

CONSOLIDATED FINANCIAL STATEMENTS PT Bank SMBC Indonesia Tbk and Subsidiaries 30 JUNE 2025, 2024 AND 31 DECEMBER 2024 (In Million Rupiah)

STATEMENTS OF FINANCIAL POSITION As of 30 June 2025 and 31 December 2024 (In million Rupidh)						STATEMENTS OF PROFIT LOSS AN For the periods ended	on 30 June 2025	and 2024 As of 30 June 2025 and 2024															
	(In m	IDATED	(In million Bupiah, u	nless earning per INDIVII	share)	CONSOL	IDATED	(In million Rupish)															
No.	ACCOUNTS	INDIVI 30 Jun 2025	31 Dec 2024	30 Jun 2025	31 Dec 2024	No. ACCOUNTS	30 Jun 2025	30 Jun 2024		30 Jun 2024	No. ACCOUNTS			30 Jun Unaud						30 Jun	2024 ited		
ASS	FT	Unaudited	Audited	Unaudited	Audited	OPERATING INCOME AND EXPENSES	Unaudited	Unaudited	Unaudited	Unaudited	NO. ACCOUNTS	Current	Special		Doubtful	1000	Total	Current	Special	Unaud	Doubtful	Lana	Total
1.	Cash	743,295	777,352	1,245,494	1,379,647	A. Interest Income and Expenses					I. RELATED PARTIES	ourrent	Mention	oubstantianti	Doubtion	LOSS	Total	Guirein	Mention	ubstandaru	Doubtiui	LOSS	Total
	Placements with Bank Indonesia	13,213,806	17,961,837		19,631,166	1. Interest Income 2. Interest Expenses	7,010,370 (3,419,443)	7,075,726	12,263,811 (4,203,615)	10,723,020 (4.038.968)	1. Placements with other banks	533,477			-		533,477	518,179	-			-	518,179
3.	Placements with other banks Spot and derivative/forward receivables	2,451,536	2,973,145 1,417,452	4,006,409 1,366,458	3,542,001 1,748,125	2. Interest Expenses Net Interest Income	(3,419,443) 3,590,927	(3,492,081) 3,583,045	(4,203,015) 8.060,196	(4,038,968) 6,684,052	a. Rupiah	-	-		-	-			-	-		-	-
5.	Securities	11,206,033	19,332,166	20,475,164	27,981,308		-,,	-,,	-,,	-,,	b. Foreign currencies 2. Spot and derivative receivables	533,477 320,282	1		1	1	533,477 320,282	518,179 468,760	1	1	:	1	518,179 468,760
6.	Securities sold under repurchase agreements	5,042	-	5,042	-	1. Gain (Loss) from increase (decrease) in fair value of	2,401	24,621	2,401	24,621	a. Rupiah		-	-	-	-	· · ·		-	-		-	· ·
7.	Claims from securities purchased under resale	252,099	468,188	252,099	468,188	financial assets 2. Gain (Loss) from increase (decrease) in fair value of	-			-	b. Foreign currencies 3. Securities	320,282	-	-	-	-	320,282	468,760	-	-		-	468,760
	agreements (reverse repo)					financial liabilities					a. Rupiah				-	1			-			1	
8.	Acceptance receivables Loans	3,341,334 150,383,565	3,334,619 145,938,051	3,341,334 174,894,936	3,334,619 169,232,858	Gain (Loss) from sale of financial assets Gain (Loss) from spot and derivative / forward transaction:	28,383 329,807	15,373 (37,589)	28,383 329,807	15,373 (37,589)	b. Foreign currencies	-	-		-	-	-	-	-	-		-	-
	Sharia financing/receivables	-		10,144,808	10,171,759	(realised)		(01,000)	020,001	(01,000)	 Securities sold under repurchase agreements (Repo) 	-	-	-	-	-	-		-	-	-	-	-
11.	Equity Investments	7,859,227	7,859,227	73,083	75,285	5. Gain (Loss) from investment under equity method	-	-	-	-	a. Rupiah	-	-		-	-	-		-	-		-	-
	Other financial asset Impairment on financial assets -/-	932,761 (3,057,224)	1,046,024 (3,016,696)	1,143,384 (6,042,163)	1,218,012 (5,911,900)	Gain (Loss) from foreign exchange translation Dividend revenue	(162,875) 186,047	236,833 422,706	(168,436)	293,524	b. Foreign currencies 5. Claims on securities purchased under	-	-		-	-	-	· ·	-	-		-	-
10.	a. Securities	(3,037,224)	(593)	(0,042,103)	(5,911,900)	8. Commissions/provisions/fees and administration	456,651	506,017	651,423	599,960	resale agreements (Reverse Repo)			-	-	-	-		-			-	-
	b. Loans and Sharia financing	(3,054,175)	(2,998,406)	(6,039,114)	(5,893,610)	9. Other income	169,904	138,011	517,104	342,069	a. Rupiah	-	-		-	-	-	-	-	-		-	-
14.	c. Others	(2,928) 3,298,615	(17,697) 3,204,551	(2,928) 6,211,561	(17,697) 6.195.729	10. Impairment losses on financial assets	(1,124,657)	(477,943)	(2,574,869)	(1,426,951)	6. Acceptance receivables		1	-	-	-		1	-	-	:	1	-
14.	Intangible assets Accumulated amortization of intangible assets -/-	3,298,615 (2,567,815)	3,204,551 (2,445,641)	6,211,561 (3,473,725)	6,195,729 (3,386,613)	11. Losses related to operational risks 12. Personnel expenses	(862) (1,360,725)	(3,180) (1,273,912)	(2,875) (2,782,943)	(7,216) (2,294,966)	7. Loans		1	1]	1	1	
15.	Fixed assets and equipment	3,941,711	3,893,607	6,074,655	6,058,147	13. Promotion expenses	(1,360,725) (87,081)	(1,273,912) (85,535)	(2,782,943) (115,324)	(2,294,900) (99,872)	a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	· ·	-	-	-	-	-
	Accumulated depreciation on fixed assets and equipment -/-	(2,363,077)	(2,300,746)	(3,884,402)	(3,773,725)	14. Other expenses	(1,347,216)	(1,602,539)	(2,187,219)	(2,197,436)	i. Rupiah	-	-		-	-			-	-		-	-
16.	equipment -/- Non-productive assets	108,950	54,523	224,518	161,400	Net Other Operating (Expenses) Income	(2,910,223)	(2,137,137)	(6,302,546)	(4,788,480)	ii. Foreign currencies	-	-	-	-	-	-	-	-	-		-	-
	a. Abandoned properties	-	-	-	-	NET OPERATING INCOME (EXPENSES)	680,704	1,445,908	1,757,650	1,895,572	 b. Non-Micro, Small and Medium Enterprises (Non-UMKM) 	5,961,774	-	-	-	-	5,961,774	6,714,736	-	-		-	6,714,736
	b. Foreclosed assets	108,948	54,523	224,516	161,400	NON-OPERATING INCOME AND EXPENSES					i. Rupiah	586,888	-		-	-	586,888	107,546	-	-		-	107,546
	c. Suspense accounts d. Interbranch assets	2	-	2	-	1. Gain (Loss) from sale of fixed assets and equipments	(252)	269	2,476	3,801	ii. Foreign currencies	5,374,886	-		-	-	5,374,886	6,607,190	-	-		-	6,607,190
17.	Other assets	2,473,408	2,045,782	3,623,983	2,970,421	2. Other non-operating income (expenses)	1,880	4,581	(179,028)	(98,047)	c. Restructured loans i. Rupiah	1			1	1			1			1	-
	TOTAL ASSET	193,248,587	202,543,441	234,353,283	241,096,427	NET NON OPERATING INCOME (EXPENSES)	1,628	4,850	(176,552)	(94,246)	ii. Foreign currencies	-	-		-	-	-	-	-	-		-	-
LIA	BILITIES AND EQUITY					PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	682,332	1,450,758	1,581,098	1,801,326	8. Equity Investment 9. Other receivables	7,859,205		-	-	-	7,859,205	7,859,205	-	-	-	-	7,859,205 8,544
	LIABILITIES	01 107 571	05 500 505	04 540 000	05 505 400	Income Tax:	(109,477)	(226,307)	(344,447)	(385,425)	10. Commitment and contingencies	10,012,789					10,012,789	5,565,639		1		-	5,565,639
1.	Demand deposits Saving deposits	21,487,571 19,215,730	25,586,525 16,909,498	21,516,896 22,208,495	25,585,492 20,004,408	a. Estimated current period tax	(70,535)	(141,683)	(245,272)	(259,493)	a. Rupiah	87,723	-		-	-	87,723		-	-		-	104,238
