SMBC
BANK SMBC INDONESIA

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

STATEMENTS OF FINANCIAL POSITION
As of 30 September 2025 and 31 December 2024
(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL 30 Sep 2025 Unaudited	INDIVIDUAL 31 Dec 2024 Audited	CONSOLIDATED 30 Sep 2025 Unaudited	CONSOLIDATED 31 Dec 2024 Audited
ASSET					
1.	Cash	604,420	777,352	1,125,327	1,379,647
2.	Placements with Bank Indonesia	7,913,401	17,961,837	9,623,988	19,631,166
3.	Placements with other banks	1,526,778	2,973,145	2,039,692	3,542,001
4.	Spot and derivative/forward receivables	1,139,506	1,417,452	1,579,304	1,748,125
5.	Securities	15,888,762	19,332,166	25,638,880	27,981,308
6.	Securities sold under repurchase agreements (repo)	-	-	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	1,336,141	468,188	1,336,141	468,188
8.	Acceptance receivables	2,847,673	3,334,619	2,847,673	3,334,619
9.	Loans	151,243,502	145,938,051	176,419,771	169,232,858
10.	Sharia financing/receivables	-	-	9,802,914	10,171,759
11.	Equity Investments	7,859,227	7,859,227	54,422	75,285
12.	Other financial asset	1,038,117	1,046,024	1,172,455	1,218,012
13.	Impairment on financial assets -/-	(2,845,018)	(3,016,696)	(5,426,867)	(5,911,900)
	a. Securities	(77)	(593)	(77)	(593)
	b. Loans and Sharia financing	(2,844,278)	(2,998,406)	(5,426,127)	(5,893,610)
	c. Others	(663)	(17,697)	(663)	(17,697)
14.	Intangible assets	3,338,580	3,204,551	6,281,366	6,195,729
	Accumulated amortization of intangible assets -/-	(2,628,906)	(2,445,641)	(3,594,904)	(3,386,613)
15.	Fixed assets and equipment	3,931,780	3,893,607	6,104,400	6,058,147
	Accumulated depreciation on fixed assets and equipment -/-	(2,350,599)	(2,300,746)	(3,913,373)	(3,773,725)
16.	Non-productive assets	108,333	54,523	219,949	161,400
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	108,333	54,523	219,949	161,400
	c. Suspense accounts	-	-	-	-
	d. Interbranch assets	-	-	-	-
17.	Other assets	2,137,922	2,045,782	3,187,849	2,970,421
	TOTAL ASSET	**193,089,619**	**202,543,441**	**234,498,987**	**241,096,427**
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	29,042,276	25,586,525	29,062,395	25,585,492
2.	Saving deposits	18,349,851	16,909,498	21,533,276	20,004,408
3.	Time deposits	62,125,802	67,926,531	69,739,129	75,727,911
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	860,257	760,624	852,105	757,714
7.	Spot and derivative / forward liabilities	1,142,274	1,320,897	1,163,748	1,558,841
8.	Securities sold under repurchase agreements (repo)	-	-	-	-
9.	Acceptance liabilities	2,505,572	3,162,381	2,505,572	3,162,381
10.	Securities issued	2,557,422	1,742,884	6,791,873	2,939,924
11.	Borrowings	31,773,388	40,516,139	43,575,506	52,632,885
12.	Margin deposits	1,249	-	1,249	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	2,084,853	2,403,078	3,741,838	3,980,832
15.	Minority Interest			6,984,783	6,978,665
	TOTAL LIABILITY	**150,442,944**	**160,328,557**	**185,951,474**	**193,329,053**
	EQUITY				
16.	Issued and fully paid-in capital	212,919	212,919	212,919	212,919
	a. Authorized capital	300,000	300,000	300,000	300,000
	b. Unpaid capital -/-	(87,081)	(87,081)	(87,081)	(87,081)
	c. Treasury stock -/-	-	-	-	-
17.	Additional paid-in capital	17,826,728	17,826,728	17,798,805	17,798,165
	a. Agio	17,565,927	17,565,927	17,562,271	17,561,631
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	260,801	260,801	236,534	236,534
18.	Other comprehensive income	923,621	863,725	927,710	1,059,210
	a. Profit	1,003,684	943,788	1,183,161	1,139,273
	b. Loss -/-	(80,063)	(80,063)	(255,451)	(80,063)
19.	Reserves	42,953	42,953	42,953	42,953
	a. General reserves	42,953	42,953	42,953	42,953
	b. Appropriate reserves	-	-	-	-
20.	Profit/loss	23,640,454	23,268,559	29,565,126	28,654,127
	a. Previous years	23,268,559	21,509,956	28,654,127	26,312,808
	b. Current year	934,492	2,230,270	1,473,596	2,812,986
	c. Payable dividend -/-	(562,597)	(471,667)	(562,597)	(471,667)
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS	**42,646,675**	**42,214,884**	**48,547,513**	**47,767,374**
	TOTAL EQUITY	**42,646,675**	**42,214,884**	**48,547,513**	**47,767,374**
	TOTAL LIABILITY AND EQUITY	**193,089,619**	**202,543,441**	**234,498,987**	**241,096,427**

STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME
For the periods ended on 30 September 2025 and 2024
(In million Rupiah, unless earning per share)

No.	ACCOUNTS	INDIVIDUAL 30 Sep 2025 Unaudited	INDIVIDUAL 30 Sep 2024 Unaudited	CONSOLIDATED 30 Sep 2025 Unaudited	CONSOLIDATED 30 Sep 2024 Unaudited
OPERATING INCOME AND EXPENSES					
A.	**Interest Income and Expenses**				
1.	Interest Income	10,364,834	10,714,372	18,254,545	17,234,373
2.	Interest Expenses	(5,039,375)	(5,278,233)	(6,258,457)	(6,236,968)
	Net Interest Income	**5,325,459**	**5,436,139**	**11,996,088**	**10,997,405**
B.	**Other Operating Income and Expenses**				
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(96,164)	130,296	(96,164)	130,296
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	51,722	35,228	51,722	35,228
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	386,315	201,190	386,315	201,190
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	12,995	31,165	23,789	47,135
7.	Dividend revenue	271,538	422,706	2	3
8.	Commissions/provisions/fees and administration	718,353	748,496	1,022,188	944,243
9.	Other income	294,609	214,810	815,740	611,801
10.	Impairment losses on financial assets	(1,640,404)	(775,953)	(3,998,094)	(2,756,914)
11.	Losses related to operational risks	(1,592)	(9,418)	(4,808)	(15,351)
12.	Personnel expenses	(2,020,996)	(1,877,194)	(4,189,862)	(3,570,615)
13.	Promotion expenses	(124,515)	(130,483)	(168,919)	(161,768)
14.	Other expenses	(2,058,629)	(2,302,264)	(3,314,077)	(3,320,959)
	Net Other Operating (Expenses) Income	**(4,206,768)**	**(3,311,421)**	**(9,472,168)**	**(7,855,711)**
	NET OPERATING INCOME (EXPENSES)	**1,118,691**	**2,124,718**	**2,523,920**	**3,141,694**
NON-OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of fixed assets and equipments	(205)	570	4,337	4,867
2.	Other non-operating income (expenses)	3,538	5,605	(271,152)	(215,341)
	NET NON OPERATING INCOME (EXPENSES)	**3,333**	**6,175**	**(266,815)**	**(210,474)**
	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	**1,122,024**	**2,130,893**	**2,257,105**	**2,931,220**
	Income Tax:	(187,532)	(376,115)	(509,401)	(636,288)
	a. Estimated current period tax	(162,864)	(320,940)	(432,473)	(567,195)
	b. Deferred tax income (expenses)	(24,668)	(55,175)	(76,928)	(69,093)
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	**934,492**	**1,754,778**	**1,747,704**	**2,294,932**
	MINORITY INTEREST PROFIT (LOSS)			**274,108**	**300,755**
OTHER COMPREHENSIVE INCOME					
1.	**Items that are not being reclassified to Profit Loss**	-	-	-	-
	a. Gain from fixed assets revaluation	-	-	-	-
	b. Gain (Loss) from remeasurement benefecial pension	-	-	-	-
	c. Others	-	-	-	-
2.	**Items that are being reclassified to Profit Loss**	**59,896**	**28,055**	**(242,187)**	**(41,910)**
	a. Gain (Loss) from adjustment in foreign exchange	-	-	-	-
	b. Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	59,896	28,055	59,737	27,992
	c. Others	-	-	(301,924)	(69,902)
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX	**59,896**	**28,055**	**(242,187)**	**(41,910)**
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	**994,388**	**1,782,833**	**1,505,517**	**2,253,022**
	Net income of the current period attributable to:				
	- Owners of The Parent	934,492	1,754,778	1,473,596	1,994,177
	- Non Controlling Interest			274,108	300,755
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	934,492	1,754,778	1,747,704	2,294,932
	Total current comprehensive Profit (Loss) attributable to :				
	- Owners of The Parent	994,388	1,782,833	1,342,096	1,980,289
	- Non Controlling Interest			163,421	272,733
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	994,388	1,782,833	1,505,517	2,253,022
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-
	DIVIDEND	**562,597**	**471,667**	**719,924**	**683,983**
	EARNING PER SHARE (Full amount)				
	- Basic	88	177	138	201
	- Diluted	88	177	138	201

