PT Bank SMBC Indonesia Tbk
STATEMENTS OF FINANCIAL POSITION
31 August 2025

in million Rupiah

ACCOUNTS	INDIVIDUAL 31 August 2025
ASSET	
1. Cash	624,360
2. Placements with Bank Indonesia	10,989,235
3. Placements with other banks	1,975,429
4. Spot and derivative / *forward* receivables	1,115,332
5. Securities	13,888,428
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	539,666
8. Acceptance receivables	3,028,134
9. Loans	147,597,660
10. Sharia financing [1)]	-
11. Equity Investments	7,859,227
12. Other financial asset	1,081,166
13. Impairment on financial assets -/-	(2,944,410)
a. Securities	(87)
b. Loans and Sharia Financing	(2,942,928)
c. Others	(1,395)
14. Intangible assets	3,322,315
Accumulated amortization of intangible assets -/-	(2,608,322)
15. Fixed assets and equipment	3,929,824
Accumulated depreciation on fixed assets and equipment -/-	(2,337,720)
16. Non-productive assets	108,948
a. Abandoned properties	-
b. Foreclosed assets	108,948
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets [2)]	2,549,562
TOTAL ASSET	**190,718,834**

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	25,821,917
2. Saving deposits	18,434,463
3. Time deposits	59,200,648
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	2,783,307
7. Spot and derivative / *forward* liabilities	1,059,181
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,688,943
10. Securities issued	1,744,200
11. Borrowings	33,953,884
12. Margin deposits	1,249
13. Interbranch liabilities [2)]	-
14. Other liabilities	2,475,367
TOTAL LIABILITIES	**148,163,159**
EQUITY	
15. Issued and fully paid-in capital	212,919
a. Authorized capital	300,000
b. Unpaid capital -/-	(87,081)
c. Treasury stock -/-	-
16. Additional paid-in capital	17,826,728
a. Agio	17,565,927
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	911,534
a. Profit	991,597
b. Loss -/-	(80,063)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	23,561,541
a. Previous years	23,268,559
b. Current year [3)]	855,579
c. Payable dividend -/-	562,597
TOTAL EQUITY	**42,555,675**
TOTAL LIABILITIES AND EQUITY	**190,718,834**

Note :

1) : To be fill by Bank that owns sharia units

2) : Interoffice assets and liabilities to be presented as net in Financial Reporting Position

3) : For bank that has Branch in abroad site, already considering to transfer profit (loss) to head office

PT Bank SMBC Indonesia Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
31 August 2025

in million Rupiah

	ACCOUNTS	INDIVIDUAL 31 August 2025
OPERATING INCOME AND EXPENSES		
A.	**Interest Income and Expenses**	
1.	Interest Income	9,275,391
2.	Interest Expenses	(4,522,695)
	Net Interest Income	**4,752,696**
B.	**Other Operating Income and Expenses**	
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(31,333)
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	42,729
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	384,574
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	(81,951)
7.	Dividend revenue	271,538
8.	Commissions/provisions/fees and administration	623,431
9.	Other income	230,210
10.	Impairment losses on financial assets expenses	(1,437,988)
11.	Losses related to operational risks	(1,402)
12.	Personnel expenses	(1,803,258)
13.	Promotion expenses	(109,366)
14.	Other expenses	(1,822,075)
	Net Other Operating (Expenses) Income	**(3,734,891)**
	NET OPERATING INCOME (EXPENSES)	**1,017,805**
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	(210)
2.	Other non-operating income (expenses)	3,202
	NET NON OPERATING INCOME (EXPENSES)	**2,992**
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	**1,020,797**
	Income tax:	(165,218)
	a. Estimated current period tax	(135,118)
	b. Deferred tax income (expenses)	(30,100)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	**855,579**
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	**-**
	a. Gain from fixed assets revaluation	-
	b. Gain (Loss) from remeasurement beneficial pension program	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	**57,415**
	a. Gain (Loss) from adjustment in foreign exchange translation	-
	b Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income	57,415
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	**57,415**
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		**912,994**
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE [1)]		-

Note :
[1)] : For foreign branch office, if applicable

PT Bank SMBC Indonesia Tbk
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
31 August 2025

in million Rupiah

	ACCOUNTS	INDIVIDUAL 31 August 2025
I.	**COMMITMENT RECEIVABLES**	**90,688,192**
	1. Unused borrowing facilities	41,307,450
	2. Outstanding spot and derivative / forward purchased	49,380,742
	3. Others	-
II.	**COMMITMENT LIABILITIES**	**195,376,591**
	1. Unused loans facilities granted to customers	141,510,824
	i. Committed	11,748,579
	ii. Uncommitted	129,762,245
	2. Outstanding irrevocable L/C	2,370,812
	3. Outstanding spot and derivative / forward sold	51,494,955
	4. Others	-
III.	**CONTINGENT RECEIVABLES**	**31,213,017**
	1. Guarantees received	31,213,017
	2. Others	-
IV.	**CONTINGENT LIABILITIES**	**7,611,398**
	1. Guarantees issued	7,611,398
	2. Others	-