PT Bank SMBC Indonesia Tbk
STATEMENTS OF FINANCIAL POSITION
31 May 2026

in million Rupiah

ACCOUNTS	INDIVIDUAL 31 May 2026
ASSET	
1. Cash	626,209
2. Placements with Bank Indonesia	12,383,789
3. Placements with other banks	956,715
4. Spot and derivative / *forward* receivables	2,779,141
5. Securities	14,064,112
6. Securities sold under repurchase agreements (repo)	6,163,462
7. Claims from securities purchased under resale agreements (reverse repo)	14,161
8. Acceptance receivables	3,976,987
9. Loans [4)]	159,815,614
10. Sharia financing [1)]	-
11. Equity Investments	7,859,227
12. Other financial asset	1,197,642
13. Impairment on financial assets -/-	(2,760,309)
a. Securities	(82)
b. Loans and Sharia Financing	(2,752,343)
c. Others	(7,884)
14. Intangible assets	3,431,241
Accumulated amortization of intangible assets -/-	(2,788,005)
15. Fixed assets and equipment	3,903,884
Accumulated depreciation on fixed assets and equipment -/-	(2,352,099)
16. Non-productive assets	125,909
a. Abandoned properties	26,702
b. Foreclosed assets	99,207
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets [2)]	2,564,986
TOTAL ASSET	**211,962,666**

LIABILITIES AND EQUITY		
	LIABILITIES	
1.	Demand deposits	35,946,603
2.	Saving deposits	22,635,482
3.	Time deposits	58,553,690
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	6,040,841
7.	Spot and derivative / *forward* liabilities	2,721,809
8.	Securities sold under repurchase agreements (repo)	6,072,784
9.	Acceptance liabilities	3,960,718
10.	Securities issued	2,559,397
11.	Borrowings	27,736,642
12.	Margin deposits	87,668
13.	Interbranch liabilities [2)]	-
14.	Other liabilities	2,284,520
	TOTAL LIABILITIES	**168,600,154**
	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	596,564
	a. Profit	931,211
	b. Loss -/-	(334,647)
18.	Reserves	42,953
	a. General reserves	42,953
	b. Appropriate reserves	-
19.	Profit/loss	24,683,348
	a. Previous years	24,164,256
	b. Current year [3)]	620,203
	c. Payable dividend -/-	101,111
	TOTAL EQUITY	**43,362,512**
TOTAL LIABILITIES AND EQUITY		**211,962,666**

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

4) : Included in the loan accounts are pension loans portfolio that will be transferred to PT Bank Tabungan Negara (Persero) Tbk

PT Bank SMBC Indonesia Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
31 May 2026

in million Rupiah

	ACCOUNTS	INDIVIDUAL 31 May 2026
OPERATING INCOME AND EXPENSES		
A.	**Interest Income and Expenses**	
1.	Interest Income	5,386,246
2.	Interest Expenses	(2,477,728)
	Net Interest Income	**2,908,518**
B.	**Other Operating Income and Expenses**	
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(21,413)
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	1,510
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	250,539
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	(56,616)
7.	Dividend revenue	249,138
8.	Commissions/provisions/fees and administration	408,096
9.	Other income	95,977
10.	Impairment losses on financial assets expenses	(750,110)
11.	Losses related to operational risks	(427)
12.	Personnel expenses	(1,129,492)
13.	Promotion expenses	(43,735)
14.	Other expenses	(1,188,175)
	Net Other Operating (Expenses) Income	**(2,184,708)**
	NET OPERATING INCOME (EXPENSES)	**723,810**
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	267
2.	Other non-operating income (expenses)	918
	NET NON OPERATING INCOME (EXPENSES)	**1,185**
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	**724,995**
	Income tax:	(104,792)
	a. Estimated current period tax	(75,507)
	b. Deferred tax income (expenses)	(29,285)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	**620,203**
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	**88,739**
	a. Gain from fixed assets revaluation	(166)
	b. Gain (Loss) from remeasurement beneficial pension program	88,905
	c. Others	-
2.	Items that will be reclassified to profit or loss	**(178,050)**
	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	(178,050)
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	**(89,311)**
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		**530,892**
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 May 2026

in million Rupiah

	ACCOUNTS	INDIVIDUAL 31 May 2026
I.	**COMMITMENT RECEIVABLES**	**120,973,048**
	1. Unused borrowing facilities	53,788,700
	2. Outstanding spot and derivative / forward purchased	67,184,348
	3. Others	-
II.	**COMMITMENT LIABILITIES**	**218,186,305**
	1. Unused loans facilities granted to customers	152,059,115
	i. Committed	16,847,402
	ii. Uncommitted	135,211,713
	2. Outstanding irrevocable L/C	2,911,783
	3. Outstanding spot and derivative / forward sold	63,215,407
	4. Others	-
III.	**CONTINGENT RECEIVABLES**	**40,988,823**
	1. Guarantees received	40,988,823
	2. Others	-
IV.	**CONTINGENT LIABILITIES**	**7,965,899**
	1. Guarantees issued	7,965,899
	2. Others	-