3.	Time deposits	59,228,659	67,926,531		75,727,911	b. Deferred tax income (expenses)	(38,942)	(84,624)	(99,175)	(125,932)	b. Foreign currencies	9,925,066	-		-	-	9,925,066	5,461,401	-	-		-	5,461,401
4.	Electronic money	-	-	-	-	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	572,855	1,224,451	1,236,651	1,415,901	1. Placements with other banks	1,918,059			-		1,918,059	959,816	-	-		-	959,816
5.	Liabilities to Bank Indonesia Liabilities to other banks	8,152,234	760,624	- 8,149,817	- 757.714	MINORITY INTEREST PROFIT (LOSS)			236,554	175,403	a. Rupiah	29,176	-	-	-	-	29,176		-	-		-	773,844
7.	Spot and derivative / forward liabilities	929,884	1,320,897	981,668	1,558,841	OTHER COMPREHENSIVE INCOME					b. Foreign currencies 2. Spot and derivative receivables	1,888,883 702,708	2,331		1	1	1,888,883 705,039		314	1	1	1	185,972 1,324,534
8.	Securities sold under repurchase agreements	24,752	-	24,752	-	1. Items that are not being reclassified to Profit Loss	-	-	-	-	a. Rupiah	493,876	-		-	-	493,876		118	-		-	1,284,380
9.	(repo) Acceptance liabilities	2,894,667	3,162,381	2.894.667	3.162.381	a. Gain from fixed assets revaluation b. Gain (Loss) from remeasurement benefecial pension		1	-	1	b. Foreign currencies	208,832	2,331	-	-	-	211,163		196	-	-	-	40,154
10.	Securities issued	1,743,865	1,742,884		2,939,924	c. Others				-	3. Securities a. Rupiah	11,206,033 10.343.117	1	-	1	1	11,206,033		1	1	1	1	19,715,074 18,860,750
	Borrowings	35,111,425	40,516,139		52,632,885	2. Items that are being reclassified to Profit Loss	6,990	(3,985)	(155,319)	(46,441)	b. Foreign currencies	862,916	-	-	-	-	862,916	854,324	-	-		-	854,324
	Margin deposits Interbranch liabilities	1,249	-	1,249	-	a. Gain (Loss) from adjustment in foreign exchange	-	-	-	-	 Securities sold under repurchase agreements (Repo) 	5,042	-		-	-	5,042	-	-	-		-	-
	Other liabilities	2,226,419	2,403,078	3,894,906	3,980,832	b. Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair	6,990	(3,985)	6,914	(4,068)	a. Rupiah	5,042			-	-	5,042		-	-		-	
15.	Minority Interest			7,003,001	6,978,665	value from other comprehensive income					b. Foreign currencies	-	-		-	-	-	-	-	-		-	-
	TOTAL LIABILITY	151,016,455	160,328,557	186,248,173	193,329,053	c. Others OTHER COMPREHENSIVE INCOME FOR THE	-	-	(162,233)	(42,373)	5. Claims on securities purchased under resale agreements (Reverse Repo)	252,099	-	-	-	-	252,099	-	-	-		-	-
	EQUITY					CURRENT PERIOD - AFTER OF TAX	6,990	(3,985)	(155,319)	(46,441)	a. Rupiah	252,099	-		-	-	252,099	-	-	-		-	-
16.	Issued and fully paid-in capital a. Authorized capital	212,919	212,919 300 000	212,919 300.000	212,919 300 000	TOTAL CURRENT COMPREHENSIVE PROFIT					b. Foreign currencies 6. Acceptance receivables	3.341.334	-	-	-	-	3.341.334	3.957.181	-	-	•	-	3 957 181
	a. Authorized capital b. Unpaid capital -/-	(87,081)	300,000 (87,081)	(87,081)	300,000 (87,081)	(LOSS)	579,845	1,220,466	1,081,332	1,369,460	7. Loans	3,341,334	-		-	-	3,341,334	3,957,181	-	1	-	-	3,957,161
	c. Treasury stock -/-	-	-	-	-	Net income of the current period attributable to:					a. Micro, Small and Medium	9,264,051	731,526	43,644	88,947	584,524	10,712,692	8,119,524	318,251	37,205	105,159	383,351	8,963,490
17.	Additional paid-in capital	17,826,728	17,826,728	17,798,805	17,798,165	Owners of The Parent	572,855	1,224,451	1,000,097	1,240,498	Enterprises (UMKM) i. Rupiah	9,264.051	731.526	43.644	88.947	584.524	10,712,692	8,119,524	318,251	37,205	105,159	383.351	8,963,490
	a. Agio b. Disagio -/-	17,565,927	17,565,927	17,562,271	17,561,631	- Non Controlling Interest			236,554	175,403	ii. Foreign currencies	· · ·	· -	· -	-	· -			-	· -		-	-
	c. Fund for paid up capital]	_	1	_	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	572,855	1,224,451	1,236,651	1,415,901	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	125,139,174	6,824,321	540,987	231,301	973,316	133,709,099	119,723,443	6,196,650	192,275	136,620	1,054,182	127,303,170
	d. Others	260,801	260,801	236,534	236,534	Total current comprehensive Profit (Loss) attributable to :					i. Rupiah	87,667,450	5,673,209	154,318	231,301	973,316	94,699,594	76,103,537	5,117,715	102,212	136,620	1,054,182	82,514,266
18.	Other comprehensive income a. Profit	870,715 950,778	863,725 943,788	958,806 1,109,492	1,059,210 1,139,273	Owners of The Parent	579,845	1,220,466	899,693	1,210,800	ii. Foreign currencies	37,471,724	1,151,112	386,669	-	· · ·	39,009,505	43,619,906	1,078,935	90,063	· -		44,788,904
	b. Loss -/-	(80,063)	(80,063)	(150,686)	(80,063)	- Non Controlling Interest			181,639	158,660	c. Restructured loans i. Rupiah	550,535 550,535	4,011,835 4.011.835	5,917 5.917	12,513 12,513	728,244 728,244	5,309,044 5,309,044		3,900,603 3,900,603	15,247 15,247	58,206 58,206	1,014,207	
19.	Reserves	42,953	42,953	42,953	42,953	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	579,845	1,220,466	1,081,332	1,369,460	ii. Foreign currencies		4,011,030	0,917	12,013	120,244	0,009,044 -		3,000,003	10,247	JB,200 -	1,014,207	
	a. General reserves	42,953	42,953	42,953	42,953	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND		-	-	-	8. Equity Investment	22	-	-	-	-	22	22	-	-		-	22
20.	b. Appropriate reserves Profit/loss	23,278,817	23,268,559	- 29.091.627	28.654.127	DIVIDEND EARNING PER SHARE (Full amount)	562,597	471,667	719,924	683,983	9. Other receivables 10. Commitment and contingencies	195,889 130,132,745	2.000.000	-	-	-	195,889 132,132,745		1.505.111	1	1	-	59,878 134.602.650
	a. Previous years	23,268,559	21,509,956	28,654,127	26,312,808	- Basic	54	129	94	130	a. Rupiah	64,377,367	1,046,126	-	-	-	65,423,493	68,038,382	1,046,876	-		-	69,085,258
	b. Current year	572,855	2,230,270		2,812,986	- Diluted	54	129	94	130	b. Foreign currencies	65,755,378	953,874		-	-	66,709,252	65,059,157	458,235	-		-	65,517,392
	c. Payable dividend -/-	(562,597)	(471,667)	(562,597)	(471,667)	TRANSFER LABA (RUGI) KE KANTOR PUSAT	-	-	-	-	III. OTHER INFORMATION 1. Value of Bank's assets pledged as												
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS	42,232,132	42,214,884	48,105,110	47,767,374	DIVIDEN	562.597	471.667	719.924	683.983	collateral:												
	TOTAL EQUITY	42,232,132	42.214.884	48,105,110	47,767,374	LABA BERSIH PER SAHAM (dalam satuan rupiah) - Dasar	54	129	04	130	a. To Bank Indonesia b. To other parties						-						-
	TOTAL LIABILITY AND EQUITY			234,353,283		- Dilusian	54	129	94	130	2. Foreclosed assets						108,948						52,524
		1																					
													CADITAL	ADEOU	OV BATIO								

