

FINANCIAL STATEMENTS

PT Bank Syariah Indonesia Tbk

STATEMENT OF FINANCIAL POSITION

As of 31 December 2025 and 2024

		(In Millions of Rupiah)	
No.	DESCRIPTION	31 December 2025 (Audited)	31 December 2024 (Audited)
ASSETS			
1.	Cash	8,690,766	8,080,689
2.	Placements with Bank Indonesia	51,603,043	49,966,279
3.	Placements with other banks	2,718,450	1,480,874
4.	Spot and forward receivables	216	-
5.	Investments in marketable securities	61,523,662	64,651,805
6.	Securities purchased under resale agreements (reverse repo)	-	-
7.	Acceptance receivables	693,116	185,145
8.	Receivables	166,593,326	157,614,389
a.	Mudharabah receivables	148,704,899	143,652,233
b.	Notes receivables	-	-
c.	Multisubsidiary joint receivables	154,278	172,419
d.	Funds of deposit	17,721,928	13,773,784
e.	Bank receivables	12,221	15,942
9.	Financing	147,761,083	117,124,297
a.	Mudharabah	2,889,309	2,937,079
b.	Mudharabah	144,871,774	114,187,217
c.	Others	-	-
10.	Assets acquired for (loss)	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)	(10,343,630)
14.	Salaries	-	-
15.	Intangible assets in progress	-	-
16.	Intangible term -/-	-	-
17.	Inventory	126,474	6,001
18.	Intangible assets	1,544,908	880,961
19.	Fixed assets and equipments	9,838,455	9,521,196
20.	Non-earning assets	5,531	9,403
a.	Advanced property	5,531	9,403
b.	Foreclosed collateral	-	-
c.	Supervisory accounts	-	-
d.	Intangible assets	-	-
21.	Other assets	10,237,462	8,054,908
TOTAL ASSETS		456,192,466	408,613,432
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Deposit deposits	91,101,395	74,427,146
a.	Demand deposits	27,790,474	19,147,079
b.	Savings deposits	63,311,121	55,280,067
c.	Non-profit sharing investments	289,386,708	253,027,020
d.	Demand deposits	44,837,363	37,188,519
e.	Savings deposits	93,161,339	85,254,149
f.	Electronic money	146,032,906	134,854,352
2.	Liabilities to Bank Indonesia	-	-
3.	Liabilities to other banks	859,674	863,831
4.	Spot and forward payables	-	-
5.	Marketable securities issued	11,863,787	7,186,047
6.	Acceptance liabilities	693,116	185,145
7.	Fund borrowings	1,000,000	-
8.	Guarantee deposit	16,810	18,141
9.	Intercurrent liabilities	-	-
10.	Other liabilities	10,318,024	8,446,548
11.	Profit sharing investments fund	-	-
12.	Minority interest	-	-
TOTAL LIABILITIES		404,239,732	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 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.	Dividends	7,110,591	7,110,591
c.	Capital contribution	-	-
d.	Funds for paid-up capital	-	-
e.	Others	-	-
17.	Other comprehensive income	1,238,932	844,270
a.	Gain	1,238,932	901,084
b.	Loss -/-	-	-
18.	Reserves	4,778,639	3,377,462
a.	General reserves	4,778,639	3,377,462
b.	Appropriated reserves	-	-
19.	Profit/loss	26,799,773	21,684,310
a.	Previous years	20,283,133	15,533,983
b.	Current year	7,567,223	7,055,888
c.	Dividend paid -/-	(1,050,883)	(853,561)
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		51,952,474	45,041,572
TOTAL EQUITY		51,952,474	45,041,572
TOTAL LIABILITIES AND EQUITY		456,192,466	408,613,432

STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

For The Periods Ended 31 December 2025 and 2024

		(In Millions of Rupiah)	
No.	DESCRIPTION	31 December 2025 (Audited)	31 December 2024 (Audited)
A Sources and distribution of zakat funds			
1.	Sources of zakat funds -/-	-	-
a.	Internal Bank	482,394	421,791
b.	External Bank	87,473	82,239
Total receipt		569,827	504,030
2.	Distribution of zakat funds distributed to other institutions	-	-
a.	Limbaing amil zakat	35,972	31,952
b.	Badan amil zakat	280,164	236,396
Total distribution		316,136	268,348
B Sources and distribution of waqf funds			
1.	Sources of waqf funds:	-	-
a.	Internal Bank	4,852	2,195
b.	External Bank	4,852	2,195
Total receipt		9,704	4,390
2.	Distribution of waqf funds distributed to other institutions	-	-
a.	Badan Wakaf Indonesia	158	451
b.	BSI Mahabhat	2,429	884
c.	Dempet Dhuala	1,382	444
d.	Other institutions	780	337
e.	Others (each below 3%)	103	79
Total distribution		4,852	2,195

* Including year's balance that has not yet distributed

STATEMENT OF SOURCES AND DISTRIBUTION OF QARDHUL HASAN FUNDS

For The Periods Ended 31 December 2025 and 2024

		(In Millions of Rupiah)	
No.	URAIAN	31 December 2025 (Audited)	31 December 2024 (Audited)
1.	Beginning balance of qardhul hasan funds	4,676	9,907
2.	Sources of qardhul hasan funds	-	-
a.	Info and shahdaj	99,881	84,691
b.	Qardhul hasan refund	-	-
c.	Penalty	23,899	21,972
d.	Non-halal income	11,203	1,240
e.	Others	7,796	4,094
Total receipt		142,779	111,927
3.	Uses of qardhul hasan funds	-	-
a.	Proactive distribution	-	-
b.	Donation	130,947	117,028
c.	Others	-	-
Total distribution		130,947	117,028
4.	(Decrease)/Increase qardhul hasan funds	(11,832)	(5,031)
5.	Ending balance of qardhul hasan funds	16,708	4,876

STATEMENT OF PROFIT SHARING DISTRIBUTION

As of 31 December 2025

Types of Funds	Average		Income		Ratio (%)	Share of Income	Share of Return
	Assets	Liabilities	Assets	Liabilities			
	A	B	C	D	E	F	G
1. Liabilities to other banks	322,283	2,302	19,34	443	1.65		
2. Mudharabah demand deposits	43,922,421	311,025	35.33	41,310	0.94		
3. Mudharabah savings deposits	372,098	624,391	6.88	41,310	0.94		
4. Mudharabah time deposits	19,254,812	1,051,193	27.89	27,993	0.17		
5. 1 month	42,159,795	301,882	26.62	81,631	2.37		
6. 3 month	1,000,000	1,000,000	100.00	1,000,000	100.00		
7. 12 month	6,000,000	43,320	28.99	10,624	2.44		
8. Mudharabah securities issued	1,000,000	40,000	72.37	3,951	6.64		
9. Fund borrowings	279,211,686	1,992,236	0.00	470,960	-		
Total	279,211,686	1,992,236	0.00	470,960	-		
Types of Fund Distribution							
	Amount	Balance	Ratio (%)				
1. Placements with other banks	1,028,897	189	-				
2. Investments in marketable securities	43,873,181	209,654	-				
3. Investments in securities	136,409,141	1,076,924	-				
4. Intangible receivables	155,163	1,318	-				
5. Mudharabah fund receivables	155,163	1,318	-				
6. Funds of deposit	1,708,937	11,448	-				
7. Mudharabah financing	13,447,780	89,920	-				
8. Mudharabah financing	3,808,479	23,976	-				
9. Fund borrowings	-	-	-				
10. Overfinancing	-	-	-				
Total	321,231,338	2,181,236	-				

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For The Years Ended 31 December 2025 and 2024

