

# **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)

As of 30 September 2024 and 31 December 2023 For the period						ptember 2024 a	R COMPREHENSIVE INCOME  EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 September 2024 and 2023 (In million Rusiah)															
(In million Rupiah)  INDIVIDUAL CONSOLIDATED				ATED	(In million Rupiah, unless	earning per st	hare)	CONSOL	IDATED					(In mill	lion Rupia	ah) INDIVI	DUAL	JAL				
No. ACCOUNTS	30 Sep 2024	31 Dec 2023	30 Sep 2024	31 Dec 2023	No. ACCOUNTS	30 Sep 2024	30 Sep 2023	30 Sep 2024	30 Sep 2023	No. ACCOUNTS			30 Sep 20 Unaudite	24 d					30 Sep 2 Audite	023 d		
	Unaudited	Audited	Unaudited	Audited	OPERATING INCOME AND EXPENSES	Unaudited	Audited	Unaudited	Audited			Special S	ubstandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
ASSET 1 Cash	691,959	931530	1.134.337	1.428.683	A. Interest Income and Expenses					I. RELATED PARTIES	IV.	iention						Mention				
2. Placements with Bank Indonesia	10.757.174	17.236.809	11.916.421	18.000.252	1 Interest Income	10,714,372	9,744,790	17,234,373	14,053,208	Placements with other banks	809,679	-	-		-	809,679	462,361	-	-	-	-	462,36
Placements with other banks	1,458,404	958,732	2,308,953	1,200,387	2. Interest Expenses	(5,278,233)	(4,690,182)	(6,236,968)	(5,052,959)	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
Spot and derivative / forward receivables	1,657,952	1,133,149	1,409,148		Net Interest Income	5,436,139	5,054,608	10,997,405	9,000,249	b. Foreign currencies     2. Spot and derivative receivables	809,679 627,743	-	-	-	-	809,679 627,743	462,361 727,909	-	-	-	-	462,36 727,90
5. Securities	20,211,397	8,547,321	29,169,696	17,038,501	B. Other Operating Income and Expenses					Spot and derivative receivables     a. Rupiah	627,743		1		- 1	627,743	727,909	- 1		- 1		727,90
Securities sold under repurchase agreements (repo)     Claims from securities purchased under resale	-	-	-	-	Gain (Loss) from increase (decrease) in fair value of financial	130,296	(77,126)	130,296	(77,126)	b. Foreign currencies	627,743	-	-	-	-	627,743	727,909	-	-	-	-	727,90
agreements (reverse repo)	-	-	-	-	Gain (Loss) from increase (decrease) in fair value of financial					3. Securities	-	-	-	-	-	-	-	-	-	-	-	
Acceptance receivables	3,574,274	3,289,757	3,574,274	3,289,757	liabilities	-	-	-	-	a. Rupiah b. Foreign currencies	1 1		1		- 1			1		1		
D. Loans	142,062,309	145,173,436	164,769,887	145,173,436	Gain (Loss) from sale of financial assets	35,228	46,791	35,228	46,791	4. Securities sold under repurchase												
). Sharia financing/receivables	-	-	10,330,784	11,387,861	Gain (Loss) from spot and derivative /forward transactions     (realised)	201,190	605,854	201,190	605,854	agreements (Repo)	1 1		1	-	1		-	1	-	1	1	
L Equity Investments Other financial asset	7,859,227 1 138 073	1,308,484	100,857 1271897	102,586 1361,853	Gain (Loss) from investment under equity method					a. Rupiah b. Foreign currencies	1 1	-	-	-	-		-	1	-	-	-	
Impairment on financial assets -/-	(3,293,457)	(3,413,725)	(6,123,632)	(4,627,641)	Gain (Loss) from foreign exchange translation	31.165	18.627	47.135	18.627	Claims on securities purchased	1 1		1	-	1		-	1	-	1	1	
a. Securities	(740)	(799)	(740)	(799)	7. Dividend revenue	422.706	498.815	3	1	under resale agreements	-	-	-	-	-	-	-	-	-	-	-	
b. Loans and Sharia financing	(3,288,787)	(3,404,131)	(6,118,962)		Commissions/provisions/fees and administration	748,496	588,995	944,243	589,964	(Reverse Repo)												
c. Others	(3,930)	(8,795)	(3,930)	(8,795)	9. Other income	214,810	254,620	611,801	306,293	a. Rupiah b. Foreign currencies	1 1		1	- 1	1			1	1	1		
. Intangible assets	3,245,862	3,096,432	6,349,803		10. Impairment losses on financial assets	(775,953)	(704,561)	(2,756,914)	(1,902,450)	Acceptance receivables	-	-	-	-	-		-		-	-	-	
Accumulated amortization of intangible assets -/-	(2,447,105)	(2,278,908)	(3,331,552)		11. Losses related to operational risks	(9.418)	(5.216)	(15.351)	(10.483)	7. Loans												
Fixed assets and equipment Accumulated depreciation on fixed assets and	3,921,441	3,958,107	6,130,758 (3,778,162)	5,040,250	12. Personnel expenses	(1,877,194)	(1,774,362)	(3,570,615)	(2,791,236)	a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	
Accumulated depreciation on fixed assets and Non-productive assets	(2,314,408)	(2,286,537) 79 120	(3,778,162)	(2,992,438) 79 120	Promotion expenses	(130,483)	(156,322)	(161,768)	(162,561)	i. Rupiah		-		_		-			_	_	_	
