

Statements of Financial Position

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2025 (Rp/mln)	31 December 2025 (Rp/mln)	31 March 2025 (Rp/mln)	31 December 2025 (Rp/mln)
ASSETS					
1.	Cash	25,286,353	24,868,663	25,611,061	33,857,220
2.	Placements with Bank Indonesia	16,414,454	21,238,662	16,260,962	27,486,270
3.	Placements with other banks	72,364,196	66,191,055	80,288,493	71,227,175
4.	Spot and derivative receivables/forward Securities**	10,715,206	7,272,609	10,739,640	7,306,435
5.	Securities held under agreement to repurchase (Repo)	206,634,654	258,548,037	347,366,783	374,348,126
6.	Securities sold under agreement to repurchase (Repo)	99,975,884	41,268,158	40,249,509	42,037,135
7.	Securities purchased under agreement to resell (reverse repo)	3,941,365	2,771,520	4,978,819	3,903,777
8.	Acceptance receivables	9,773,370	7,433,284	9,773,370	8,088,278
9.	Loans	1,530,160,860	1,497,108,664	1,568,084,875	1,849,967,956
10.	Consumer financing receivables	-	-	42,247,039	40,863,200
11.	Sharia financing	-	-	-	-
12.	Investment in shares	15,016,495	15,016,495	28,696,222	2,348,338
13.	Other financial assets	46,443,094	42,955,380	46,143,438	46,672,176
14.	Assets held for sale	-	-	374,592	253,774
15.	Assets held for impairment on financial assets +/-	(6,943)	(6,323)	(6,809)	(40,043)
16.	Intangible assets	(36,761,338)	(36,284,414)	(38,799,447)	(49,218,304)
17.	Accumulated depreciation for intangible assets +/-	(1,436,253)	(1,415,561)	(1,422,553)	(1,490,155)
18.	Non-current assets	12,537,003	12,595,318	14,171,368	12,767,867
19.	Accumulated depreciation for intangible assets +/-	(6,585,572)	(6,295,968)	(6,348,566)	(6,240,709)
20.	Prepaid expenses and equipment**	81,119,428	81,611,017	86,648,187	103,150,275
21.	Accumulated depreciation for premises and liabilities (Repo)	(22,598,274)	(22,779,419)	(26,277,627)	(31,087,944)
22.	Non-current assets	-	-	-	-
23.	Abandoned properties - net	-	-	-	5,531
24.	Repossessed assets - net	1,654,121	1,102,119	1,694,181	1,321,336
25.	Supplies and equipment - net	-	-	-	87,171
26.	Intangible assets	33,975,318	33,975,318	33,975,318	4,153,740
27.	Lease financing	-	-	-	36,386,981
28.	Other assets	33,975,318	18,450,402	44,902,602	36,386,981
TOTAL ASSETS					
		2,514,430,821	2,228,096,382	2,432,620,835	2,629,948,026
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits****	641,737,323	639,852,316	641,824,119	710,146,853
2.	Savings deposits****	59,506,715	54,621,100	57,147,929	721,231,509
3.	Time deposits****	47,879,360	48,815,728	51,330,455	674,385,789
4.	Electronic money	2,337,601	2,337,601	2,337,601	2,337,601
5.	Fund from Bank Indonesia	20,063,268	18,382,774	21,657,144	21,508,621
6.	Fund from other banks****	10,299,337	6,862,660	10,131,905	6,862,660
7.	Spot and derivative liabilities/forward Securities**	46,973,405	39,739,579	47,109,470	39,955,889
8.	Acceptance liabilities	9,773,370	7,433,284	9,773,370	7,919,333
9.	Liabilities held for sale	-	-	12,359	-
10.	Debt securities issued	42,790,177	42,355,506	51,595,798	62,295,688
11.	Fund borrowings	137,544,390	131,625,272	160,697,372	154,913,337
12.	Sharia deposits received	874,288	1,130,825	-	1,130,825
13.	Intangible liabilities	-	-	176,111	-
14.	Insurance contract liabilities	41,445,534	41,726,293	36,276,916	37,850,988
15.	Other liabilities	81,375,972	81,375,972	81,375,972	81,375,972
16.	Minority interest	-	-	8,996,642	33,651,129
TOTAL LIABILITIES					
		1,961,326,218	1,966,114,278	2,127,466,969	2,536,197,337
EQUITY					
1.	Share capital	16,000,000	16,000,000	16,000,000	16,000,000
2.	Unpaid-in capital/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
3.	Treasury shares +/-	(11,469)	(10,531)	(11,469)	(10,531)
4.	Additional paid-in capital	19,231,151	19,268,456	17,726,828	17,702,180
5.	Reserve	-	-	-	-
6.	Funds for paid-up capital	-	-	-	-
7.	Other comprehensive income	-	-	-	-
8.	Gain	39,507,838	40,396,901	39,994,396	41,699,442
9.	Losses +/-	(17,548,200)	(20,493)	(18,151,366)	(9,616,611)
10.	Retained earnings	2,333,333	2,333,333	2,333,333	2,333,333
11.	Previous years****	188,547,811	189,842,762	219,626,346	217,717,136
12.	Current year	63,375,972	63,375,972	63,375,972	63,375,972
13.	Dividend	-	-	-	-
14.	Other comprehensive income	-	-	-	-
15.	Gain	-	-	-	-
16.	Losses +/-	-	-	-	-
17.	Retained earnings	-	-	-	-
18.	Previous years****	-	-	-	-
19.	Current year	-	-	-	-
20.	Dividend	-	-	-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNER					
		271,091,483	261,166,364	304,946,669	293,759,669
TOTAL EQUITY					
		2,514,430,821	2,228,096,382	2,432,620,835	2,629,948,026