		(In Millions of Rupiah)	
No.	DESCRIPTION	31 December 2025 (Audited)	31 December 2024 (Audited)
OPERATING INCOME AND EXPENSES			
A Income & Expenses from Fund Management as Mudharabah			
1. Income from fund management as mudharabah		29,932,328	26,473,014
a.	Income from receivables	16,196,802	14,602,906
i.	Mudharabah	14,506,468	13,403,371
ii.	Interest	27	26
iii.	Multisubsidiary joint	19,126	24,290
iv.	Ugah	1,671,181	1,175,219
v.	Others	-	-
b.	Income from financing	10,126,213	8,002,012
i.	Mudharabah	147,268	160,485
ii.	Mudharabah	9,978,945	7,841,527
iii.	Others	-	-
c.	Income from share	114,675	168,509
d.	Others	3,944,638	3,699,587
2. Profit sharing for investors -/-		9,137,224	7,895,337
a.	Non-Profit sharing	9,137,224	7,895,337
b.	Profit sharing	-	-
3. Net income from fund management as mudharabah		20,795,104	18,577,681
B Operating Income and Expenses other than as Mudharabah			
1.	Gain/loss from increase/decrease in fair value of financial assets	121,072	(6,059)
2.	Gain/loss from decrease/increase in fair value of financial liabilities	-	-
3.	Gain/loss from sale of financial assets	879,478	593,240
4.	Gain/loss from spot and forward transactions (realized)	49,344	49,894
5.	Gain/loss from investment under equity method	(108,861)	(101,698)
6.	Gain/loss from foreign exchange transaction	20,569	12,441
7.	Gain/loss as mudharabah in mudharabah mudharabah	-	-
8.	Dividend income	2,831,884	2,364,247
9.	Commission/penalty/fee and administrative	1,363,296	1,367,472
10.	Other income	-	-
11.	Welfare bonus -/-	652	586
12.	Impairment for financial assets -/-	2,465,812	1,995,565
13.	Losses related to operational risk -/-	43,257	118,856
14.	Impairment for non-financial assets -/-	(108,861)	(101,698)
15.	Salaries and employee benefits	5,383,473	5,143,309
16.	Promotion expenses -/-	1,125,493	946,885
17.	Other expenses -/-	714,824	557,311
NON OPERATING INCOME/EXPENSES		(10,568,017)	(9,299,537)
OPERATING INCOME/EXPENSES		10,207,317	9,278,144
NON OPERATING INCOME AND EXPENSES			
1.	Gain/loss from increase/decrease in fair value of financial assets	1,391	(13,579)
2.	Gain/loss from decrease/increase in fair value of financial liabilities	(247,966)	(214,171)
NON OPERATING INCOME/EXPENSES		(246,605)	(227,750)
CURRENT YEAR PROFIT/LOSS BEFORE TAX			
a.	Estimated current year tax -/-	21,117,123	2,436,340
b.	Deferred tax income/expenses	(76,766)	391,834
CURRENT YEAR NET PROFIT/LOSS		7,567,523	7,005,888
OTHER COMPREHENSIVE INCOME			
Items that will not be reclassified to profit or loss			
a.	Gain/loss from revaluation of fixed assets	-	108,910
b.	Gain/loss from remeasurement on defined benefit plan	5,290	106,182
c.	Others	-	-
Items that will be reclassified to profit or loss		389,372	(62,967)
a.	Gain/loss from exchange difference on translation of foreign currency	-	-
b.	Unrealized gain/loss on securities measured at fair value through other comprehensive income	389,372	(62,967)
c.	Others	-	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR		394,662	152,125
OTHER TAX		47,784	1,518,013
TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR		7,962,185	7,158,013
Current Year Net Profit/Loss Attributable to Owner			
a.	Non-controlling interest	7,567,523	7,005,888
TOTAL CURRENT YEAR NET PROFIT/LOSS		7,567,523	7,005,888
Total Comprehensive Profit/Loss For The Year			
Attributable To:		7,962,185	7,158,013
Non-controlling interest			
Total Comprehensive Profit/Loss For The Year		7,962,185	7,158,013
DIVIDEND			
EARNINGS PER SHARE (in Rupiah)			
16.045		15.188	

