360,801	114,397	28.74	32,877	2.41
d. 12 Month	5,304,493	37,090	25.48	9,450	2.14
5. Marketable securities issued	6,280,000	50,205	69.16	34,723	6.63
6. Fund borrowings	-	-	0.00	-	-
Total	290,146,677	2,035,037		503,814	

Type of Fund Distribution	Average Balance A	Retained earnings B
1. Placements with other banks	240,932	309
2. Investments in marketable securities	44,612,813	210,730
3. *Murabahah* receivables	141,574,040	1,129,590
4. *Istishna* receivables	-	-
5. Multiservices *ijarah* receivables	145,934	1,200
6. Funds of *qardh*	-	-
7. *Mudharabah* financing	2,652,260	17,271
8. *Musyarakah* financing	149,226,757	906,490
9. *Ijarah* receivables	3,684,523	24,093
10. Other financing	-	-
Total	342,137,259	2,289,683

Types of Funds	Profit Sharing: Average Balance	Income to be Distributed	Ratio (%)	Fund Owners Portion: Total of Profit Sharing	Fund Owners Portion: Rate of Return Indication (%)
	A	B	C	D	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 A	Retained earnings B
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	-	-

Awards
BEST BANK (DIGITAL INNOVATION) IN INDONESIA
Alpha Southeast Asia
BEST ISLAMIC BANK IN INDONESIA
IFN Award 2026
THE BEST OVERALL SHARIA BANK 2026
Infobank
MITRA DISTRIBUSI SURAT BERHARGA SYARIAH NEGARA RITEL TERBAIK TAHUN 2025, KATEGORI BANK SYARIAH
Kementerian Keuangan Republik Indonesia
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Financial, Social and Spiritual Friends

Melayani Sepenuh Hati

STATEMENT OF COMMITMENTS AND CONTINGENCIES
As of 30 June 2026 and 31 December 2025 (in Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 31 December 2025 (Audited)
I	**COMMITMENT RECEIVABLES**	**437,977**	**1,927,333**
	1. Unused financing facilities	-	-
	2. Foreign currency positions to be received from spot and forward transactions	437,977	1,927,333
	3. Others	-	-
II	**COMMITMENT PAYABLES**	**15,402,708**	**13,297,324**
	1. Unused financing facilities	3,876,909	4,168,199
	a. Committed	-	-
	b. Uncommitted	3,876,909	4,168,199
	2. Outstanding irrevocable L/C	1,183,234	108,178
	3. Foreign currency positions to be submitted for spot and forward transactions	1,122,043	2,041,742
	4. Others	9,220,522	6,979,205
III	**CONTINGENT RECEIVABLES**	807,822	806,675
	1. Guarantees received	181,234	253,877
	2. Income from non performing financing	590,969	517,187
	a. *Murabahah*	406,732	379,793
	b. *Istishna*	-	-
	c. *Ijarah*	6,023	5,935
	d. Profit Sharing	159,610	126,744
	e. Others	18,604	4,715
	3. Others	35,619	35,611
IV	**CONTINGENT LIABILITIES**	**2,502,395**	**2,480,440**
	1. Guarantees issued	2,502,395	2,480,440
	2. Others	-	-

STATEMENT OF FINANCIAL RATIOS
As of 30 June 2026 and 2025 (in %)

No.	RATIOS	30 June 2026 (Reviewed)	30 June 2025 (Audited)
	Performance Ratios		
1.	Capital Adequacy Ratio (CAR)	20.41	21.38
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	1.41	1.45
3.	Non performing earning assets to total earning assets	1.42	1.46
4.	Allowance for impairment on financial assets to earning assets	3.49	2.81
5.	Gross Non Performing Financing (NPF Gross)	1.80	1.87
6.	Net Non Performing Financing (NPF Net)	0.33	0.54
7.	Return on Assets (ROA)	2.38	2.43
8.	Return On Equity (ROE)	18.14	17.26
9.	Net Interest (NI)	5.42	5.73
10.	Net Operating Margin (NOM)	2.76	2.77
11.	Operating Expenses to Operating Income (BOPO)	69.71	71.02
12.	Cost to Income Ratio (CIR)	52.71	49.37
13.	Profit sharing financing to total financing	46.98	43.58
14.	Financing to Deposit Ratio (FDR)	86.41	90.75
	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 [*]	3.95	2.82
	ii. Average [**]	4.91	2.58
	b. GWM foreign currencies (daily) [*]	7.05	7.37
3.	Overall Net Open Position (NOP)	0.98	0.59