ALLOWANCE FOR IMPAIRMENT LOSSES As of 30 June 2025 and 2024								CAPITAL ADEQUACY RATIO As of 80 June 2025 and 2024 (In million Fragitab)							
				(1	n million Rupiah) INDIVIDUAL			ACCOUNTS	30 Jun Unaud INDIVIDUAL	2025 dited CONSOLIDATED	30 Jun 2024 Unaudited INDIVIDUAL CONSOLIDATED				
				30 Jun Unauc		30 Jun 2024 Unaudited		I. Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)		32,611,759 32,611,759	44,788,769 44,788,769	31,729,139 31,729,139	41,979,587 41,979,587		
NO. ALL	COUNTS	AI	lowance for	r Impairment			uired Provision	1.1 Paid in capital (less Treasury stock) 1.2 Disclosed reserves		212,919 41,054,468	212,919 47,651,574	212,919 40,527,827	212,919		
		Stage	1 Stag	ge 2 Stag		Stage 3 Gene		1.2.1 Additional Factor 1.2.1.1 Other comprehensive income		41,838,477 950,780	47,656,948 960,097	40,802,428 931,377	45,620,700 935,047		
 Placements with othe Spot and derivative research 			289	-	- 24,515 - 307 - 10,190 116 -		14,780 - 17,903 16	1.2.1.1.1 Excess differences arising from translation of financial statement 1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale		19,403	19.582	-			
3. Securities			121	-	- 11,086 - 617 48		10,035 -	1.2.1.1.3 Fixed asset revaluation 1.2.1.2 Other disclosed reserves		931,377 40,887,697	940,515 46,696,851	931,377 39,871,051	935,047 44,685,653		
 Securities sold under agreements (Repo) 	r repurchase		-	-		-		1.2.1.2.1 Agio 1.2.1.2.2 General reserves		17,565,927 42,953	17,562,271 42,953	17,565,358 42,953	17,561,063 42,953		
5. Claims on securities		ale	-	-	- 2,521	-		1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit		22,705,962 572,855	28,091,530 1,000,097	21,038,289 1,224,451	25,841,141 1,240,496		
agreements (Reverse 6. Acceptance receivab			377	2,244	- 19,359 - 1,869 17,018	- 2	22,551 -	1.2.1.2.5 Capital paid in advance 1.2.1.2.6 Othera		-	-	-			
7. Loans and financing		647	7,934 23	32,901 2,17	73,340 1,398,771 2,174,475 669,474 219,689		1,909,687	1.2.2 Deduction Factor 1.2.2.1 Other comprehensive income		(784,009)	(5,374)	(274,601) (1,179)	(7,334) (1,141)		
8. Equity Investments 9. Other receivables			18	1	- 78,592 - 1,959 - 19	- /	78,592 - 684 -	1.2.2.1.1 Excess differences less from translation of financial statement 1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale		-	-	(1,179)	(1,141)		
10. Commitment and con	ntingencies	23	3,553	8,800	- 46,719 99,908 37,497 20,634	- 5	53,071 75,163	1.2.2.2 Other disclosed reserve 1.2.2.2.1 Disagio		(784,009)	(5,374)	(273,422)	(6,193)		
	FINANCIAL RA	TIOS			STATEMENTS OF CONSOLIDAT	ED CASH FLOW	vs	1.2.2.2.2 Previous years loss 1.2.2.2.3 Current year loss		-	-	-			
	As of 30 June 2025 o	dan 2024	lup 2025 - 2	20 Jun 2024	For the periods ended on 30 June (In million Bupiah)			1.2.2.2.4 Differences between required provision and allowance for impairment losses of earning ass 1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	sta	(778,635)	-	(267,229)			
RATI Performance Ratios	108 (%)	U	Jun 2025 3 naudited	Unaudited	ACCOUNTS	30 Jun 2025		1.2.2.2.6 Required provision on non-productive assets 1.2.2.2.7 Others		(5,374)	(5,374)	(6,193)	(6,193)		
1. Capital Adequacy Ratio (27.40%	27.56%	CASH FLOWS FROM OPERATING ACTIVITIES	Unaudited	Unaudited	1.3 Non-Controlling Interests that can be calculated 1.4 Deduction factor to common equity tier 1 (CET 1)		-	-	-			
2. Non-performing earning a total earning assets and n	non-earning assets		0.76%	0.60%	Receipt from interest	9,670,653	3 8,383,382	1.4.1 Deferred tax calculation 1.4.2 Goodwill		(8.655.628) (88,123)	(3.075.724) (287,328)	(9,011,607) (358,060)	(3.846.698) (713,621)		
3. Non-performing earning a 4. Allowance for impairment	assets to total earning as it losses on financial asse	sets ts to	0.75% 1.66%	0.58% 1.72%	Receipt from sharia income	2,566,534		1.4.3 Other intangible assets 1.4.4 Investment that can be calculated as deduction factor		- (730,800)	(1,098,208) (1,639,628)	(816,842)	(1,217,527) (1,830,826)		
5. NPL gross			1.65%	1.35%	Payments of interest expense Payments of sharia expenses	(3,458,042) (245,539)		1.4.5 Shortage of capital on insurance subsidiary company 1.4.6 Securitization exposures		(7,836,705)	(50,560)	(7,836,705)	(84,724)		
6. NPL net 7. Return on Asset (ROA)			0.71% 0.69%	0.46% 1.49%	Receipt from other operating income	1,382,761	1 1,335,776	1.4.7 Other deduction factor to common equity tier 1 1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks		-	-	-			
8. Return on Equity (ROE) 9. Net Interest Margin (NIM))		3.52% 3.95%	7.83% 4.05%	Recovery from written-off loans Payments of personnel expenses	73,281 (2,985,967)		1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants 1.4.7.3 Exposure that causing Credit Risk due to settlement risk - Non Delivery Versus Payment	will	-	-	-			
10. Operating Expenses to O 11. Cost to Income Ratio (CIR	Operating Revenues R)		91.68% 62.11%	82.83% 60.95%	Payments of other operating expenses	(2,428,431) (1,528,975)	1.4.7.4 Exposure in child company which held sharia principle 2 Additional Tier 1 (AT 1)		-	-	-			
12. Loan to Deposit Ratio (LD) Compliance Ratios	DR)		149.47%	131.40%	Other receipts (payments) Payments of corporate income tax	28,755		2.1 The instrument meets the requirements of AT 1 2.2 Agio / Disagio		-	-	-			