EARNING ASSETS QUALITY AND OTHER INFORMATION
As of 30 September 2025 and 2024
(In million Rupiah)

INDIVIDUAL

No.	ACCOUNTS	30 Sep 2025 Unaudited Current	Special Mention	Substandard	Doubtful	Loss	Total	30 Sep 2024 Unaudited Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	Placements with other banks	495,905	-	-	-	-	495,905	809,679	-	-	-	-	809,679
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	495,905	-	-	-	-	495,905	809,679	-	-	-	-	809,679
2.	Spot and derivative receivables	292,040	-	-	-	-	292,040	627,743	-	-	-	-	627,743
	a. Rupiah	6,597	-	-	-	-	6,597	-	-	-	-	-	-
	b. Foreign currencies	285,443	-	-	-	-	285,443	627,743	-	-	-	-	627,743
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	5,792,928	-	-	-	-	5,792,928	6,926,940	-	-	-	-	6,926,940
	i. Rupiah	201,058	-	-	-	-	201,058	515,705	-	-	-	-	515,705
	ii. Foreign currencies	5,591,870	-	-	-	-	5,591,870	6,411,235	-	-	-	-	6,411,235
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	7,859,205	-	-	-	-	7,859,205	7,859,205	-	-	-	-	7,859,205
9.	Other receivables	-	-	-	-	-	-	1,727	-	-	-	-	1,727
10.	Commitment and contingencies	10,222,173	-	-	-	-	10,222,173	4,050,046	-	-	-	-	4,050,046
	a. Rupiah	89,169	-	-	-	-	89,169	103,232	-	-	-	-	103,232
	b. Foreign currencies	10,133,004	-	-	-	-	10,133,004	3,946,814	-	-	-	-	3,946,814
II.	**NON-RELATED PARTIES**												
1.	Placements with other banks	1,030,873	-	-	-	-	1,030,873	648,725	-	-	-	-	648,725
	a. Rupiah	137,101	-	-	-	-	137,101	428,266	-	-	-	-	428,266
	b. Foreign currencies	893,772	-	-	-	-	893,772	220,459	-	-	-	-	220,459
2.	Spot and derivative receivables	845,386	2,080	-	-	-	847,466	1,023,094	7,115	-	-	-	1,030,209
	a. Rupiah	749,929	121	-	-	-	750,050	167,494	-	-	-	-	167,494
	b. Foreign currencies	95,457	1,959	-	-	-	97,416	855,600	7,115	-	-	-	862,715
3.	Securities	15,888,762	-	-	-	-	15,888,762	20,211,397	-	-	-	-	20,211,397
	a. Rupiah	14,884,424	-	-	-	-	14,884,424	19,437,431	-	-	-	-	19,437,431
	b. Foreign currencies	1,004,338	-	-	-	-	1,004,338	773,966	-	-	-	-	773,966
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	1,336,141	-	-	-	-	1,336,141		-	-	-	-	-
	a. Rupiah	1,336,141	-	-	-	-	1,336,141		-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-		-	-	-	-	-
6.	Acceptance receivables	2,847,673	-	-	-	-	2,847,673	3,574,274	-	-	-	-	3,574,274
7.	Loans												
	a. Micro, Small and Medium Enterprises (UMKM)	8,783,102	642,035	88,305	160,011	504,694	10,178,147	8,999,849	320,910	72,521	82,990	446,505	9,922,775
	i. Rupiah	8,783,102	642,035	88,305	160,011	504,694	10,178,147	8,997,578	320,910	72,521	82,990	446,505	9,920,504
	ii. Foreign currencies	-	-	-	-	-	-	2,271	-	-	-	-	2,271
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	126,651,533	6,965,169	135,266	253,907	1,266,552	135,272,427	117,764,071	6,005,291	289,864	190,502	962,866	125,212,594
	i. Rupiah	82,725,275	5,624,470	135,266	253,907	886,322	89,625,240	78,157,999	5,153,323	206,594	190,502	962,866	84,671,284
	ii. Foreign currencies	43,926,258	1,340,699	-	-	380,230	45,647,187	39,606,072	851,968	83,270	-	-	40,541,310
	c. Restructured loans	557,820	4,214,052	2,965	73,985	564,823	5,413,645	590,687	3,844,099	106,269	33,876	904,840	5,479,771
	i. Rupiah	557,820	4,214,052	2,965	73,985	564,823	5,413,645	590,687	3,844,099	106,269	33,876	904,840	5,479,771
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	22	-	-	-	-	22	22	-	-	-	-	22
9.	Other receivables	162,332	-	-	-	-	162,332	117,589	-	-	-	-	117,589
10.	Commitment and contingencies	145,009,943	1,955,892	-	-	-	146,965,835	136,683,979	1,562,212	-	-	-	138,246,191
	a. Rupiah	71,497,036	1,155,505	-	-	-	72,652,541	72,886,062	1,059,632	-	-	-	73,945,694
	b. Foreign currencies	73,512,907	800,387	-	-	-	74,313,294	63,797,917	502,580	-	-	-	64,300,497
III.	**OTHER INFORMATION**												
1.	Value of Bank's assets pledged as collateral:												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						108,333						60,392