*) Consolidated balance of 31 December 2025 includes Securities owned by Subsidiary which classified "At Risk" in accordance with SFAS No. 410 "Accounting for Sukuk" which is effective since 1 January 2021.
**) Including right of use assets.
***) Consolidated balance of 31 December 2025 includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries.
****) Since 1 January 2024, PT Bank Syariah Indonesia (Persero) Tbk (BSI) has implemented early adoption of SFAS 413 "Impairment".

Statements of Commitments and Contingencies

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2025 (Rp/mln)	31 December 2025 (Rp/mln)	31 March 2025 (Rp/mln)	31 December 2025 (Rp/mln)
I. COMMITMENT REVENUES					
1.	Unsettled fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position of spot and derivative/forward	677,527,252	492,943,813	678,413,030	496,004,028
3.	Others	-	-	-	-
II. COMMITMENT PAYABLES					
1.	Unsettled fund borrowings/financing facilities	109,803,820	100,972,386	109,803,820	100,972,386
2.	Unsettled fund borrowings/financing facilities	197,907,316	179,420,055	196,916,916	163,533,513
3.	Outstanding irrevocable letters of credit	22,591,697	21,123,604	22,591,697	21,231,782
4.	Outstanding irrevocable spot and derivative/forward	677,912,744	492,910,085	677,992,022	492,317,284
5.	Others	-	-	-	-
III. CONTINGENT REVENUES					
1.	Guarantees received	63,561,275	63,777,796	63,561,275	64,031,673
2.	Others	34,505	34,471	34,505	34,471
IV. CONTINGENT PAYABLES					
1.	Guarantees issued	182,650,105	181,973,723	182,650,105	184,400,163
2.	Others	4,881,827	4,786,260	4,902,419	4,796,785

Statements of Financial Ratios

NO	RATIOS	INDIVIDUAL		CONSOLIDATED	
		31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)
PERFORMANCE RATIOS					
1.	Capital Adequacy Ratio (CAR)	19.69%	17.29%	19.69%	17.29%
2.	Non-performing assets to total earning assets and non-earning assets	0.66%	0.70%	0.66%	0.66%
3.	Non-performing assets to total earning assets	0.66%	0.66%	0.66%	0.66%
4.	Allowance for impairment on financial assets to earning assets	1.87%	2.32%	1.87%	2.32%
5.	Gross NPL	0.88%	1.01%	0.88%	1.01%
6.	Net NPL	0.41%	0.53%	0.41%	0.53%
7.	Return on Asset (ROA)	3.2%	3.0%	3.2%	3.0%
8.	Return on Equity (ROE)	22.09%	20.73%	22.09%	20.73%
9.	Net Interest Margin (NIM)	4.46%	4.50%	4.46%	4.50%
10.	Operating Expenses to Operating Income	58.08%	61.52%	58.08%	61.52%
11.	Cost to Income Ratio (CIR)	37.03%	38.22%	37.03%	38.22%
12.	Loan to Deposit Ratio (LDR)	90.90%	93.4%	90.90%	93.4%