1. a. Percentage Violation of i. Related parties	of Legal Lending Limit		0.00%	0.00%	Cash flows before changes in operating assets, operati			2.3 Deduction Factors : Investment in AT1 and/or Tier 2 instruments with other Bank 2.3.1 Placement of funds in instruments AT 1 and/or Tier 2 other banks		-	:	-			
ii. Non-related parties	s n Excess of the Legal Len	dina	0.00%	0.00%	liabilities and temporary syirkah funds	4,2/4,603	4,518,006	2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will II. Supplementary Capital (Tier 2)		4,794,953	5,047,128	4,307,491	4,594,153		
 b. Percentage Lending in i. Related parties ii. Non-related parties 			0.00%	0.00%	Changes in operating assets, operating liabilities, and temporary syirkah funds:			1 Capital instrument in form of shares or others which are qualified Tier 2 requirements 1.1 Preferred Stock (perpetual cumulative, non perpetual), after buy back deduction		3,247,000	3,247,000	2,838,333	2,838,333		
2. Statutory Reserves Requi			4.05%	6.06%	(Increase) decrease in operating assets:			1.2 Subordinated bonds (perpetual cumulative, non perpetual), after buy back deduction 1.3 Subordinated loan (perpetual cumulative, non perpetual), after buy back deduction		3,247,000	- 3,247,000	3,275,000	3,275,000		
- Daily			0.00%	0.00%	Derivative receivables Acceptance receivables	190,443		1.4 Mandatory convertible bond 1.5 Tier 2 published by bank and non bank which acquired by other party (consolidated)		-	-	-			
- Average b. Foreign Currencies			4.05% 4.03%	6.06% 4.02%	Loans	(6,072,367		1.6 Amortization based on remaining maturity 2 Agio/Diaagio		-	-	436,667	436,667		
3. Net Open Posisition			1.04%	0.75%	Sharia financing/receivables	(437,052)		3 General required provision of earning assets (maximum 1.25% of RWA) 4 Deduction factor to supplementary capital		1,547,953	1,800,128	1,469,158	1,755,820		
SPOT AND D	ERIVATIVE / FORW	ARD TRAN	SACTIONS		Financing receivables Increase (decrease) in operating liabilities:	(1,441,856)	(1,598,607)	4.1 Sinking Fund 4.2 Placement of funds in instruments AT 1 and / or Tier 2 other banks		-	-	-			
	As of 30 June 2 (In million Bupia	ah)			Obligations due immediately	21,233		4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will TOTAL CAPITAL		37,406,712	49,835,897	- 36,036,630	46,573,740		
No. TRANSACTION Not		INDIVIDUAL	erivative Rec	eivables and	Deposits from customers Deposits from other banks	(11,205,088) 7,392,103		30 Jun 2025 30 Jun 2024 Unaudited Unaudited	DESCRIPTION	30 Jun Unaus		30 Jun 20			
	nount Tradian		Payab	Payables	Derivative payables	(577,173)	615,168	INDIVIDUAL CONSOLIDATED INDIVIDUAL CONS	OLIDATED	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL C	ONSOLIDATED		
A Related to 33.4	459,755 2,385,344	1074 411	203.341	-	Acceptance payables Decrease in temporary syirkah funds	(267,714)			CAR RATIO 47,973,664 CET 1 Ratio (%)	23.89%	26.68%	24.27%	25.99%		
Exchange Nate	2,399,996 2,385,344	14,652	1,349	-	Net cash flows (used in) provided from operating activit	ies (8,424,061)		RWA MARKET RISK 2,226,870 2,226,870 2,794,238 RWA OPERATIONAL RISK 10,494,328 11,254,251 10,491,515	2,794,238 Tier 1 Ratio (%) 10,729,480 Tier 2 Ratio(%) 61,497,382 CAR Ratio (%)	23.89% 3.51%	26.68% 3.01%	24.27% 3.29%	25.99% 2.84%		
2 Forward 7 3 Option	7,609,234	7,609,234	56,897	40,954	CASH FLOWS FROM INVESTING ACTIVITIES			CAR RATIO BASED ON RISK PROFILE 9.20% 9.18% 9.21%	9.18% CET 1 for BUFFER (%)	27.40% 17.89%	29.69% 20.50%	27.56% 18.27%	28.84% 19.66%		
a. Put b. Call		-	-		Purchase of securities Proceeds from sale of securities	(9,588,005)		From CET 1 (%) 6.00% 6.17% 6.00%	BUFFER PERCENTAGE SHOULD BE 6.34% Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%		
4 Future		-			Purchases of fixed assets	(117,444)		From AT 1 (%) 0.00% 0.00% 0.00% From Tier 2 (%) 3.20% 3.01% 3.21%	0.00% Countercyclical Buffer (%) 2.84% Capital Surcharge For Systemic	0.00% 1.00%	0.00% 1.00%	0.00%	0.00%		
5 Swap 23, 6 Others	3,450,525	23,450,525	145,095	125,219	Acquisition of right-of-use asset		- (4,947)		Bank (%)						
0-1-1-11-	.785,660 -	8,785,660	254,632	242,923	Acquisition of intangible assets Proceeds from sale of fixed assets	(169,438)		MANAGEMENT	-	SHAREHOL	DERS				
1 Forward		-			Acquisition of subsidiaries, net of cash acquired		- (5,519,887)	As of 30 June 2025	Α	s of 30 Jun	e 2025				
2 Option a. Put		-	1		Net cash flows provided from (used in) investing activit	es 7,410,394	(18,783,436)	BOARD OF COMMISSIONERS							
b. Call 3 Future		-	-		CASH FLOWS FROM FINANCING ACTIVITIES Settlement of securities issued		- (480,000)		Ultimate Shareholder:						
4 Swap 8	8,785,660 -	8,785,660	254,632	242,923	Proceeds from securities issued	3,300,000	• -	- President Commissioner : Chow Ying Hoong	Ultimate Shareholder : Sumi	tomo Mitsui F	inancial Group				
5 Others 28,4	401,815 -	28,401,815	567,348	519,562	Securities issued emission fee Proceeds from borrowings	(7,031) 8,088,087		- Commissioner : Takeshi Kimoto	through Sumitomo Mitsui Ba						
	647,230 2,385,344		1,025,321		Installment payments and settlement of borrowings	(14,071,667	(4,108,933)	- Independent Commissioner : Ninik Herlani Masli Ridhwan	-			1.6. 550			
STATEMENT	TS OF COMMITMENT	AND CONT	CENCIES		Proceed from Right Issues Rights Issues emission fee		6,702,275	- Independent Commissioner : Onny Widjanarko	Non-controlling sharehold	ier through	capital mari	et (≥ 5%) :			
STATEMENT	As of 30 June 2025 a		GENCIES		Sales of treasury shares to public	664	4 1,219	- Independent Commissioner : Kusumaningtuti Sandriharmy	None						