a. Abandoned properties		21,099	204,211	21,099	14. Other expenses	(2,302,264)	(2,063,228)	(3,320,959)	(2,550,639)	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
b. Foreclosed assets	60,392	58,021	204,217	58,021	Net Other Operating (Expenses) Income	(3,311,421)	(2,767,113)	(7,855,711)	(5,926,965)	b. Non-Micro, Small and Medium	6,926,940	-		-	-	6,926,940	3,055,035			-	-	3,055,0
c. Suspense accounts	-	-	-	-						Enterprises (Non-UMKM) i. Rupiah	515 705	_				515.705	386 928		_	_		386.9
d. Interbranch assets	-	-	-	-	NET OPERATING INCOME (EXPENSES)	2,124,718	2,287,495	3,141,694	3,073,284	ii. Foreign currencies	6,411,235	-	-	-	-	6,411,235	2,668,107		-	-	-	2,668,1
Other assets	2,030,788	2,386,178	3,146,691	2,743,252	NON-OPERATING INCOME AND EXPENSES					c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	
TOTAL ASSET	190,614,282	181,241,336	228,584,377	201,448,392	Gain (Loss) from sale of fixed assets and equipments	570	(8,482)	4,867	(6,903)	i. Rupiah ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
ABILITIES AND EQUITY					Other non-operating income (expenses)	5,605	2,700	(215,341)	850	8. Equity Investment	7,859,205		1			7,859,205	1,308,462	1	-		1	1,308,4
LIABILITIES					NET NON OPERATING INCOME (EXPENSES)	6,175	(5,782)	(210,474)	(6,053)	Other receivables	1,727	-	-	-	-	1,727	21,849		-	-	-	21,84
Demand deposits	19,985,241	26,604,674 14,470,875	19,979,661 18,066,889	26,628,683 17 558 817	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE	2,130,893	2,281,713	2,931,220	3,067,231	10. Commitment and contingencies	4,050,046	-	-	-	-	4,050,046	5,476,931	-	-	-	-	5,476,9
Saving deposits Time deposits	15,042,287 67.056.846	14,470,875 54.980.210	18,066,889 75,348,877	17,558,817 64,011,076	TAX Income Tax:	(376.115)	(392,792)	(636.288)	(671,967)	a. Rupiah b. Foreign currencies	103,232 3.946.814	-	-	-	-	103,232 3,946,814	102,912 5.374.019	-	-	-	-	102,9 5.374.0
Electronic money	67,030,040	54,960,210	75,340,077	64,011,076	a. Estimated current period tax	(320.940)	(407,230)	(567,195)	(722.923)	II. NON-RELATED PARTIES	3,940,014	_		-	- 1	3,940,014	5,374,019	-	-	- 1	-	5,374,0
Liabilities to Bank Indonesia	-	-	-	_	b. Deferred tax income (expenses)	(55.175)	14 438	(69 093)	50.956	Placements with other banks	648.725					648.725	432.223					432.22
. Liabilities to other banks	802,291	10,818,444	797,624	10,814,638		1,754,778	1,888,921	2,294,932	2,395,264	a. Rupiah	428.266					428.266	90.005					90.00
. Spot and derivative / forward liabilities	1,478,310	1,072,104	1,811,959	1,072,104	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,754,778	1,888,921			b. Foreign currencies	220,459	-	-	-	-	220,459	342,218	-	-	-	-	342,2
. Securities sold under repurchase agreements (repo)	-	-	-	-	MINORITY INTEREST PROFIT (LOSS)			300,755	301,527	Spot and derivative receivables	1,023,094	7,115	-	-	-	1,030,209	833,173	253	-	-	-	833,42
Acceptance liabilities     Securities issued	3,081,169 551,855	2,323,633 200,569	3,081,169 1,748,467	2,323,633 200.569	OTHER COMPREHENSIVE INCOME					a. Rupiah b. Foreign currencies	167,494 855.600	7 115	1	- 1	1	167,494 862.715	771,666 61507	186	1		1	771,85 61.57
J. Securities issued 1. Borrowings	38,745,201	34,283,897	50,281,654		Items that are not being reclassified to Profit Loss		35,069		36,284	Securities	20,211,397	7,115		- 1		20,211,397	9,936,605	٠,				9,936,60
2. Margin deposits	30,743,201	34,203,087	30,201,034	34,203,087	a. Gain from fixed assets revaluation	_	79,722		79,722	a. Rupiah	19,437,431	-	-	-	-	19,437,431	9,009,251	-	-	-	-	9,009,2
3. Interbranch liabilities		-	-	-	b. Gain (Loss) from remeasurement benefecial pension program	_	(44.653)		(43,438)	b. Foreign currencies	773,966	-	-	-	-	773,966	927,354	-	-	-	-	927,35
4. Other liabilities	2,126,821	2,756,110	3,760,580		c. Others	-				<ol> <li>Securities sold under repurchase agreements (Repo)</li> </ol>	-	-	-	-	-	-	-	-	-	-	-	
5. Minority Interest			6,828,992	2,616,678	2. Items that are being reclassified to Profit Loss	28,055	10,730	(41,910)	10,800	a. Rupiah		-		-	-	-	-			-	-	
TOTAL LIABILITY	148,870,021	147,510,516	181,705,872	162,781,966	a. Gain (Loss) from adjustment in foreign exchange translation		.,			b. Foreign currencies		-	-	-	-	-	-	-		-	-	
EQUITY					b. Gain (Loss) from changes in the fair value of financial asset on		I			<ol><li>Claims on securities purchased</li></ol>												
6. Issued and fully paid-in capital	212,919	161,136	212,919	161,136	liability instrument which measured by fair value from other	28,055	10,730	27,992	10,800	under resale agreements (Reverse Repo)	1 1	-	-	-	-		-	1	-	-	-	