Statements of Spot and Derivative Transactions

NO	TRANSACTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)
A. Exchange Rate Related					
1.	Spot	49,372,425	49,372,425	23,694	11,924
2.	Forward	72,437,925	72,437,925	192,163	204,208
3.	Option	-	-	-	-
4.	Written	99,520,629	97,183,275	1,869,395	2,187
5.	Purchased	95,829,413	95,829,413	-	4,810
6.	Future	-	-	-	-
7.	Swap	310,397,426	279,412,679	30,984,747	1,202,291
8.	Others	-	-	-	927,638
B. Interest Rate Related					
1.	Forward	-	-	-	-
2.	Option	-	-	-	-
3.	Written	-	-	-	-
4.	Purchased	-	-	-	-
5.	Swap	27,519,105	25,852,955	1,666,150	297,052
6.	Others	61,556,001	1,607,233	1,271,363	1,271,363
7.	Capital	17,427,470	17,427,470	292,935	2,721
8.	Others	-	-	-	-
TOTAL		733,592,435	699,072,143	34,820,292	16,715,206

AWARDS

Asia-Pacific's Best Companies of 2026
Best Banker & Financial Services in Indonesia
Best Distribution Partner and Primary Dealer Awards for SBSN 2025
1st Bank - Best Primary Dealer for SBSN 2025
Best Primary Dealer for SBSN 2025 in the Primary Market
Best Primary Dealer for SBSN 2025 in the Secondary Market
Best Primary Dealer for SBSN 2025 for Quotation Performance
Ministry of Finance of the Republic of Indonesia
Distinguished General of Budget Financing and Risk Management
IDN Times
Digital Awards
Digital Bank of the Year
Best Wholesale Digital Payments Experience
Best Digital Collaboration (Livin' Merchant)
Global Excellence in Retail Finance 2026
Best Super-App Financial Services in Asia-Pacific 2026
Best Digital Customer Service in Asia-Pacific 2026
Best Retail Bank in Indonesia for 2026
Best Merchant Services in Asia-Pacific 2026
The Asian Banker
Corporate Supporter and Employer of Rural Communities
Minister of Villages and Development of Disadvantaged Regions (PDT), Republic of Indonesia

Statements of Income and Other Comprehensive Income

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)	31 March 2025 (Rp/mln)
OPERATING INCOME AND EXPENSES					
A. Interest and Sharia Income, Interest and Sharia Expenses, and Insurance Income - Net					
1.	Interest and Sharia Income	31,644,623	29,518,236	37,374,483	39,626,254
2.	Interest and Sharia Expenses	(10,493,590)	(10,493,590)	(10,493,590)	(12,324,861)
3.	Net Interest and Sharia Income (Expense)	21,151,033	19,024,646	26,880,893	27,301,393
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	493,561	488,112	483,279	664,700
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	811,974	593,614	1,114,715	798,369
4.	Gain (Loss) from spot and derivative transaction/forward (realized)	151,341	203,226	159,634	270,017
5.	Gain (Loss) from investment in shares under equity method	-	-	743,857	-
6.	Gain (Loss) from foreign currencies transaction	-	-	-	-
7.	Dividends income	5,487,008	4,575,047	6,647,115	6,261,630
8.	Commissions/provisions/fees and administrative	1,201,412	1,078,712	2,252,392	3,305,558
9.	Impairment for financial assets	1,991,393	2,246,993	2,566,668	3,626,535
10.	Losses related to operational risk	(3,003)	1,197	(3,003)	23,078
11.	Salaries and employee benefits	4,399,315	4,986,887	6,003,219	7,177,786
12.	Promotion expenses	209,553	218,872	332,426	495,445
13.	Other expenses	6,289,110	5,080,348	7,917,329	7,781,917
Other Operating Income (Expense)					
		(4,440,772)	(4,652,464)	(5,414,447)	(7,819,437)
PROFIT (LOSS) FROM OPERATIONS		16,735,641	14,406,239	19,221,857	18,113,280
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	2,374	167	2,424	1,094
2.	Other non-operating income (expense)	21,404	62,591	19,648	62,366
PROFIT (LOSS) FROM NON OPERATING INCOME (Expense)		23,848	63,758	22,072	64,480
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX		16,759,509	14,469,997	19,243,929	18,177,660
Income tax expense					
a.	Deferred current tax	(3,151,673)	(1,942,504)	(3,787,240)	(2,602,911)
b.	Estimated tax expense (provision)	(31,962)	(89,704)	(31,962)	(89,704)
PROFIT (LOSS) CURRENT PERIOD		13,575,872	11,637		