



CONSOLIDATED FINANCIAL STATEMENTS

PT Bank SMBC Indonesia Tbk and Subsidiaries

31 DECEMBER 2025 AND 2024

(In Million Rupiah)

STATEMENTS OF FINANCIAL POSITION

As of 31 December 2025 and 2024
(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		31 Dec 2025 Audited	31 Dec 2024 Audited	31 Dec 2025 Audited	31 Dec 2024 Audited
ASSET					
1.	Cash	611,173	777,302	1,246,542	1,379,647
2.	Placements with Bank Indonesia	18,952,557	17,961,837	20,430,799	19,631,166
3.	Placements with other banks	3,226,477	2,973,145	3,713,851	3,542,001
4.	Spot and derivative/forward receivables	957,383	1,417,452	1,280,872	1,748,125
5.	Securities	15,795,918	19,332,166	25,684,516	27,981,308
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	1,683,826	468,188	1,683,826	468,188
8.	Acceptance receivables	3,793,458	3,334,619	3,793,458	3,334,619
9.	Loans	149,875,621	145,938,051	175,035,114	169,232,858
10.	Sharia financing/receivables	-	-	10,352,755	10,171,759
11.	Equity investments	7,859,227	7,859,227	7,859,227	7,859,227
12.	Other financial asset	1,180,930	1,046,024	1,349,048	1,218,012
13.	Impairment on financial assets -/-	(2,635,569)	(3,016,696)	(7,161,342)	(6,911,900)
14.	Intangible assets	(2,689,470)	(2,445,641)	(3,715,904)	(3,395,613)
15.	Fixed assets and equipment	3,900,483	3,893,607	6,220,651	6,058,147
16.	Accumulated depreciation on fixed assets and equipment -/-	(2,329,599)	(2,300,745)	(3,915,060)	(3,773,725)
17.	Non-productive assets	134,087	54,523	229,716	161,400
18.	Abandoned properties	27,070	-	-	-
19.	Foreclosed assets	107,017	54,523	202,646	161,400
20.	Suspense accounts	-	-	-	-
21.	Interbranch assets	-	-	-	-
22.	Other assets	1,921,307	2,045,782	3,217,955	2,970,421
TOTAL ASSET		206,616,496	202,543,441	246,848,165	241,096,427
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	28,819,134	25,596,525	28,853,961	25,595,492
2.	Saving deposits	21,245,057	16,909,498	24,368,716	20,004,408
3.	Time deposits	69,437,938	67,926,531	77,778,404	75,727,911
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	4,486,056	760,624	4,479,647	757,714
7.	Spot and derivative / forward liabilities	895,033	1,320,897	1,113,660	1,558,841
8.	Securities sold under repurchase agreements (reverse repo)	-	-	-	-
9.	Acceptance liabilities	3,214,540	3,162,381	3,214,540	3,162,381
10.	Securities issued	2,558,152	1,742,884	6,704,041	2,939,924
11.	Borrowings	29,793,253	40,516,139	41,905,179	52,632,885
12.	Margin deposits	620	-	620	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	2,112,637	2,403,078	3,883,683	3,980,832
15.	Minority interest	-	-	6,001,946	6,978,665
TOTAL LIABILITY		162,562,420	160,328,657	198,394,397	193,329,053
EQUITY					
16.	Issued and fully paid-in capital	212,919	212,919	212,919	212,919
17.	Additional paid-in capital	17,826,728	17,826,728	17,798,805	17,798,165
18.	Other comprehensive income	17,562,927	17,562,927	17,562,271	17,561,631
19.	Reserves	260,801	260,801	236,534	236,534
20.	Profit/loss	807,396	863,725	802,004	1,059,210
21.	Profit/loss -/-	(168,968)	(80,063)	(371,502)	(80,063)
22.	Appropriation reserves	42,953	42,953	42,953	42,953
23.	Previous years	24,640,090	23,568,599	28,597,087	28,654,127
24.	Current year	1,458,128	2,230,270	505,557	2,812,986
25.	Payable dividend -/-	(562,597)	(471,667)	(562,597)	(471,667)
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS		43,054,076	42,214,884	47,453,768	47,767,374
TOTAL EQUITY		43,054,076	42,214,884	47,453,768	47,767,374
TOTAL LIABILITY AND EQUITY		206,616,496	202,543,441	246,848,165	241,096,427

STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME

For the periods ended on 31 December 2025 and 2024
(In million Rupiah, unless earning per share)

No.	Accounts	INDIVIDUAL		CONSOLIDATED	
		31 Dec 2025 Audited	31 Dec 2024 Audited	31 Dec 2025 Audited	31 Dec 2024 Audited
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest income	13,734,377	14,280,399	24,320,335	23,620,635
2.	Interest expenses	(6,677,410)	(7,042,645)	(8,326,874)	(8,300,368)
Net Interest Income		7,056,967	7,237,754	15,993,461	15,320,267
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(38,151)	20,673	(38,151)	(1,259)
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	77,166	38,423	77,166	38,423
4.	Gain (Loss) from spot and derivative / forward transactions (realized)	382,410	351,302	382,410	351,302
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange transaction	107,694	167,215	95,640	159,930
7.	Dividend revenue	484,545	422,706	2	3
8.	Commission/provision/fees and administration	963,781	1,033,530	1,382,303	1,328,668
9.	Other income	413,790	400,109	1,130,902	978,700
10.	Impairment losses on financial assets	(2,056,167)	(1,120,670)	(8,088,398)	(3,897,149)
11.	Losses related to operational risks	(11,329)	(8,451)	(19,185)	(19,185)
12.	Personnel expenses	(2,655,820)	(2,498,807)	(5,524,170)	(4,851,481)
13.	Promotion expenses	(178,431)	(240,939)	(246,021)	(297,447)
14.	Other expenses	(2,826,799)	(3,074,955)	(4,530,637)	(4,583,985)
Net Other Operating (Expenses) Income		(5,329,409)	(4,804,220)	(15,387,405)	(10,793,572)
NET OPERATING INCOME (EXPENSES)		1,727,558	2,733,534	626,056	4,446,685
NON-OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of fixed assets and equipments	(15)	640	6,543	11,739
2.	Other non-operating income (expenses)	6,017	6,607	(351,272)	(337,951)
NET NON OPERATING INCOME (EXPENSES)		6,002	7,247	(344,729)	(326,212)
PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX		1,733,560	2,740,781	281,327	4,120,473
Income Tax					
1.	a. Estimated current period tax	(275,432)	(510,511)	(383,456)	(904,233)
2.	b. Deferred tax income (expenses)	1,801	(306,145)	252,054	(408,023)
NET PROFIT (LOSS) FOR THE CURRENT PERIOD		1,458,128	2,230,270	3,216,240	3,216,240
MINORITY INTEREST PROFIT (LOSS)		-	-	(607,686)	403,254
OTHER COMPREHENSIVE INCOME					
1.	Items that are not being reclassified to Profit Loss	(88,906)	13,011	(85,895)	49,440
a.	Gain from fixed assets revaluation	-	-	-	7,814
b.	Gain (Loss) from remeasurement beneficial pension program	(88,906)	13,011	(85,895)	41,626
c.	Others	-	-	-	-
2.	Items that are being reclassified to Profit Loss	32,567	9,606	(291,752)	25,316
a.	Gain (Loss) from adjustment in foreign exchange transaction	-	-	-	-
b.	Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	32,567	9,606	32,537	9,798
c.	Others	-	-	(324,289)	15,518
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX		(56,339)	22,617	(377,547)	74,756
TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)		1,401,789	2,252,887	(479,776)	3,290,996
Net income of the current period attributable to:					
- Owners of The Parent		1,458,128	2,230,270	805,557	2,812,986
- Non Controlling Interest		-	-	(607,686)	403,254
NET PROFIT (LOSS) FOR THE CURRENT PERIOD		1,458,128	2,230,270	(102,129)	3,216,240
Attributable to:					
- Owners of The Parent		1,401,789	2,252,887	248,351	2,868,590
- Non Controlling Interest		-	-	(728,127)	422,406
TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)		1,401,789	2,252,887	(479,776)	3,290,996
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE					
DIVIDEND					
- Basic		562,597	471,667	811,213	683,983
- Diluted		137	221	47	279
EARNING PER SHARE (Full amount)		137	221	47	279
- Basic		137	221	47	279
- Diluted		137	221	47	279

EARNING ASSETS QUALITY AND OTHER INFORMATION

As of 31 December 2025 and 2024
(In million Rupiah)