ALLOWANCE FOR IMPAIRMENT LOSSES
As of 30 September 2025 and 2024
(In million Rupiah)

INDIVIDUAL

No.	ACCOUNTS	30 Sep 2025 Unaudited – Allowance for Impairment Stage 1	Stage 2	Stage 3	Required Provision General	Specific	30 Sep 2024 Unaudited – Allowance for Impairment Stage 1	Stage 2	Stage 3	Required Provision General	Specific
1.	Placements with other banks	163	-	-	15,268	-	197	-	-	12,961	-
2.	Spot and derivative receivables	-	-	-	10,940	104	-	-	-	16,508	356
3.	Securities	77	-	-	11,968	-	609	131	-	10,261	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	4,650	-	-	-	-	-	-
6.	Acceptance receivables	227	256	-	13,605	-	2,013	1,682	-	21,747	-
7.	Loans and financing	612,500	216,270	2,015,508	1,404,165	2,321,475	694,688	227,795	2,366,304	1,332,910	1,907,882
8.	Equity Investments	-	-	-	78,592	-	-	-	-	78,592	-
9.	Other receivables	17	-	-	1,623	-	38	-	-	1,193	-
10.	Commitment and contingencies	21,544	3,500	-	60,532	97,702	35,439	22,045	-	52,641	78,049

CAPITAL ADEQUACY RATIO
As of 30 September 2025 and 2024
(In million Rupiah)