	(In million Rupia INDIVIC	ıh)	CONSOL		Payments of dividend Payment of lease liabilities principals	(642,260)		Soetiono ')	Non-controlling characterid	lor not three	unh annital -	worket (> FM	a -		
No. ACCOUNTS		31 Dec 2024		31 Dec 2024	Net cash flows (used in) provided from financing activit			- Independent Commissioner : Marita Alisjahbana	Non-controlling sharehold	ier not throu	ign capital f	ianket (≥ 5%	0).		
	Unaudited	Audited	Unaudited	Audited	NET (DECREASE) INCREASE IN CASH AND CASH			· · · · · · · · · · · · · · · · · · ·	None						
			424 025 750	120,035,122	EQUIVALENTS	(4,391,977)	(1,225,849)	BOARD OF DIRECTORS							
I. COMMITMENT RECEIVABLES	S 79,116,119	05 004 050	00.004.004	C7 050 500	EQUIVALENTS										
1. Unused borrowing facilities 2. Outstanding spot and derivativ	39,045,175	82,050,321 35,891,850 46,158,471	66,601,354	57,059,508	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND	(12 444) 2877	- President Director : Henoch Munandar							
1. Unused borrowing facilities 2. Outstanding spot and derivativ forward purchased	39,045,175	35,891,850	66,601,354	57,059,508	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	(12,444)	2,877	President Director : Henoch Munandar Denuty President Director							
1. Unused borrowing facilities 2. Outstanding spot and derivativ	39,045,175 ive/ 40,070,944	35,891,850 46,158,471 -	66,601,354	57,059,508 62,975,614 -	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND	(12,444)		- Deputy President Director : Jun Saito **)							
1. Unused borrowing facilities 2. Outstanding spot and derivativ forward purchased 3. Others 1. COMMITMENT LIABILITIES 1. Unused loans facilities	39,045,175 40,070,944 175,106,660 133,351,751	35,891,850 46,158,471 - 186,173,009 137,760,499	66,601,354 55,334,405 - 175,271,093 133,516,184	57,059,508 62,975,614 - 186,343,038 137,930,528	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O YEAR	(12,444) F 26,168,004	4 23,472,990	Deputy President Director : Jun Saito ^{**)} Deputy President Director : Michellina Laksmi Triwardhany ^{***)}		lekerte 20 k	14 2025				
1. Unused borrowing facilities 2. Outstanding spot and derivativ forward purchased 3. Others 1. COMMITMENT LIABILITIES 1. Unused loans facilities a. Committed	39,045,175 40,070,944 175,106,660 133,351,751 11,810,295	35,891,850 46,158,471 - - 186,173,009 137,760,499 11,762,750	66,601,354 55,334,405 - 175,271,093 133,516,184 11,810,295	57,059,508 62,975,614 - 186,343,038 137,930,528 11,762,750	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O	(12,444)	4 23,472,990	Deputy President Director : Jun Saito ") Deputy President Director : Michellina Laksmi Triwardhany "") Compliance Director : Dini Herdini		Jakarta, 29 Ju	ıly 2025				
I. Unused borrowing facilities Outstanding spot and derivativ forward purchased Others Others COMMITMENT LIABILITIES Unused loans facilities a. Committed b. Uncommitted Outstanding irrevocable L/C	ive / 39,045,175 40,070,944 175,106,660 133,351,751 11,810,295 121,541,456 1,013,054	35,891,850 46,158,471 186,173,009 137,760,499 11,762,750 125,997,749 1,582,162	66,601,354 55,334,405 - 175,271,093 133,516,184 11,810,295 121,705,889 1,013,054	57,059,508 62,975,614 - 186,343,038 137,930,528 11,762,750 126,167,778 1,582,162	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of:	F 26,168,004	4 23,472,990 3 22,250,018	 Deputy President Director : Jun Saito ") Deputy President Director : Michellina Laksmi Triwardhany "") Compliance Director : Dini Herdini Director : Atsushi Hino 			ıly 2025 donesia Tbk				
1. Unused borrowing facilities 2. Outstanding spot and derivativ forward purchased 3. Others 1. OCOMNITMENT LIABILITIES 1. Unused loans facilities a. Committed b. Uncommitted b. Uncommitted 3. Outstanding in perceable LIC 3. Outstanding spot and derivatives	ive / 39,045,175 40,070,944 175,106,660 133,351,751 11,810,295 121,541,456 1,013,054	35,891,850 46,158,471 - - 186,173,009 137,760,499 11,762,750 125,997,749	66,601,354 55,334,405 - 175,271,093 133,516,184 11,810,295 121,705,889 1,013,054	57,059,508 62,975,614 - 186,343,038 137,930,528 11,762,750 126,167,778 1,582,162 46,830,348	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH AUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	(12,444) F 26,168,004 21,763,583	4 23,472,990 3 22,250,018 4 1,164,032	 Deputy President Director : Jun Saito ") Deputy President Director : Michellina Laksmi Triwardhany "") Compliance Director : Dini Herdini Director : Atsushi Hino Director : Yuki Terayama "") 			•				
I. Ususad borrowing facilities Outstanding spot and derivativ forward purchased Others Uncardinations facilities Outmarkent LIABILITIES Unusad loans facilities Outstanding intervocable LC Outstanding spot and derivativ forward sold Others	ve / 39,045,175 40,070,944 175,106,600 133,357,751 11,810,295 121,745,456 1,013,054 ve / 40,741,855	35,891,850 46,158,471 186,173,009 137,760,499 11,762,750 125,997,749 1,552,162 46,830,348	66,601,354 55,334,405 175,271,093 133,516,184 11,810,295 121,705,889 1,013,054 40,741,855	57,059,508 62,975,614 - 186,343,038 137,930,528 11,762,750 126,167,778 1,582,162 46,830,348 -	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Carrent accounts with Bank Indonesia Current accounts with Bank Indonesia	F 26,168,004 21,763,583 1,245,494 6,322,866 2,880,015	4 23,472,990 3 22,250,018 4 1,164,032 6 8,452,657 3 1,537,056	Deputy President Director : Jun Saito ") Deputy President Director : Michellina Laksmi Triwardhany "") Compliance Director : Dini Herdini Director : Atsushi Hino			•				