a. Authorized capital	300,000	300,000	300,000	300,000	comprehensive income		I			a. Rupiah		-	-	-	-	-	-	-	-	-	-	
b. Unpaid capital -/- c. Treasury stock -/-	(87,081)	(137,018) (1.846)	(87,081)	(137,018) (1,846)	c. Others	-	-	(69,902)		b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
c. I reasury stock -/ Additional paid-in capital	17 826 159	11.175.667	17 797 597	(1,846)	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX	28,055	45,799	(41,910)	47,084	Acceptance receivables	3,574,274	-	-	-	-	3,574,274	3,514,380	-	-	-	-	3,514,3
a. Agio	17,565,358		17,561,063							7. Loans a. Micro, Small and Medium												
b. Disagio -/-	-	-	-	-	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,782,833	1,934,720	2,253,022	2,442,348	Enterprises (UMKM)	8,999,849	320,910	72,521	82,990	446,505	9,922,775	6,087,629	129,671	9,342	47,647	367,253	6,641,5
c. Fund for paid up capital	-	-	-	-		$\vdash$				i. Rupiah	8,997,578	320,910	72,521	82,990	446,505		6,087,629	129,671	9,342	47,647	367,253	6,641,5
d. Others	260,801	260,801	236,534	236,534	Net income of the current period attributable to:		I			ii. Foreign currencies b. Non-Micro, Small and Medium	2,271	6.005.291	289 864	190.502	962.866	2,271 125.212.594	121 099 092	6 699 498	199 721	100 424	1 111 166	129.209.9
Other comprehensive income	869,163	860,288	989,718	886,452	- Owners of The Parent	1,754,778	1,888,921	1,994,177	2,093,737	i. Rupiah		5,153,323	206,594	190,502	962,866	84,671,284	80,580,800	5,641,787	91,537	100,424	1,111,166	
a. Profit	962,237	953,361	1,110,406	979,525	- Non Controlling Interest			300,755	301,527	ii. Foreign currencies	39,606,072	851,968	83,270	-	-	40,541,310	40,518,292	1,057,711	108,184	-	-	41,684,
b. Loss -/- Reserves	(93,074) 42,953	(93,073) 32,596	(120,688) 42,953		NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,754,778	1,888,921	2,294,932	2,395,264	c. Restructured loans		3,844,099	106,269	33,876	904,840	5,479,771	1,360,442	2,646,799	19,065	36,385	1,033,448	5,096,
a General reserves	42,953	32,596	42,953		Total current comprehensive Profit (Loss) attributable					i. Rupiah ii. Foreign currencies	590,687	3,844,099	106,269	33,876	904,840	5,479,771	1,360,442	2,646,799	19,065	36,385	1,033,448	5,096,
b. Appropriate reserves	-		-	-	to:					8. Equity Investment	22					22	22	]				
Profitloss	22,793,067	21,501,133	27,835,318	26,440,319	- Owners of The Parent	1,782,833	1,934,720	1,980,289	2,140,847	Other receivables	117,589	-	-	-	-	117,589	-	-	-	-	-	
a. Previous years	21,509,956	20,019,562	26,312,808	24,701,125	- Non Controlling Interest			272,733	301,501	10. Commitment and contingencies		1,562,212	-	-	-		118,676,645	1,360,055	-	-	-	120,036,7
b. Current year	1,754,778		1,994,177		TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1,782,833	1,934,720	2,253,022	2,442,348	a. Rupiah b. Foreign currencies	72,886,062 63,797,917	1,059,632 502,580	-	-	-		57,368,885 61,307,760	716,680 643,375	-	-	-	58,085,5 61,951,
c. Payable dividend -/-	(471,667)	(619,140)	(471,667)	(619,140)	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE		-			III. OTHER INFORMATION	03,797,917	JUZ,30U	-	-	- 1	04,300,497	01,307,760	043,3/5	-	- 1	-	0 (,901,
TOTAL EQUITY ATTRIBUTABLE TO THE	l	l l			DIVIDEND	471.667	]	683,983		, Value of Bank's assets pledged												
OWNERS OF PARENTS	41,744,261	33,730,820	46,878,505	38,666,426	EARNING PER SHARE (Full amount)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	]	230,000		1. as collateral:												
TOTAL EQUITY	41.744.261	33.730.820	46.878.505	38.666.426	- Basic	177	234	201	200	a. To Bank Indonesia						-						
TOTAL LIABILITY AND EQUITY	190,614,282	181.241.336	228.584.377	201.448.392	- Diluted	177	234	201	260	b. To other parties 2. Foreclosed assets						60,392						77,0
	100,014,202	.5 ,,24 ,,000	220,004,011				-54	201	200							55,552						
			IMPAIRMEN		S								TAL ADEQUA									
	As		mber 2024 and	2023								As of 3	0 September 20 (In million Ruj	124 and 2023 plah)								
		(in mill	ion Rupiah)	INDIVID	MIAI													30 Sep 2	024		0 Sep 2023	
		30 Sep 2	2024	INDIVIL	30 Sep 2023					ACC	OUNTS						INDA	Unaudit /IDUAL C	CONSOLIDATED	INDIVIDUA	Audited	OLIDAT
4000:::=		Unaudi			30 Sep 2023 Audited		I. Core Capit	tal (Tier 1)										2,395,092	42,752,113	30,58	00140	36,474,
ACCOUNTS		- Januara	1				1. Common	n Equity Tier	1 (CET 1)									2,395,092	42,752,113	30,58		36,474,3