[*] GWM Ratio Per position on 30 June 2026 and 2025

[**] The minimum average Rupiah GWM ratio that must be maintained in the period 30 June 2026 and 2025 were 3.20% and 2.50%

CALCULATION OF CAPITAL ADEQUACY RATIO
As of 30 June 2026 and 2025 (in Millions of Rupiah)

No.	COMPONENTS OF CAPITAL	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 30 June 2025 (Audited)
I	**Core Capital (Tier 1)**	**45,973,468**	**44,363,298**
	1. Common Equity Tier 1 (CET 1)	45,973,468	44,363,298
	1.1 Paid-in capital (net of treasury stock)	22,923,383	22,923,383
	1.2 Reserve additional capital	27,632,859	24,477,307
	1.2.1 Additional factor	35,214,354	31,787,898
	1.2.1.1 Other comprehensive income	553,440	583,666
	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	-	30,226
	1.2.1.1.3 Surplus of fixed assets revaluation	553,440	553,440
	1.2.1.2 Other disclosed reserves	34,660,914	31,204,232
	1.2.1.2.1 Agio	3,381,491	3,381,491
	1.2.1.2.2 General reserves	4,778,639	4,778,639
	1.2.1.2.3 Previous years profit after tax	22,274,451	19,232,250
	1.2.1.2.4 Current year profit after tax	4,155,709	3,741,228
	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	70,624
	1.2.2 Deduction factor (-/-)	7,581,495	7,310,591
	1.2.2.1 Other comprehensive expenses	270,904	-
	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	270,904	-
	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 (-/-)	4,582,774	3,037,392
	1.4.1 Deferred tax calculation	2,725,992	1,908,077
	1.4.2 Goodwill	-	-
	1.4.3 Other intangible assets	1,856,782	1,129,315
	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)**	**2,515,701**	**2,373,826**
	1. Capital instrument in the form of stock or others which comply with tier 2 requirements	100,000	140,000
	2. Agio/Disagio	-	-
	3. General provision on earning assets (max. 1.25% Credit Risk - Weighted Assets)	2,415,701	2,233,826
	4. Appropriated reserves	-	-
	5. Deduction supplemental capital (-/-)	-	-
	5.1 Sinking fund	-	-
	5.2 Investment on Tier 2 instrument to other bank	-	-
	Total Capital	**48,489,169**	**46,737,124**

	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 30 June 2025 (Audited)
RISK WEIGHTED ASSETS		
CREDIT RISK - WEIGHTED ASSETS	192,845,868	178,325,752
MARKET RISK - WEIGHTED ASSETS	1,854,468	1,549,096
OPERATIONAL RISK - WEIGHTED ASSETS	42,930,115	38,772,256
TOTAL RISK WEIGHTED ASSETS	237,630,451	218,647,104
CAR BASED ON RISK PROFILE (%)	9.99	9.99
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE		
From CET 1 (%)	8.93	8.90
From AT 1 (%)	0.00	0.00
From Tier 2 (%)	1.06	1.09

	INDIVIDUAL 30 June 2026 (Reviewed)	INDIVIDUAL 30 June 2025 (Audited)
CAPITAL ADEQUACY RATIO		
CET 1 Ratio (%)	19.35	20.29
Tier 1 Ratio (%)	19.35	20.29
Tier 2 Ratio (%)	1.06	1.09
CAR Ratio (%)	20.41	21.38
CET 1 FOR BUFFER (%)	10.42	11.39
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

STATEMENT OF ASSETS QUALITY AND OTHER INFORMATION
As of 30 June 2026 and 2025 (in Millions of Rupiah)