ACCOUNTS	30 Sep 2025 Unaudited INDIVIDUAL	30 Sep 2025 Unaudited CONSOLIDATED	30 Sep 2024 Unaudited INDIVIDUAL	30 Sep 2024 Unaudited CONSOLIDATED
I. Core Capital (Tier 1)	**32,674,340**	**45,294,747**	**32,395,092**	**42,752,113**
1. Common Equity Tier 1 (CET 1)	**32,674,340**	**45,294,747**	**32,395,092**	**42,752,113**
1.1 Paid in capital (less Treasury stock)	**212,919**	**212,919**	**212,919**	**212,919**
1.2 Disclosed reserves	**41,095,273**	**48,134,911**	**41,196,108**	**46,399,945**
1.2.1 Additional Factor	42,253,018	48,183,296	41,363,617	46,405,295
1.2.1.1 Other comprehensive income	1,003,684	1,012,946	962,239	965,961
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	72,307	72,431	30,862	30,914
1.2.1.1.3 Fixed asset revaluation	931,377	940,515	931,377	935,047
1.2.1.2 Other disclosed reserves	41,249,334	47,170,350	40,401,378	45,439,334
1.2.1.2.1 Agio	17,565,927	17,562,271	17,565,358	17,561,063
1.2.1.2.2 General reserves	42,953	42,953	42,953	42,953
1.2.1.2.3 Previous years profit	22,705,962	28,091,530	21,038,289	25,841,141
1.2.1.2.4 Current year profit	934,492	1,473,596	1,754,778	1,994,177
1.2.1.2.5 Capital paid in advance	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	(1,157,745)	(48,385)	(167,509)	(5,350)
1.2.2.1 Other comprehensive income	-	-	-	-
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	-	-	-	-
1.2.2.2 Other disclosed reserve	(1,157,745)	(48,385)	(167,509)	(5,350)
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous years loss	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 Differences between required provision and allowance for impairment losses of earning assets	(1,150,562)	(41,202)	(162,159)	-
1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	-	-	-	-
1.2.2.2.6 Required provision on non-productive assets	(7,183)	(7,183)	(5,350)	(5,350)
1.2.2.2.7 Others	-	-	-	-
1.3 Non-Controlling Interests that can be calculated	-	-	-	-
1.4 Deduction factor to common equity tier 1 (CET 1)	**(8,633,852)**	**(3,053,083)**	**(9,013,935)**	**(3,860,751)**
1.4.1 Deferred tax calculation	(87,474)	(334,721)	(378,473)	(764,166)
1.4.2 Goodwill	-	(1,098,208)	-	(1,217,527)
1.4.3 Other intangible assets	(709,673)	(1,588,254)	(798,757)	(1,800,724)
1.4.4 Investment that can be calculated as deduction factor	(7,836,705)	(31,900)	(7,836,705)	(78,334)
1.4.5 Shortage of capital on insurance subsidiary company	-	-	-	-
1.4.6 Securitization exposures	-	-	-	-
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	-	-	-	-
1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
1.4.7.3 Exposure that causing Credit Risk due to settlement risk - Non Delivery Versus Payment	-	-	-	-
1.4.7.4 Exposure in child company which held sharia principle	-	-	-	-
2 Additional Tier 1 (AT 1)	-	-	-	-
2.1 The instrument meets the requirements of AT 1	-	-	-	-
2.2 Agio / Disagio	-	-	-	-
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	-	-	-	-
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)	**4,889,145**	**5,139,650**	**4,484,356**	**4,755,994**
1 Capital instrument in form of shares or others which are qualified Tier 2 requirements	3,333,000	3,333,000	3,028,000	3,028,000
1.1 Preferred Stock (perpetual cumulative, non perpetual), after buy back deduction	-	-	-	-
1.2 Subordinated bonds (perpetual cumulative, non perpetual), after buy back deduction	-	-	-	-
1.3 Subordinated loan (perpetual cumulative, non perpetual), after buy back deduction	3,333,000	3,333,000	3,028,000	3,028,000
1.4 Mandatory convertible bond	-	-	-	-
1.5 Tier 2 published by bank and non bank which acquired by other party (consolidated)	-	-	-	-
1.6 Amortization based on remaining maturity	-	-	-	-
2 Agio/Disagio	-	-	-	-
3 General required provision of earning assets (maximum 1.25% of RWA)	1,556,145	1,806,650	1,456,356	1,727,994
4 Deduction factor to supplementary capital	-	-	-	-
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-	-	-
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-	-	-
TOTAL CAPITAL	**37,563,485**	**50,434,397**	**36,879,448**	**47,508,107**