	ALLOWANCE FOR IMPAIRMENT LOSSES As of 30 September 2024 and 2023 (In million Ruplah)												
No.	ACCOUNTS			0 Sep 2024 Unaudited	ı	INDIV	30 Sep 2023 Audited						
		Allowan	ce for Impa	airment	Required	Provision	Allowan	nce for Impa	airment	Required Provision			
			Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific		
1.	Placements with other banks	197	-	-	12,961	-	148	-	-	8,946	-		
2.	Spot and derivative receivables	-	-	-	16,508	356	-	-	-	15,611	12		
3.	Securities	609	131	-	10,261	-	693	27	-	24,927	-		
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-		
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-		
6.	Acceptance receivables	2,013	1,682	-	21,747	-	2,121	242	-	35,144	-		
7.	Loans and financing	694,688	227,795	2,366,304	1,332,910	1,907,882	591,264	151,431	2,378,963	1,298,475	1,920,822		
8.	Equity Investments	-	-	-	78,592	-	-	-	-	13,085	-		
9.	Other receivables	38	-	-	1,193	-	-	-	-	218	-		
10. Commitment and contingencies 35,439 22,045 - 52,641 78,049 27,564 28,922 - 61,939								67,910					

	FINANCIAL RATIOS As of 30 September 2024 dan 20	00		STATEMENTS OF CONSOLIDATED CA	
	RATIOS (%)	30 Sep 2024 Unaudited	30 Sep 2023 Audited	For the periods ended on 30 September 2024 (In million Rupiah)	and 2
	Performance Ratios			4000111170	30 Se
	Capital Adequacy Ratio (CAR)	28.61%	27.27%	ACCOUNTS	Una
	<ol> <li>Non-performing earning assets and non-earning assets to total earning assets and non-earning assets</li> </ol>	0.64%	0.64%	CASH FLOWS FROM OPERATING ACTIVITIES	
	assets and non-earning assets  Non-performing earning assets to total earning assets	0.63%	0.64%		
	Allowance for impairment losses on financial assets to earning			Receipt from interest	1
	assets	1.83%	1.92%	Receipt from sharia income	
	5. NPL gross	1.45%	1.33%	Payments of interest expense	(8
	6. NPL net	0.50%	0.48%	Payments of sharia expenses	
	7. Return on Asset (ROA)	1.47%	1.70%	Receipt from other operating income	
	Return on Equity (ROE)     Net Interest Margin (NIM)	7.41% 4.12%	8.41% 4.04%		
	Operating Expenses to Operating Revenues	83.00%	80.55%	Recovery from written-off loans	
	11. Cost to Income Ratio (CIR)	59.82%	52.59%	Payments of personnel expenses	(3
	12. Loan to Deposit Ratio (LDR)	137.93%	143.81%	Payments of other operating expenses	(3
	Compliance Ratios			Other payments	
	a. Percentage Violation of Legal Lending Limit			Payments of corporate income tax	
	i. Related parties	0.00%	0.00%		_
	ii. Non-related parties	0.00%	0.00%	Cash flows before changes in operating assets, operating	1 1
	b. Percentage Lending in Excess of the Legal Lending Limit			liabilities and temporary syirkah funds	
	i. Related parties ii. Non-related parties	0.00%	0.00%	Changes in operating assets, operating liabilities, and	
	Statutory Reserves Requirements	0.00%	0.00%	temporary syirkah funds:	
	a. Rupiah	6.07%	7.89%	(Increase) decrease in operating assets:	
	- Daily	0.00%	0.00%		
	- Average	6.07%	7.89%	Derivative receivables	
	b. Foreign Currencies	4.02%	4.02%	Acceptance receivables	
ı	Net Open Posisition	1.20%	0.87%	Loans	
ı	SPOT AND DERIVATIVE / FORWARD TE	ANISACTION	I C	Sharia financing/receivables	
1	As of 30 September 2024	CANSAC HON	13	Financing receivables	
1	As of 30 September 2024 (In million Rupiah)			Increase (decrease) in operating liabilities:	Ι,
- 1	(In million Ruplan)			increase (decrease) in operating natinues.	1