1. Unused borrowing facilities 2. Outstanding spot and derivativ forward purchased 3. Othera 1. Ocommitteen LLABILITIES 1. Unused loans facilities a. Committee 1. Unused loans facilities a. Committee 1. Unused loans facilities 3. Outstanding spot and derivativ forward sold 4. Others 11. COMTINEENT LABILITIES 11. CONTINGENT RECEIVABLES	39,045,175 40,070,944 175,106,660 133,51,751 11,1810,295 127,154,66 103,054 ve / 40,741,855 31,483,677	35,891,850 46,158,471 186,173,009 137,760,499 11,762,750 125,997,749 1,582,162 46,830,348 31,051,406	66,601,354 55,334,405 175,271,093 133,516,184 11,810,295 121,705,889 1,013,054 40,741,855 31,527,559	57,059,508 62,975,614 - - 186,343,038 137,939,528 11,762,750 128,6167,778 1,582,162 46,830,348 - 31,106,150	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia	F 26,168,004 21,763,583 1,245,494 6,322,866 2,880,013 9,474,175	4 23,472,990 3 22,250,018 4 1,164,032 6 8,452,657 3 1,537,056 5 9,242,150	 Deputy President Director : Jun Saito ") Deputy President Director : Michellina Laksmi Triwardhany "") Compliance Director : Dini Herdini Director : Atsushi Hino Director : Yuki Terayama "") 			•				
I. Ususad borrowing facilities Outstanding spot and derivativ forward purchased Others Uncardinations facilities Outmarkent LIABILITIES Unusad loans facilities Outstanding intervocable LC Outstanding spot and derivativ forward sold Others	ve / 39,045,175 40,070,944 175,106,600 133,357,751 11,810,295 121,745,456 1,013,054 ve / 40,741,855	35,891,850 46,158,471 186,173,009 137,760,499 11,762,750 125,997,749 1,582,162 46,830,348	66,601,354 55,334,405 175,271,093 133,516,184 11,810,295 121,705,889 1,013,054 40,741,855	57,059,508 62,975,614 - 186,343,038 137,930,528 11,762,750 126,167,778 1,582,162 46,830,348 -	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and Current accounts with Bank Indonesia Current accounts with Bank Indonesia and Current accounts with Bank Indonesia	F 26,168,004 21,763,583 1,245,494 6,322,866 2,880,015	23,472,990 3 22,250,018 4 1,164,032 6 8,452,657 3 1,537,056 5 9,242,150 5 1,854,123	 Deputy President Director : Jun Saito ") Deputy President Director : Michellina Laksmi Triwardhany "") Compliance Director : Dini Herdini Director : Atsushi Hino Director : Yuki Terayama "") Director : Merisa Darwis Director : Hanna Tantani 			•				
I. Unusuel borrowing facilities Containding spot and derivable Contracting spot and derivable Constantige spot and derivable I. Committeert LABILITIES I. Unusuel loans facilities a. Committed b. Uncommitted L. Outstanding irrevocable LC Outstanding spot and derivable forward odd 4. Others II. COMTINGENT IRECEIVABLES C. Others V. CONTINGENT LABILITIES	ve / 39.045,175 40,070,944 - 175,106,660 133,351,751 11,1910,295 121,541,456 - 8 31,483,6777 31,483,6677 - 7,780,729	35,891,850 46,158,471 186,173,009 137,760,499 11,762,750 125,997,749 1,582,162 46,830,348 31,051,406 31,051,406 7,715,450	66,601,354 55,334,405 175,271,093 133,516,184 11,810,295 121,705,689 1,013,054 40,741,855 31,527,559 31,483,677 43,882 7,780,729	57,059,508 62,975,614 137,930,528 11,762,750 128,167,778 1,582,162 46,830,348 31,106,150 31,051,406 54,744 7,715,450	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with other banks Placement with Bank Indonesia and other banks Securities SUPPLEMENTAL CASH FLOW INFORMATION:	1,2444, 26,168,004 21,763,583 1,245,494 6,322,866 2,880,013 9,474,175 1,944,033	23,472,990 3 22,250,018 4 1,164,032 6 8,452,657 3 1,537,056 5 9,242,150 5 1,854,123	Deputy President Director : Jun Saito "' Deputy President Director : Michellina Laksmi Triwardhany "'') Compliance Director : Dini Herdini Director : Atsushi Hino Director : Yuki Terayama "'') Director : Merisa Darwis Director : Hanna Tantani Kusumaningtuti Sandriharmy Soetiono was appointed and effectively			•				
1. Unused borrowing facilities 2. Outstanding spot and derivaliv forward purchased 3. Others 1. Unused ionns facilities a. Committee b. Uncommittee b. Unco	ve / 39,045,175 40,070,944 175,106,660 133,351,71 11,910,295 121,541,456 1,013,054 ve / 40,741,855 S 31,463,677 31,463,677	35,891,850 46,158,471 186,173,009 137,760,499 11,762,750 125,997,749 1,582,162 46,830,348 31,051,406 31,051,406	66,601,354 55,334,405 175,271,093 133,516,184 11,810,295 121,705,889 1,013,054 40,741,855 31,527,559 31,483,677 43,882	57,059,508 62,975,614 136,343,038 137,930,528 11,762,750 128,167,778 1,582,162 46,830,348 31,061,406 54,744 7,715,450	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AT THE BEGINNING O YEAR CASH AND CASH EQUIVALENTS AT THE END OF PERIOD Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia Current accounts with Bank Indonesia Securities	1,2444, 26,168,004 21,763,583 1,245,494 6,322,866 2,880,013 9,474,175 1,944,033	4 23,472,990 3 22,250,018 4 1,164,032 6 8,452,657 3 1,537,056 5 9,242,150 5 1,854,123 3 22,250,018	 Deputy President Director : Jun Saito ") Deputy President Director : Michellina Laksmi Triwardhany "") Compliance Director : Dini Herdini Director : Atsushi Hino Director : Yuki Terayama "") Director : Merisa Darwis Director : Hanna Tantani 			•				

