

# CONSOLIDATED FINANCIAL STATEMENTS

## PT Bank SMBC Indonesia Tbk (Formerly PT BANK BTPN Tbk) and Subsidiaries

30 SEPTEMBER 2024, 2023 AND 31 DECEMBER 2023

(In Million Rupiah)

STATEMENTS OF FINANCIAL POSITION					STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME					EARNING ASSETS QUALITY AND OTHER INFORMATION													
As of 30 September 2024 and 31 December 2023 (In million Rupiah)					For the periods ended on 30 September 2024 and 2023 (In million Rupiah, unless earning per share)					As of 30 September 2024 and 2023 (In million Rupiah)													
No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED		No.	ACCOUNTS	30 Sep 2024 Unaudited					30 Sep 2023 Audited				
		30 Sep 2024 Unaudited	31 Dec 2023 Audited	30 Sep 2024 Unaudited	31 Dec 2023 Audited			30 Sep 2024 Unaudited	30 Sep 2023 Audited	30 Sep 2024 Unaudited	30 Sep 2023 Audited			Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful
ASSET					OPERATING INCOME AND EXPENSES					I. RELATED PARTIES													
1. Cash					A. Interest Income and Expenses					1. Placements with other banks													
2. Placements with Bank Indonesia					1. Interest Income					a. Rupiah													
3. Placements with other banks					2. Interest Expenses					b. Foreign currencies													
4. Spot and derivative / forward receivables					Net Interest Income					2. Spot and derivative receivables													
5. Securities					B. Other Operating Income and Expenses					a. Rupiah													
6. Securities sold under repurchase agreements (repo)					1. Gain (Loss) from increase (decrease) in fair value of financial assets					b. Foreign currencies													
7. Claims from securities purchased under resale agreements (reverse repo)					2. Gain (Loss) from increase (decrease) in fair value of financial liabilities					3. Securities													
8. Acceptance receivables					3. Gain (Loss) from sale of financial assets					a. Rupiah													
9. Loans					4. Gain (Loss) from spot and derivative / forward transactions (realised)					b. Foreign currencies													
10. Sharia financing/receivables					5. Gain (Loss) from investment under equity method					4. Securities sold under repurchase agreements (Repo)													
11. Equity Investments					6. Gain (Loss) from foreign exchange translation					a. Rupiah													
12. Other financial asset					7. Dividend revenue					b. Foreign currencies													
13. Impairment on financial assets -/-					8. Commissions/provisions/fees and administration					5. Claims on securities purchased under resale agreements (Reverse Repo)													
a. Securities					9. Other income					a. Rupiah													
b. Loans and Sharia financing					10. Impairment losses on financial assets					b. Foreign currencies													
c. Others					11. Losses related to operational risks					6. Acceptance receivables													
14. Intangible assets					12. Personal expenses					7. Loans													
15. Accumulated amortization of intangible assets -/-					13. Promotion expenses					a. Micro, Small and Medium Enterprises (UMKM)													
16. Fixed assets and equipment					14. Other expenses					i. Rupiah													
17. Accumulated depreciation on fixed assets and					Net Other Operating (Expenses) Income					ii. Foreign currencies													
a. Non-productive assets					NET OPERATING INCOME (EXPENSES)					8. Restructured loans													
b. Abandoned properties					1. Gain (Loss) from sale of fixed assets and equipments					i. Rupiah													
c. Foreclosed assets					2. Other non-operating income (expenses)					ii. Foreign currencies													
d. Suspense accounts					NET NON OPERATING INCOME (EXPENSES)					9. Equity Investment													
e. Interbranch assets					PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX					10. Other receivables													
f. Other assets					TAX					11. Commitment and contingencies													
TOTAL ASSET					Income Tax:					a. Rupiah													
LIABILITIES AND EQUITY					a. Estimated current period tax					b. Foreign currencies													
LIABILITIES					b. Deferred tax income (expenses)					c. Restructured loans													
1. Demand deposits					NET PROFIT (LOSS) FOR THE CURRENT PERIOD					d. Loans													
2. Saving deposits					MINORITY INTEREST PROFIT (LOSS)					1. Placements with other banks													
3. Time deposits					OTHER COMPREHENSIVE INCOME					a. Rupiah													
4. Electronic money					1. Items that are not being reclassified to Profit Loss					b. Foreign currencies													
5. Liabilities to Bank Indonesia					a. Gain from fixed assets revaluation					2. Spot and derivative receivables													
6. Liabilities to other banks					b. Gain (Loss) from remeasurement beneficial pension program					a. Rupiah													
7. Spot and derivative / forward liabilities					c. Others					b. Foreign currencies													
8. Securities sold under repurchase agreements (repo)					2. Items that are being reclassified to Profit Loss					3. Securities													
9. Acceptance liabilities					a. Gain (Loss) from adjustment in foreign exchange translation					a. Rupiah													
10. Securities issued					b. Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income					b. Foreign currencies													
11. Borrowings					c. Others					4. Securities sold under repurchase agreements (Repo)													
12. Margin deposits					OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX					a. Rupiah													
13. Interbranch liabilities					TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)					b. Foreign currencies													
14. Other liabilities					Net income of the current period attributable to:					6. Acceptance receivables													
15. Minority Interest					- Owners of The Parent					7. Loans													
TOTAL LIABILITY					- Non Controlling Interest					a. Micro, Small and Medium Enterprises (UMKM)													
EQUITY					TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)					i. Rupiah													
1. Issued and fully paid-in capital					Net income of the current period attributable to:					ii. Foreign currencies													
a. Authorized capital					- Owners of The Parent					b. Non-Micro, Small and Medium Enterprises (UMKM)													
b. Unpaid capital -/-					- Non Controlling Interest					i. Rupiah													
c. Treasury stock -/-					TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)					ii. Foreign currencies													
17. Additional paid-in capital					Net income of the current period attributable to:					8. Equity Investment													
a. Agio					- Owners of The Parent					10. Commitment and contingencies													
b. Disagio -/-					- Non Controlling Interest					a. Rupiah													
c. Fund for paid up capital					TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)					b. Foreign currencies													
d. Others					PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE					9. Foreclosed assets													
18. Other comprehensive income					DIVIDEND					Value of Bank's assets pledged as collateral:													
a. Profit					EARNING PER SHARE (Full amount)					a. To Bank Indonesia													
b. Loss -/-					Basic					b. To other parties													
19. Reserves					Diluted					2. Foreclosed assets													
a. General reserves					TOTAL LIABILITY AND EQUITY																		
b. Appropriate reserves																							
c. Profits																							
d. Previous years																							
e. Current year																							
c. Payable dividend -/-																							