				INDIVIDUAL				
No.	TRANSACTION	Notional Amount	Obje	ctive	Derivative Receivables and Payables			
		Amount	Trading	Hedging	Receivables	Payables		
Α.	Related to Exchange Rate	33,318,444	2,287,756	31,030,688	696,532	582,61		
1	Spot	2,293,654	2,287,756	5,898	1,925	2,41		
2	Forward	4,145,183	-	4,145,183	101,498	12,57		
3	Option	-	-	-	-			
	a. Put	-	-	-	-			
	b. Call	-	-	12	-			
4	Future	-	-	12	-			
5	Swap	26,879,607	100	26,879,607	593,109	567,63		
6	Others	-	- E-	-	-			
В.	Related to Interest Rate	9,606,796	-	9,606,796	300,243	289,09		
1	Forward	-		-	-			
2	Option	-	-		-			
	a. Put	-	-	-	-			
	b. Call	-	-	-	-			
3	Future	-		1.5	-			
4	Swap	9,606,796	97	9,606,796	300,243	289,09		
5	Others	-	0.5	-	-			
c.	O thers	30,463,899	-	30,463,899	661,177	606,60		
	TOTAL	73,389,139	2,287,756	71,101,383	1,657,952	1,478,31		

STATEMENTS OF COMMITMENT AND CONTIGENCIES   As of 30 September 2024 and 2023			,,		,	,	,	1 Tooloog Hom Borrowings
STATEMENTS OF COMMITTENT AND CONTICENCIES   As of 30 September 2024 and 2023   Minimilion Replan		TOTAL	73,389,139	2,287,756	71,101,383	1,657,952	1,478,310	Installment payments and settlement of borrowings
No.		OTATEME	NTC OF CO	MANITMENIT	AND CONT	ICENCIES		
In million Ruplah		STATEME				IGENCIES		
No.   ACCOUNTS   30 Sap 2024   31 Dec 2023   30 Sap 2024   31 Dec 2023   30 Sap 2024   31 Dec 2023								,
ACCOUNTS   30 Sep 2024   31 Dec 2023   30 Sep 2024   32 Dec 2023   32			(11		,	CONSO	IDATED	Payment of lease liabilities principals
	No	ACCOUNTS						Net cash flows provided from financing activities
COMMITMENT RECEIVABLES   76,244,724   80,982,245   144,322,697   80,982,245   1. Unused borrowing facilities   33,762,200   40,326,984   54,828,754   40,326,984   2. Outshanding spot and derivative / 42,452,525   40,655,33   59,733,943   40,655,33   3. Others   1. Commitment Liabilities   177,124,498   156,823,356   177,245,273   156,823,356   1. Unused loans facilities   23,94,944   10,870,27   12,770,514   10,770,514   2. Outshanding immovable   20,951,722   72,056   1,813,77   72,056   1,813,77   72,056   3. Others   1. Commitment   42,666,451   40,322,866   42,606,451   40,322,866   4. Others   30,244,482   30,270,312   30,275,672   30,359,615   1. Guarantees received   30,244,482   30,270,312   30,275,672   30,750,512   2. Others   777,890   5,455,734   7,776,810   5,455,734   1. Guarantees reserved   7,778,810   7,778,8	140.	112301110						
1 Unused borrowing facilities   33,762.20   40,326,94   54,528,754   40,326,94   40,326,94   40,326,94   40,326,94   40,326,94   40,326,94   40,326,94   40,326,94   40,326,94   40,655,331   40,655,3			VADI 50					NET INCREASE IN CASH AND CASH EQUIVALE
2. Outstanding spot and derivative / forward provided committed by Committed	ı.				,,	,, ,,,,	, ,	EFFECT OF EXCHANGE RATE CHANGES ON C
Commitment   42,402,026   40,000,033   39,79,994   40,000,033   39,79,7994   40,000,033   39,79,7994   40,000,033   39,79,7994   40,000,033   39,79,7994   40,000,033   39,79,7994   40,000,033   39,79,7994   40,000,033   39,79,7994   40,000,033   39,79,7994   40,000,033   40,0				33,762,200	40,326,914	54,528,754	40,326,914	CASH EQUIVALENTS
3. Others			lerivative /	42,452,524	40,655,331	59,793,943	40,655,331	
11.   COMMITMENT LIABILITIES								
1 Unused losers facilities   0.3.336,876   115,779,514   0.3,475,45   15,779,514   0.370,277   0.36,474,47   0.370,277   0.36,474,47   0.370,277   0.36,474,47   0.370,277   0.36,474,47   0.370,277   0.36,474,47   0.370,277   0.36,474,47   0.370,277   0.36,474,47   0.370,474   0.370,277   0.36,474,47   0.370,474   0	П.	COMMITMENT LIABIL	ITIES	177.124.498	156.823.356	177.245.273	156.823.356	TEAR
a. Committed 0.398.94 0.570.27 0.398.94 0.570.27 0.398.94 0.570.27 0.398.94 0.570.27 0.398.94 0.570.27 0.398.94 0.397.27 0.398.94	_	Unused loans facilities			, ,	, , , ,	, ,	CASH AND CASH EQUIVALENTS AT THE END
2. Outstanding irrevocable LC 3. Outstanding spot and derivative / 12,006,45; 40,322,826 42,006,45; 40,322,826		a Committed		12.384.914	10.870.217	12.384.914	10.870.217	PERIOD
2. Outshanding prevocable LC . 18137 . 72106 . 18137 . 72106 . Cash		b. Uncommitted		120,951,762	104,909,297	121,072,537	104,909,297	Cook and each equivalents consist of
3. Outstanding spot and derivative		2. Outstanding irrevocable	L/C	1,181,371	721,016	1,181,371	721,016	· · · · · · · · · · · · · · · · · · ·
10   10   10   10   10   10   10   10			erivative /	42 606 451	40 322 826	42 606 451	40 322 826	
III.   CONTINGENT RECEIVABLES   30,244,482   30,270,312   30,297,672   30,397,691   Placement with Bank Indonesia and other bar     1   Guarantees received   30,244,482   30,270,312   30,244,482   30,270,312   30,244,482   30,270,312     2   Others   7,775,919   5,455,734   7,778,910   5,455,734     3   Guarantees issued   7,778,910   5,455,734   7,778,910   5,455,734     4   Guarantees issued   7,778,910   5,455,734   7,778,910   5,455,734     4   Guarantees issued   7,778,910   5,455,734   7,778,910   5,455,734     5   Guarantees issued   7,778,910   5,455,734   7,778,910				42,000,401	40,022,020	42,000,401	40,022,020	
Courantees received   30,244,482   30,270,32   30,244,482   30,270,32   2,0 flers   -2,0 flers	_			-	-	-	-	
2. Others	III.	CONTINGENT RECEIV	ABLES	30,244,482	30,270,312	30,297,672	30,315,051	
IV.         CONTINGENT LIABILITIES         7,778,190         5,455,734         7,778,190         5,455,734         S,455,734         SUPPLEMENTAL CASH FLOW INFORMATION AFFECTING CASH FLOW INFORMATION	ī	Guarantees received		30,244,482	30,270,312	30,244,482	30,270,312	Securities
1. Guarantees issued 7,778,90 5,455,734 7,778,90 5,455,734 ACTIVITIES NOT AFFECTING CASH F		2. Others		-	-	53,190	44,739	
1,770,80 3,433,734 1,710,80 3,433,734	IV.	CONTINGENT LIABILI	TIES	7,778,190	5,455,734	7,778,190	5,455,734	SUPPLEMENTAL CASH FLOW INFORMATION:
2. Others Purchases of fixed assets which are still page		1. Guarantees issued		7,778,190	5,455,734	7,778,190	5,455,734	ACTIVITIES NOT AFFECTING CASH FLOW
		2. Others		-	-	-	-	Purchases of fixed assets which are still payable