No.	DESCRIPTION	30 June 2026 (Reviewed) Current	Special Mention	Sub Standard	Doubtful	Loss	Total	30 June 2025 (Audited) Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I	**RELATED PARTIES**	2,254,650	-	-	-	-	2,254,650	1,345,351	-	-	-	-	1,345,351
1	Placements with other banks	193,729	-	-	-	-	193,729	146,570	-	-	-	-	146,570
	a. Rupiah	59,920	-	-	-	-	59,920	56,522	-	-	-	-	56,522
	b. Foreign currencies	133,809	-	-	-	-	133,809	90,048	-	-	-	-	90,048
2	Spot and forward receivables	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities	216,789	-	-	-	-	216,789	150,021	-	-	-	-	150,021
	a. Rupiah	216,789	-	-	-	-	216,789	150,021	-	-	-	-	150,021
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4	Acceptance receivables	29,832	-	-	-	-	29,832	40,483	-	-	-	-	40,483
5	Receivables and *ijarah*	91,453	-	-	-	-	91,453	59,878	-	-	-	-	59,878
	a. Micro, small and medium enterprises (UMKM)	613	-	-	-	-	613	676	-	-	-	-	676
	i. Rupiah	613	-	-	-	-	613	676	-	-	-	-	676
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprise (non UMKM)	90,840	-	-	-	-	90,840	59,202	-	-	-	-	59,202
	i. Rupiah	90,840	-	-	-	-	90,840	59,202	-	-	-	-	59,202
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Profit sharing financing	1,649,031	-	-	-	-	1,649,031	933,214	-	-	-	-	933,214
	a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (non UMKM)	1,649,031	-	-	-	-	1,649,031	933,214	-	-	-	-	933,214
	i. Rupiah	1,649,031	-	-	-	-	1,649,031	933,214	-	-	-	-	933,214
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
7	Investment in share	-	-	-	-	-	-	-	-	-	-	-	-
8	Commitments and contingencies	73,816	-	-	-	-	73,816	15,185	-	-	-	-	15,185
	a. Rupiah	73,816	-	-	-	-	73,816	15,185	-	-	-	-	15,185
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II	**NON-RELATED PARTIES**	397,078,400	6,012,519	1,427,706	780,334	3,893,501	409,192,460	347,835,177	5,797,934	1,522,979	838,631	3,132,005	359,126,726
1	Placements with other banks	2,623,650	-	-	-	-	2,623,650	2,275,892	-	-	-	-	2,275,892
	a. Rupiah	206,075	-	-	-	-	206,075	61,464	-	-	-	-	61,464
	b. Foreign currencies	2,417,575	-	-	-	-	2,417,575	2,214,428	-	-	-	-	2,214,428
2	Spot and forward receivables	279	-	-	-	-	279	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	279	-	-	-	-	279	-	-	-	-	-	-
3	Securities	64,748,148	-	-	-	-	64,748,148	62,394,104	-	-	-	-	62,394,104
	a. Rupiah	57,634,846	-	-	-	-	57,634,846	53,306,978	-	-	-	-	53,306,978
	b. Foreign currencies	7,113,302	-	-	-	-	7,113,302	9,087,126	-	-	-	-	9,087,126
4	Acceptance receivables	447,448	-	-	-	-	447,448	446,371	-	-	-	-	446,371
5	Receivables and *ijarah*	172,619,194	2,765,364	1,005,523	615,599	2,511,301	179,516,981	158,139,411	2,790,206	1,064,010	666,245	2,015,718	164,675,590
	a. Micro, small and medium enterprises (UMKM)	36,999,465	569,187	318,972	182,461	549,608	38,619,693	34,777,279	796,585	384,543	198,805	457,716	36,614,928
	i. Rupiah	36,915,466	569,187	318,972	182,461	549,608	38,535,694	34,563,692	796,585	384,543	198,805	457,716	36,401,341
	ii. Foreign currencies	83,999	-	-	-	-	83,999	213,587	-	-	-	-	213,587
	b. Non micro, small and medium enterprise (non UMKM)	135,619,729	2,196,177	686,551	433,138	1,961,693	140,897,288	123,362,132	1,993,621	679,467	467,440	1,558,002	128,060,662
	i. Rupiah	131,063,270	2,196,177	686,551	433,138	1,961,693	136,340,829	120,279,706	1,993,621	679,467	467,440	1,558,002	124,978,236
	ii. Foreign currencies	4,556,459	-	-	-	-	4,556,459	3,082,426	-	-	-	-	3,082,426
	c. Restructured loans	8,368,307	449,661	190,093	116,351	1,067,844	10,192,256	2,514,637	396,745	229,243	127,387	1,096,524	4,364,536
	i. Rupiah	8,368,307	449,661	190,093	116,351	1,067,844	10,192,256	2,514,637	396,745	229,243	127,387	1,096,524	4,364,536
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Profit sharing financing	153,027,955	3,247,091	422,183	164,712	1,382,200	158,244,141	122,221,978	3,007,728	458,969	172,386	1,116,287	126,977,348
	a. Micro, small and medium enterprises (UMKM)	15,817,915	188,702	63,026	49,494	427,214	16,546,351	14,727,921	145,696	91,586	65,202	366,910	15,397,315
	i. Rupiah	15,794,492	188,702	63,026	49,494	427,214	16,522,928	14,668,158	145,696	91,586	65,202	366,910	15,337,552
	ii. Foreign currencies	23,423	-	-	-	-	23,423	59,763	-	-	-	-	59,763
	b. Non micro, small and medium enterprise (non UMKM)	137,210,040	3,058,389	359,157	115,218	954,986	141,697,790	107,494,057	2,862,032	367,383	107,184	749,377	111,580,033
	i. Rupiah	134,850,985	3,058,389	192,347	115,218	954,986	139,171,925	104,320,925	2,757,473	202,740	107,184	749,377	108,137,699
	ii. Foreign currencies	2,359,055	-	166,810	-	-	2,525,865	3,173,132	104,559	164,643	-	-	3,442,334
	c. Restructured loans	6,750,928	2,794,843	256,404	27,441	698,096	10,527,712	6,495,269	2,679,586	287,029	55,198	714,068	10,231,150
	i. Rupiah	6,750,928	2,794,843	89,594	27,441	698,096	10,360,902	5,723,462	2,575,027	122,386	55,198	714,068	9,190,141
	ii. Foreign currencies	-	-	166,810	-	-	166,810	771,807	104,559	164,643	-	-	1,041,009
7	Investment in share	-	-	-	-	-	-	-	-	-	-	-	-
8	Commitments and contingencies	3,611,726	64	-	23	-	3,611,813	2,357,421	-	-	-	-	2,357,421
	a. Rupiah	1,459,985	64	-	23	-	1,460,072	1,051,181	-	-	-	-	1,051,181
	b. Foreign currencies	2,151,741	-	-	-	-	2,151,741	1,306,240	-	-	-	-	1,306,240
III	**OTHER INFORMATIONS**												
1	Bank assets pledge as collateral:						1,100,000						11,100,000
	a. To Bank Indonesia						1,100,000						11,100,000
	b. To others parties						-						-
2	Foreclosed collateral						-						-