1	TOTAL	70,647,230	2,385,344	68,261,886	1,025,321	929,884
C.	Others	28,401,815	-	28,401,815	567,348	519,562
5	Others	-	-	-	-	
4	Swap	8,785,660	-	8,785,660	254,632	242,923
3	Future	-	-	-	-	

		(In million Rupia				Pay
		INDIVI		CONSOL	Pay	
No.	ACCOUNTS	30 Jun 2025 Unaudited	31 Dec 2024 Audited	30 Jun 2025 Unaudited	31 Dec 2024 Audited	Net c
I.	COMMITMENT RECEIVABLES	79,116,119	82,050,321	121,935,759	120,035,122	FQU
	1. Unused borrowing facilities	39,045,175	35,891,850	66,601,354	57,059,508	
	 Outstanding spot and derivative / forward purchased 	40,070,944	46,158,471	55,334,405	62,975,614	EFFE C/
	3. Others	-	-	-	-	CASE
н.	COMMITMENT LIABILITIES	175,106,660	186,173,009	175,271,093	186,343,038	YE
	1. Unused loans facilities	133,351,751	137,760,499	133,516,184	137,930,528	
	a. Committed	11,810,295	11,762,750	11,810,295	11,762,750	CAS
	b. Uncommitted	121,541,456	125,997,749	121,705,889	126,167,778	
	2. Outstanding irrevocable L/C	1,013,054	1,582,162	1,013,054	1,582,162	Cash
	3. Outstanding spot and derivative / forward sold	40,741,855	46,830,348	40,741,855	46,830,348	Cash Curre
	4. Others	-	-	-	-	Curre
Ш.	CONTINGENT RECEIVABLES	31,483,677	31,051,406	31,527,559	31,106,150	Place
	1. Guarantees received	31,483,677	31,051,406	31,483,677	31,051,406	Secur
	2. Others	-	-	43,882	54,744	
IV.	CONTINGENT LIABILITIES	7,780,729	7,715,450	7,780,729	7,715,450	SUPF
	1. Guarantees issued	7,780,729	7,715,450	7,780,729	7,715,450	ACTI
	2. Others	-			-	Purch