I	For the periods ended on 30 September 2024 (In million Rupiah)	and 2023	
1	ACCOUNTS	30 Sep 2024 Unaudited	30 Sep 2023 Audited
l	CASH FLOWS FROM OPERATING ACTIVITIES		
l	Receipt from interest	13,220,572	9,788,123
ı	Receipt from sharia income	4,173,750	4,299,400
ı	Payments of interest expense	(8,727,380)	(5,399,565)
ı	Payments of sharia expenses	(385,211)	(360,604)
ı	Receipt from other operating income	1,811,114	1,281,375
ı	Recovery from written-off loans	193,855	221,983
ı	Payments of personnel expenses	(3,685,547)	(2,849,572)
l	Payments of other operating expenses	(3,962,925)	(2,084,270)
l	Other payments	(223,944)	23,173
l	Payments of corporate income tax	(572,377)	(691,250)
l	Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds	1,841,907	4,228,793
١	Changes in operating assets, operating liabilities, and		

-	Loans	0,734,437	(4,723,300)
	Sharia financing/receivables	(310,981)	(1,454,704)
1	Financing receivables	(2,167,612)	- 1
	Increase (decrease) in operating liabilities:		
1	Obligations due immediately	(9,516)	(53)
	Deposits from customers	5,369,521	(6,947,769)
	Deposits from other banks	(10,017,014)	7,240,232
	Derivative payables	493,334	(101,201)
1	Acceptance payables	757,536	212,798
1	Increase in temporary syirkah funds	(172,670)	665,005
3	Net cash flows (used in) provided from operating activities	4,232,418	(1,141,442)
1	CASH FLOWS FROM INVESTING ACTIVITIES		
1	Purchase of securities	(22.994.049)	(8,093,600)
-	Proceeds from sale of securities	11.451.712	10,293,351
-	Purchases of fixed assets	(146,372)	(165,367)
0	Acquisition of right-of-use asset	(14.038)	(2.655)
4	Acquisition of intangible assets	(287,695)	(331,937)
١	Proceeds from sale of fixed assets	34.065	3.506
1	Acquisition of subsidiaries, net of cash acquired	(5,519,887)	_
-	· · · · · · · · · · · · · · · · · · ·	1	. =
-	Net cash flows provided from (used in) investing activities	(17,476,264)	1,703,298
1	CASH FLOWS FROM FINANCING ACTIVITIES		
5	Settlement of securities issued	(480,000)	-
-	Proceeds from borrowings	1,053,343	50,000
,	Proceeds from borrowings	8.430.993	6.998.809
1	Installment payments and settlement of borrowings	(7,245,134)	(22,438,613)
	Proceed from Right Issue	6,702,275	-
ı	Sales of treasury shares to public	1,219	2,046
ı	Payments of dividend	(683,958)	(832,860)
4	Payment of lease liabilities principals	(59,437)	(103,242)
4	Net cash flows provided from financing activities	7,719,301	(16,323,860)
ı			
4	NET INCREASE IN CASH AND CASH EQUIVALENTS	(5,524,545)	(15,762,004)
1	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND		
1	CASH EQUIVALENTS	(34,332)	17,335
1			
ı	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF	23,472,990	39,377,753
ł	YEAR	20,472,000	00,011,100
4	CASH AND CASH EQUIVALENTS AT THE END OF		
1	PERIOD	17,914,113	23,633,084
7	1 211100		
1	Cash and cash equivalents consist of:		
3	Cash	1,134,337	1,432,764
3	Current accounts with Bank Indonesia	7,870,182	9,762,159
I	Current accounts with other banks	1664.452	897,474
Н	Placement with Bank Indonesia and other banks	4,690,740	6,799,355
4	Cti	0.554.400	4.744.000