STATEMENT OF ALLOWANCE OF IMPAIRMENT OF LOSSES
As of 30 June 2026 and 2025 (in Millions of Rupiah)

	DESCRIPTION	30 June 2026 (Reviewed) Allowance for Impairment: Individual	Allowance for Impairment: Collective	Regulatory Provision: General	Regulatory Provision: Specific	30 June 2025 (Audited) Allowance for Impairment: Individual	Allowance for Impairment: Collective	Regulatory Provision: General	Regulatory Provision: Specific
1	Placements with other banks	-	28,174	28,174	-	-	24,225	24,225	-
2	Spot and forward receivables	-	-	-	-	-	-	-	-
3	Securities	-	38,110	38,110	-	-	39,354	39,354	-
4	Acceptance receivables	-	4,773	4,773	-	-	4,868	4,868	-
5	*Murabahah* receivables	688,514	5,749,630	1,262,646	2,476,026	652,020	3,712,481	1,278,868	2,117,102
6	*Istishna* receivables	-	-	-	-	-	-	-	-
7	Multi-services *ijarah* receivables	-	3,546	1,346	1,666	-	2,808	1,572	1,006
8	Funds of *qardh*	329,049	473,902	75,562	274,870	-	771,928	73,186	265,460
9	*Ijarah* receivables	1,848	12,010	-	13,802	-	10,986	-	10,986
10	*Mudharabah* financing	-	36,357	25,895	10,461	-	42,443	6,087	36,356
11	*Musyarakah* financing	5,413,636	2,256,200	1,352,582	1,594,096	486,788	4,835,955	1,162,242	1,294,895
12	Other financing	-	-	-	-	-	-	-	-
13	Investments in shares	-	-	-	-	-	-	-	-
14	Commitments and contingencies	-	36,858	36,843	15	-	23,714	23,714	-

MANAGEMENT OF THE BANK AND SHARIA SUPERVISORY BOARD

Board of Directors:
- President Director : Anggoro Eko Cahyo
- Vice President Director : Bob Tyasika Ananta
- Director of Sales & Distribution : Anton Sukarna
- Director of Finance & Strategy : Ade Cahyo Nugroho
- Director of Wholesale Transaction Banking : Zaidan Novari
- Director of Risk Management : Grandhis Helmi Harumansyah
- Director of Retail Banking : Kemas Erwan Husainy
- Director of Compliance & Human Capital : Arief Adhi Sanjaya
- Director of Information Technology : Muharto Hadi Suprapto
- Director of Treasury & International Banking : Firman Nugraha