No.	ACCOUNTS	31 Dec 2025 Audited					31 Dec 2024 Audited				
		Current	Special Mention	Substandard	Doubtful	Loss	Current	Special Mention	Substandard	Doubtful	Loss
I. RELATED PARTIES											
a. Placements with other banks											
1.	a. Rupiah	589,437	-	-	-	-	589,437	525,792	-	-	525,792
2.	b. Foreign currencies	589,437	-	-	-	-	589,437	525,792	-	-	525,792
3.	Spot and derivative receivables	247,104	-	-	-	-	247,104	397,185	-	-	397,185
4.	a. Rupiah	247,104	-	-	-	-	247,104	397,185	-	-	397,185
5.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
6.	Securities	247,104	-	-	-	-	247,104	200,000	-	-	200,000
7.	a. Rupiah	-	-	-	-	-	-	200,000	-	-	200,000
8.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
9.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
10.	a. Rupiah	-	-	-	-	-	-	-	-	-	-
11.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
12.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
13.	a. Rupiah	-	-	-	-	-	-	-	-	-	-
14.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
15.	Securities issued	2,191,486	-	-	-	-	2,191,486	2,277,194	-	-	2,277,194
16.	Acceptance receivables	3,793,458	-	-	-	-	3,793,458	3,334,619	-	-	3,334,619
17.	Loans	149,875,621	-	-	-	-	149,875,621	145,938,051	-	-	145,938,051
18.	a. Micro, Small and Medium Enterprises (MSME)	149,875,621	-	-	-	-	149,875,621	145,938,051	-	-	145,938,051
19.	b. Other	-	-	-	-	-	-	-	-	-	-
20.	Equity investments	7,859,227	-	-	-	-	7,859,227	7,859,227	-	-	7,859,227
21.	Other financial assets	1,180,930	-	-	-	-	1,180,930	1,046,024	-	-	1,046,024
22.	Impairment on financial assets -/-	(2,635,569)	-	-	-	-	(2,635,569)	(3,016,696)	-	-	(3,016,696)
23.	a. Micro, Small and Medium Enterprises (MSME)	(2,635,569)	-	-	-	-	(2,635,569)	(3,016,696)	-	-	(3,016,696)
24.	b. Other	-	-	-	-	-	-	-	-	-	-
25.	Fixed assets and equipment	3,900,483	-	-	-	-	3,900,483	3,893,607	-	-	3,893,607
26.	Accumulated depreciation on fixed assets and equipment -/-	(2,329,599)	-	-	-	-	(2,329,599)	(2,300,745)	-	-	(2,300,745)
27.	Non-productive assets	134,087	-	-	-	-	134,087	54,523	-	-	54,523
28.	Abandoned properties	27,070	-	-	-	-	27,070	-	-	-	-
29.	Foreclosed assets	107,017	-	-	-	-	107,017	54,523	-	-	54,523
30.	Suspense accounts	-	-	-	-	-	-	-	-	-	-
31.	Interbranch assets	1,921,307	-	-	-	-	1,921,307	2,045,782	-	-	2,045,782
32.	Other assets	-	-	-	-	-	-	-	-	-	-
TOTAL ASSET		206,616,496	202,543,441	246,848,165	241,096,427	206,616,496	202,543,441	246,848,165	241,096,427	206,616,496	202,543,441
II. NON-RELATED PARTIES											
a. Placements with other banks											
1.	a. Rupiah	2,637,040	-	-	-	-	2,637,040	2,447,353	-	-	2,447,353
2.	b. Foreign currencies	2,637,040	-	-	-	-	2,637,040	2,447,353	-	-	2,447,353
3.	Spot and derivative receivables	445,604	-	-	-	-	445,604	179,159	-	-	179,159
4.	a. Rupiah	445,604	-	-	-	-	445,604	179,159	-	-	179,159
5.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
6.	Securities	15,795,918	-	-	-	-	15,795,918	19,332,166	-	-	19,332,166
7.	a. Rupiah	15,795,918	-	-	-	-	15,795,918	19,332,166	-	-	19,332,166
8.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
9.	Securities sold under repurchase agreements (Repo)	261,832	-	-	-	-	261,832	954,708	-	-	954,708
10.	a. Rupiah	261,832	-	-	-	-	261,832	954,708	-	-	954,708
11.	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
12.	Claims on securities purchased under resale agreements (Reverse Repo)	1,683,826	-	-	-	-	1,683,826	468,188	-	-	468