ities	(17,476,264)	1,703,298	
ities	(480,000) 1,053,343 8,430,993 (7,245,134) 6,702,275 1,219 (683,958) (59,437) 7,719,301	50,000 6,998,809 (22,438,613) 2,046 (832,860) (133,242) (16,323,860)	BOARD OF COMMISSI  - President Commis  - Commissioner  - Independent Comn  - Independent Comn  - Independent Comn
	(5,524,545)	(15,762,004)	- Commissioner
ND	(34,332)	17,335	- Independent Comn
OF	23,472,990	39,377,753	
	17,914,113	23,633,084	BOARD OF DIRECTOR
			- President Director
	1,134,337	1,432,764	
	7,870,182	9,762,159	<ul> <li>Deputy President D</li> </ul>
	1,664,452	897,474	- Deputy President D
	4,690,740 2,554,402	6,799,355 4,741,332	' '
	17,914,113	23,633,084	<ul> <li>Compliance Director</li> </ul>
	11,011,110	20,000,004	- Director
	(592)	(498)	- Director
	(*** /)	( /	- Director

					As of 30 September	or 2024 and 2023				
				p 2024 udited	30 Sej					
			ACCOU	NIS			INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
I.	Core Capital (Tier 1)						32,395,092	42,752,113	30,582,124	36,474,300
	1. Common Equity Tier 1 (CET 1)						32,395,092	42,752,113	30,582,124	36,474,300
	1.1 Paid in capital (less Treasury stoc	:k)					212,919	212,919	161,136	161,136
	1.2 Disclosed reserves 12.1 Additional Factor						41,196,108 41,363,617	46,399,945 46,405,295	32,923,871 33,190,230	38,074,249 38,074,894
	12.11 Other comprehensive income						962.239	965.961	953.488	957.249
	12.111 Excess differences arising	from translation of fi	nancial statement						-	-
	12.112 Potential gain of the increa	ase in the fair value of	financial assets availa	able for sale			30,862	30,914	2,981	3,075
	12.113 Fixed asset revaluation						931,377	935,047	950,507	954,174
	12.12 Other disclosed reserves 12.12.1 Agio						40,401,378 17.565.358	45,439,334 17.561.063	32,236,742 10.914.804	37,117,645 10.909.327
	12.12.1 Agio 12.12.2 General reserves						17,565,358	17,561,063	32,596	10,909,327
	12.12.3 Previous years profit						21038.289	25.841.141	19.400.421	24,081,985
	12.12.4 Current year profit						1,754,778	1,994,177	1,888,921	2,093,737
	12.12.5 Capital paid in advance							-	-	-
	12.12.6 Others 12.2 Deduction Factor						(167.509)		(266,359)	(645)
	12.2 Deduction Factor 12.2.1 Other comprehensive income						(167,509)	(5,350)	(266,359)	(645)
	12.2.1 Other comprehensive income	rom translation of fina	ncial statement					]		
	12.2.12 Potential losses from the			available for sale				-		-
	12.2.2 Other disclosed reserve						(167,509)	(5,350)	(266,359)	(645)
	12.2.2.1 Disagio							-	-	-
	12.2.2.2 Previous years loss 12.2.2.3 Current year loss							-		-
	12.2.2.4 Differences between requ	uired provision and all	owance for impairmen	t lorger of earning as	reate		(162,159)		(265,714)	
	12.2.2.5 Negative differences on a						( 82, 83)	]	(205,7 H)	
	12.2.2.6 Required provision on no						(5,350)	(5,350)	(645)	(645)
	12.2.2.7 Others									
	1.3 Non-Controlling Interests that can							-	-	-
	1.4 Deduction factor to common equity 1.4.1 Deferred tax calculation	y tier 1 (CET 1)					(9,013,935)	(3,860,751)	(2,502,883)	(1,761,085)
	14.2 Goodwill						(378,473)	(764,166)	(408,413)	(605,843)
	14.3 Other intangible assets						(510,415)	(1217.527)	(400,40)	(61,116)
	14.4 Investment that can be calculated as						(798,757)	(1,800,724)	(808,509)	(1,013,760)
	14.5 Shortage of capital on insurance sub-	sidiary company					(7,836,705)	(78,334)	(1,285,961)	(80,366)
	14.6 Securitization exposures							-	-	-
	14.7 Other deduction factor to common equal 14.7.1 Placement of funds in instrumen	uity tier 1 its AT 1 and /or Tier 2	other hanks							
	14.7.2 Cross-ownership in another entity			aw. grants, or grants	will			]		
	14.7.3 Exposure that causing Credit Ris									
	14.7.4 Exposure in child company which	h held sharia principi	e .					-		-
	2 Additional Tier 1 (AT 1)							-		-
	2.1 The instrument meets the require 2.2 Agio / Disagio	ments of AT 1						-		-
	2.3 Deduction Factors : Investment in	AT1 and/or Tier 2	instruments with	other Bank				]		
	2.3.1 Placement of funds in instruments A	T 1and/or Tier 2 othe	banks					-		-
	2.3.2 Cross-ownership in another entity ac	quired by the transition	on because of the law,	grants, or grants will				-	-	-
н.	Supplementary Capital (Tier 2)						4,484,356	4,755,994	4,544,999	4,653,638
	Capital instrument in form of shares or others     Preferred Stock (perpetual cumulative, no)						3,028,000	3,028,000	3,091,000	3,091,000
	12 Subordinated bonds (perpetual cumulative							]		
	13 Subordinated loan (perpetual cumulative,						3,028,000	3,028,000	3,091,000	3,091,000
	1.4 Mandatory convertible bond							-	-	-
	15 Tier 2 published by bank and non bank w	which acquired by oth	er party (consolidated)					-	-	-
	16 Amortization based on remaining maturity 2 Agio/Disagio	у						-		-
	3 General required provision of earning assets (	(maximum 125% of R	WA)				1456.356	1727.994	1453.999	1562.638
	4 Deduction factor to supplementary capital		,					-		-
	4.1 Sinking Fund							-		-
	4.2 Placement of funds in instruments AT 1a							-	-	-
_	4.3 Cross-ownership in another entity acquire	ed by the transition be	scause of the law, gran	ts, or grants will						
10	TIAL CAPITAL	30 Se	2024	30 Se	n 2022		36,879,448	47,508,107 p 2024	35,127,123 30 Se	41,127,938
		Unau	dited	Aud	dited	DESCRIPTION	Unac	udited	Aud	ited
RI	SK WEIGHTED ASSET (RWA)	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED	CAR RATIO	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
	RWA CREDIT RISK	116,438,048	146,862,370	116,315,550	125,321,046	CET 1 Ratio (%)	25.13%	26.79%	23.74%	26.41%
	RWA MARKET RISK	1,977,101	1,977,101	2,267,324	2,267,324	Tier 1 Ratio (%)	25.13%	26.79%	23.74%	26.41%
	RWA OPERATIONAL RISK	10,491,515	10,729,480	10,225,433	10,500,842	Tier 2 Ratio(%)	3.48%	2.98%	3.53%	3.37%
	TOTAL RWA R RATIO BASED ON RISK PROFILE (%)	128,906,664 9,20%	159,568,951 9,18%	128,808,307 9.20%	138,089,212	CAR Ratio (%) CET 1 for BUFFER (%)	28.61% 19.13%	29.77% 20.59%	27.27% 17.74%	29.78% 20.41%
	R RATIO BASED ON RISK PROFILE (%)   R ALLOCATION BASED ON RISK PROFIL		9.18%	9.20%	9.20%	BUFFER PERCENTAGE SHOULD BE FUL			17.74%	20.41%
	From CET 1(%)	6.00%	6.20%	6.00%	6.00%	Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
	From AT 1(%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
	F Ti 2 (8/)									