Notes:
1. The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT Bank SMBC Indonesia Tbk and Subsidiaries at the date and for the six months period ended on 30 June 2025 and 2024 which were unaudited and for the year ended 31 December 2024 which were audited.
2. The consolidated financial information above is presented in order to meet:

a) Financial Services Authority Regulation to 3/POUK.03/2019 dated 19 December 2019 regarding Transparency and Publication of Financial Statements for Banks;
b) Circular Letter of Financial Services Authority No. 9/SEO.UK.03/2020 dated 30 June 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
c) FSA Regulation No. 15/POUK.04/2022 atted 18 August 2022 regarding Butments Insure or Public Company;
d) FSA Regulation No. 75/POUK.04/2022 dated 21 December 2017 regarding the Responsibility of the Board of Directors of the Financial Statements.

- 3. Main foreign exchange rates: 30 June 2025: 1 USD = Rp 16,235.00; 30 June 2024: 1 USD = Rp 16,375.00; 31 December 2024: 1 USD = Rp 16,095.00.
- 4. Effective as of 2 October 2024 the name of PT BANK BTPN Tbk has changed to PT Bank SMBC Indonesia Tbk.

- 22 April 2025;
- ") Jun Saito was appointed as Deputy President Director at Annual GMS on 22 April 2025 and effectively assume the office on 23 May 2025;
- Michellina Laksmi Triwardhany was appointed as Deputy President Director at Annual GMS on 22 April 2025 and effectively assume the office on 26 June 2025;
- ") Yuki Terayama was appointed as Director at Annual GMS on 22 April 2025 and effectively assume the office on 27 May 2025.

Hur.

Henoch Munandar President Director

Ram

Hanna Tantani Director

PT Bank SMBC Indonesia Tbk is licensed and supervised by Financial Services Authority (OJK), Bank Indonesia (BI) and member of the Indonesian Deposit Insurance Corporation (LPS)

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