

FINANCIAL STATEMENTS

PT Bank Syariah Indonesia Tbk

STATEMENT OF FINANCIAL POSITION

As of 31 December 2025 and 2024

No.	DESCRIPTION	INDIVIDUAL	
		31 December 2025 (Audited)	31 December 2024 (Audited)
ASSETS			
1. Cash	8,690,766	8,080,689	
2. Placements with Bank Indonesia	51,003,043	49,966,279	
3. Placements with other banks	2,718,450	1,480,874	
4. Other financial assets	27,16	11	
5. Investments in marketable securities	61,532,602	64,651,805	
6. Securities purchased under resale agreements (reverse repo)			
7. Acceptance receivables	693,116	185,145	
8. Other receivables	166,993,326	157,014,389	
a. Mudharabah receivables	148,704,899	143,652,233	
b. Ijtimaiyah receivables	11		
c. Multivariate jannah receivable	154,278	172,419	
d. Funds of gharib	17,728,428	13,737,742	
e. Islamic receivables			
9. Financing	147,61,083	117,24,297	
a. Mudharabah	2,889,309	2,937,079	
b. Muayarakah	144,671,714	114,187,218	
c. Islamic financing			
10. Assets acquired for jannah	3,866,097	3,122,255	
11. Investment in share			
12. Other financial assets	2,000,311	1,858,860	
13. Allowance for impairment on financial assets/-	11,039,213	10,543,630	
14. -			
15. Ijtimaiyah in progress	-	-	
16. Inventories	126,474	6,00	
17. Other financial assets	1,544,900	869,961	
18. Fixed assets and equipments	98,835,359	59,211,196	
19. Non earning assets	5,531	9,403	
a. Abandoned property			
b. Forfeited collaterals			
c. Disposal of assets			
d. Intangible assets			
20. Other assets	10,257,462	8,054,908	
TOTAL ASSETS	456,192,606	408,613,432	

(In Millions of Rupiah)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the Years Ended 31 December 2025 and 2024

No.	DESCRIPTION	INDIVIDUAL	
		31 December 2025 (Audited)	31 December 2024 (Audited)
OPERATING INCOME AND EXPENSES			
A. Income & Expenses from Fund Management as Mudharib	29,932,239	26,730,414	
1. Income from receivables	14,196,802	14,025,905	
a. Ijtimaiyah	14,506,468	13,403,371	
b. Ijtimaiyah	27	26	
c. Multivariate jannah	19,126	24,290	
d. Others	1,671,181	1,175,219	
2. Income from financing	4,168,199	743,096	
a. Ijtimaiyah	4,168,199	743,096	
b. Others			
3. Income from financing	10,126,213	8,002,012	
a. Ijtimaiyah	10,126,213	8,002,012	
b. Others			
4. Others	2,041,742	489,752	
5. Multivariate jannah receivable	9,978,945	7,841,527	
6. Others	6,979,205	2,385,000	
7. Acceptance receivable	693,116	185,145	
8. Other receivable	17,728,428	13,737,742	
9. Financing	147,61,083	117,24,297	
a. Mudharabah	2,889,309	2,937,079	
b. Muayarakah	144,671,714	114,187,218	
c. Islamic financing			
d. Others			
10. Assets acquired for jannah	3,866,097	3,122,255	
11. Investment in share			
12. Other financial assets	2,000,311	1,858,860	
13. Allowance for impairment on financial assets/-	11,039,213	10,543,630	
14. -			
15. Ijtimaiyah in progress	-	-	
16. Inventories	126,474	6,00	
17. Other financial assets	1,544,900	869,961	
18. Fixed assets and equipments	98,835,359	59,211,196	
19. Non earning assets	5,531	9,403	
a. Abandoned property			
b. Forfeited collaterals			
c. Disposal of assets			
d. Intangible assets			
20. Other assets	10,257,462	8,054,908	
TOTAL ASSETS	456,192,606	408,613,432	

(In Millions of Rupiah)

STATEMENT OF COMMITMENTS AND CONTINGENCIES

As of 31 December 2025 and 2024

No.	DESCRIPTION	INDIVIDUAL	
		31 December 2025 (Audited)	31 December 2024 (Audited)
INDIVIDUAL			
1. Commitment Receivables	1,927,333	464,508	
2. Foreign currency positions to be received from spot and forward transactions	1,927,333	464,508	
3. Others	19,126	24,290	
4. Ijtimaiyah	1,671,181	1,175,219	
5. Multivariate jannah	19,126	24,290	
6. Others	1,671,181	1,175,219	
7. Ijtimaiyah from receivables	3,494,638	3,099,587	
8. Others	2,889,309	2,937,079	
9. Ijtimaiyah from financing	10,126,213	8,002,012	
a. Ijtimaiyah	10,126,213	8,002,012	
b. Others			
10. Multivariate jannah	2,041,742	489,752	
a. Ijtimaiyah	2,041,742	489,752	
b. Others			
11. Others	9,978,945	7,841,527	
12. Acceptance receivable	693,116	185,145	
13. Other receivable	17,728,428	13,737,742	
14. Financing	147,61,083	117,24,297	
a. Mudharabah	2,889,309	2,937,079	
b. Muayarakah	144,671,714	114,187,218	
c. Islamic financing			
d. Others			
15. Assets acquired for jannah	3,866,097	3,122,255	
16. Investment in share			
17. Other financial assets	2,000,311	1,858,860	
18. Allowance for impairment on financial assets/-	11,039,213	10,543,630	
19. Ijtimaiyah in progress	-	-	
20. Inventories	126,474	6,00	
21. Other financial assets	1,544,900	869,961	
22. Fixed assets and equipments	98,835,359	59,211,196	
23. Non earning assets	5,531	9,403	
a. Abandoned property			
b. Forfeited collaterals			
c. Disposal of assets			
d. Intangible assets			
24. Intangible assets	19,126	24,290	
25. Other assets	1,671,181	1,175,219	
26. Total assets	456,192,606	408,613,432	

(In Millions of Rupiah)

STATEMENT OF FINANCIAL RATIOS

As of 31 December 2025 and 2024

No.	DESCRIPTION	INDIVIDUAL	
		31 December 2025 (Audited)	31 December 2024 (Audited)
INDIVIDUAL			
1. Capital Adequacy Ratio (CAR)		22.00	21.40
2. Non performing assets and non earning assets to total earning assets	1.41	1.11	
3. Allowance for impairment on financial assets to assets	1.42	1.39	
4. Gross Domestic Product Financing (NP Gross)	1.81	1.90	
5. Non Performing Financing (NP Net)	0.47	0.50	
6. Return on Equity (ROE)	2.38	2.49	
7. Return on Equity (ROE)	17.65	17.77	
8. Return on Equity (ROE)	1.71	1.65	
9. Net Interest Margin (NIM)	2.71	2.84	
10. Operating Expenses to Operating Income (BOPO)	71.57	69.93	
11. Cost to Income Ratio (CIR)	52.13	52.13	
12. Cost of Risk (CoR)	45.03	42.27	
13. Net Income to Total Capital (NITC)	83.74	84.97	

(In %)

STATEMENT OF OPERATING INCOME AND EXPENSES

As of 31 December 2025 and 2024

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