As of 30 September 2024

### D OF COMMISSIONERS

: Chow Ying Hoong sident Commissioner mmissioner : Takeshi Kimoto

: Ninik Herlani Masli Ridhwan ependent Commissioner

: Onny Widjanarko ependent Commissioner ependent Commissioner : Edmund Tondobala

mmissioner : Ongki Wanadjati Dana

: Marita Alisjahbana \*) ependent Commissioner

## D OF DIRECTORS

: Henoch Munandar

outy President Director : Darmadi Sutanto puty President Director

: Dini Herdini

mpliance Director ector : Atsushi Hino

: Keishi Kobata ector

Director : Merisa Darwis : Hanna Tantani

\*) Marita Alisjahbana was appointed as Independent Commissioner at Extraodinary GMS on 29 August 2024 and has been effectively assume the office on 2 September 2024.

### SHAREHOLDERS As of 30 September 2024

Ultimate Shareholder : Sumitomo Mitsui Financial Group through Sumitomo Mitsui Banking Corporation : 91.05%

Non-controlling shareholder through capital market ( $\geq 5\%$ ) :

Non-controlling shareholder not through capital market (  $\geq 5\%)$  :

Jakarta, 30 October 2024

PT Bank SMBC Indonesia Tbk (Formerly PT BANK BTPN Tbk)



Henoch Munandar President Director



Hanna Tantani Director

1. The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT Bank SMBC Indonesia Tbk (Formerly PT BANK BTPN Tbk) and Subsidiaryfor the nine months period ended on 30 September 2024 which were unaudited and on 30 September 2023 and for the year ended on 31 December 2023 which were audited.

<sup>2.</sup> The consolidated financial information above is presented in order to meet:
a) Financial Services Authority Regulation No. 37/POUK.03/2019 dated 19 December 2019 regarding Transparency and Publication of Financial Statements for Banks;
b) Circular Letter of Financial Services Authority No. 93/EOUK.03/2020 dated 30 June 20/20 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
c) Financial Services Authority Regulation No. 14/POUK.04/2022 dated 81 August 2002; regarding Submission of Periodic Reports Issuer or Public Company;
d) Financial Services Authority Regulation No. 75 /POUK.04/2017 dated 21 December 2017 regarding the Responsibility of the Board of Directors of the Financial Statements. 3. Main foreign exchange rates: 30 September 2024: 1 USD = Rp 15,140; 30 September 2023: 1 USD = Rp 15,455; 31 December 2023: 1 USD = Rp 15,397.00.