Board of Commissioners:
- President Commissioner : Muhadjir Effendy
- Independent Commissioner : Felicitas Tallulembang
- Commissioner : Kamaruddin Amin
- Commissioner : Sigit Pramono [*]
- Commissioner : Mochamad Agus Rofiudin
- Independent Commissioner : Muhammad Cholil Nafis [*]
- Independent Commissioner : Addin Jauharudin
- Independent Commissioner : Nizar Ahmad Saputra

Sharia Supervisory Board:
- Chairman : Prof. Dr. K.H. Hasanudin, M.Ag
- Member : Dr. K.H. Mohamad Hidayat, MBA, MH
- Member : Dr. H. Oni Sahroni, MA
- Member : Prof. Dr. Jaih Mubarok, SE, M.H, M.Ag
- Member : Dr. KH. Abdul Ghofur Maimoen, M.A.

[*] Appointed at the Bank's Annual General Meeting of Shareholders (AGMS) on 5 May 2026 and effective upon receiving approval from the Financial Services Authority (OJK) following the completion of the fit and proper test.

SHAREHOLDER

Controlling Shareholder :

Ultimate shareholder : Republic of Indonesia

As below :
- a. Republic of Indonesia : 0.00% (1 Series A Dwiwarna Share)
- 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

Note :
- The above financial information was prepared based on the interim financial statements of PT Bank Syariah Indonesia (Persero) Tbk as of 30 June 2026 and for the six-month period then ended, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, and reviewed by KAP Purwanto Susanti dan Surja ("PSS") (a member firm of Ernst & Young Global Limited), with Christophorus Alvin Kossim as partner in charge, an independent auditor, in accordance with Review Engagement Standard 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Indonesian Institute of Certified Public Accountants, with an unmodified review conclusion as stated in the report dated 20 August 2026, which is not included in this publication. The comparative financial information for the period ended 30 June 2025 was audited by PSS.
- The comparative financial information as of 31 December 2025 is prepared based on the financial statements that were audited by the Public Accounting Firm Purwanto Susanti dan Surja (a member firm of the Ernst & Young Global Limited), with Yovita as the engagement partner, with an unmodified opinion in their report dated 4 February 2026, which is not included in this publication.
- The above financial information must be read in full together with the notes to the interim financial statement.
- The interim financial statements as of 30 June 2026 have been prepared with early adoption of PSAK 413, "Impairment", which has been implemented by the Bank since 1 January 2026.
- This financial information is presented in accordance with the provisions of: (i) Financial Services Authority Regulation (Peraturan Otoritas Jasa Keuangan/POJK) Number 18 of 2025 dated 8 August 2025 concerning Transparency and Publication of Bank Reports, as a replacement for POJK Number 37/POJK.03/2019; (ii) Financial Services Authority Circular Letter (Surat Edaran Otoritas Jasa Keuangan/SEOJK) Number 32/SEOJK.03/2025 dated 28 November 2025 concerning Transparency and Publication of Bank Reports of Commercial Banks and Sharia Business Units, as the implementing regulation of POJK Number 18 of 2025 and replacing SEOJK Number 10/SEOJK.03/2020; (iii) Regulation No. VIII.G.7, which constitutes an appendix to the Decree of the Chairman of the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) No. KEP-347/BL/2012 dated 25 June 2012 concerning the Presentation and Disclosure of Financial Statements of Issuers or Public Companies; and (iv) Financial Services Authority Regulation (POJK) Number 14/POJK.04/2022 dated 18 August 2022 concerning the Submission of Periodic Financial Statements of Issuers or Public Companies.
- The exchange rate of foreign currency for 1 United States Dollar as of 30 June 2026, 31 December 2025, and 30 June 2025 was Rp17,880.00, Rp16,675.00, and Rp16,235.00, respectively.

SCAN TO DOWNLOAD
Bank Syariah Indonesia
Financial Statement

Jakarta, 21 August 2026
S.E. & O
Board of Directors
PT Bank Syariah Indonesia (Persero) Tbk

Anggoro Eko Cahyo
President Director

Ade Cahyo Nugroho
Director

www.bankbsi.co.id

Bank Syariah Indonesia Call 14040

PT Bank Syariah Indonesia (Persero) Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan
dan Bank Indonesia serta merupakan Peserta Penjaminan LPS