* Items of Non Operating Expenses Including corporate zakat expenses of Rp250.3 billion and Rp221.1 billion in the period December 2025 and 2024

STATEMENT OF CASH FLOWS

For The Years Ended 31 December 2025 and 2024

		INDIVIDUAL	
No.	DESCRIPTION	31 December 2025 (Audited)	31 December 2024 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES			
1	Proceeds of margin, profit sharing, lease and other main operation	26,738,300	25,260,445
2	Payment of profit sharing for temporary zakat funds	(9,149,448)	(7,854,159)
3	Receipts from recovery of written off financing and receivable	2,163,537	2,097,759
4	Receipt of operating income	5,533,634	4,266,371
5	Payment of taxation	(142,299)	(112,228)
6	Payment of operating expenses	(12,947,707)	(12,623,894)
7	Receipt from non-operating income - net	58,064	112,287
8	Payment of corporate income tax	(2,513,341)	(1,196,972)
9	Payment of zakat	(154,136)	(208,248)
10	Distribution of goodwill income	(30,947)	(130,278)
11	Cash flows before changes in assets and liabilities	8,978,677	7,117,423
Changes in operating assets and liabilities:			
12	Increased/decrease in operating assets:		
	- Marketable securities	(5,934,019)	(1,472,899)
	- Other short-term securities	92,732	(15,758)
	- Receivables	(7,055,462)	(7,729,308)
	- Funds of grant	(4,057,080)	(2,466,703)
	- Financing	(31,312,372)	(27,026,063)
	- Acceptance receivables	(60,571)	26,248,467
	- Assets acquired for grant	(743,842)	(932,147)
	- Other liabilities	(3,233,183)	254,560
13	Increase/decrease in operating liabilities:		
	- Obligations due immediately	144,553	(421,137)
	- Deposits from customers	16,674,449	6,553,248
	- Deposits from other banks	2,014,980	651,573
	- Acceptance liabilities	50,971	(648,085)
	- Taxes payable	4,009	199,997
	- Other liabilities	2,697,407	3,757,231
	- Increase in temporary zakat funds	573,613	28,761,566
14	Net cash generated by operating activities	14,165,560	6,822,852
CASH FLOWS FROM INVESTING ACTIVITIES			
1	Sale/disposal of investment in marketable securities	279,542,885	103,386,752
2	Acquisition of marketable securities	(274,974,918)	(95,925,812)
3	Proceeds from sale of fixed assets	1,440	1,274
4	Acquisition of fixed assets	(2,205,150)	(2,939,755)
5	Acquisition of intangible assets	(752,792)	(1,144,967)
6	Net cash generated from investing activities	(433,827)	(6,340,483)
CASH FLOWS FROM FINANCING ACTIVITIES			
1	Payments of bank liabilities	(12,474,177)	(16,151,138)
2	Payments of dividend	(20,000,000)	(855,541)
3	Payments from musharabah term financing	(2,400,000)	(2,778,999)
4	Receipts from musharabah term financing	1,000,000	8,000,935
5	Payments of securities	(753,961)	-
6	Receipt from borrowings	755,582	-
7	Settlement of securities loan	(1,701,922)	-
8	Payments of bank deposits	(5,008,246)	3,051,731
9	Payment of the issuance of stock of the subsidiary	(8,385)	(100,000)
10	Receipt liabilities from Bank Indonesia	140,884,718	133,951,452
11	Payments liabilities to Bank Indonesia	(1,302,448)	(127,433,648)
12	Net cash generated from/used in financing activities	(17,644,971)	8,738,453
NET DECREASE CASH AND CASH EQUIVALENTS		2,934,616	2,106,790
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		61,927,842	40,021,092
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		64,862,258	61,927,842
Cash and cash equivalents at the end of the year consist of:			
Cash		5,690,674	9,060,689
Current accounts and placements with Bank Indonesia		81,663,764	81,967,671
Current accounts and placements with other banks		4,568,458	3,880,874
TOTAL		64,862,258	61,927,842