	30 Sep 2025 Unaudited INDIVIDUAL	30 Sep 2025 Unaudited CONSOLIDATED	30 Sep 2024 Unaudited INDIVIDUAL	30 Sep 2024 Unaudited CONSOLIDATED	DESCRIPTION	30 Sep 2025 Unaudited INDIVIDUAL	30 Sep 2025 Unaudited CONSOLIDATED	30 Sep 2024 Unaudited INDIVIDUAL	30 Sep 2024 Unaudited CONSOLIDATED
RISK WEIGHTED ASSET (RWA)					**CAR RATIO**				
RWA CREDIT RISK	124,446,381	155,090,846	116,438,048	146,862,370	CET 1 Ratio (%)	23.73%	26.79%	25.13%	26.79%
RWA MARKET RISK	2,726,650	2,726,650	1,977,101	1,977,101	Tier 1 Ratio (%)	23.73%	26.79%	25.13%	26.79%
RWA OPERATIONAL RISK	10,494,328	11,254,251	10,491,515	10,729,480	Tier 2 Ratio(%)	3.55%	3.04%	3.48%	2.98%
TOTAL RWA	137,667,359	169,071,747	128,906,664	159,568,951	CAR Ratio (%)	27.28%	29.83%	28.61%	29.77%
CAR RATIO BASED ON RISK PROFILE (%)	9.20%	9.18%	9.20%	9.18%	CET 1 for *BUFFER* (%)	17.73%	20.65%	19.13%	20.59%
CAR ALLOCATION BASED ON RISK PROFILE					**BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)**				
From CET 1 (%)	6.00%	6.14%	6.00%	6.20%	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%
From Tier 2 (%)	3.20%	3.04%	3.20%	2.98%	Capital Surcharge For Systemic Bank *(%)*	1.00%	1.00%	1.00%	1.00%

FINANCIAL RATIOS
As of 30 September 2025 dan 2024

	RATIOS (%)	30 Sep 2025 Unaudited	30 Sep 2024 Unaudited
Performance Ratios			
1.	Capital Adequacy Ratio (CAR)	27.28%	28.61%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.72%	0.64%
3.	Non-performing earning assets to total earning assets	0.71%	0.63%
4.	Allowance for impairment losses on financial assets to earning assets	1.55%	1.83%
5.	NPL gross	1.60%	1.45%
6.	NPL net	0.76%	0.50%
7.	Return on Asset (ROA)	0.76%	1.47%
8.	Return on Equity (ROE)	3.82%	7.41%
9.	Net Interest Margin (NIM)	3.94%	4.12%
10.	Operating Expenses to Operating Revenues	90.75%	83.00%
11.	Cost to Income Ratio (CIR)	60.92%	59.82%
12.	Loan to Deposit Ratio (LDR)	137.16%	137.93%
Compliance Ratios			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
	b. Percentage Lending in Excess of the Legal Lending		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
2.	Statutory Reserves Requirements		
	a. Rupiah	4.17%	6.07%
	- Daily	0.00%	0.00%
	- Average	4.17%	6.07%
	b. Foreign Currencies	4.02%	4.02%
3.	Net Open Posisition	1.13%	1.20%

SPOT AND DERIVATIVE / FORWARD TRANSACTIONS
As of 30 September 2025
(In million Rupiah)

INDIVIDUAL

No.	TRANSACTION	Notional Amount	Objective: Trading	Objective: Hedging	Derivative Receivables and Payables: Receivables	Payables
A.	**Related to Exchange Rate**	**45,585,659**	**4,174,869**	**41,410,790**	**246,669**	**312,036**
1	Spot	4,142,159	4,129,211	12,948	1,984	5,065
2	Forward	8,270,320	45,658	8,224,662	71,339	32,836
3	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	33,173,180	-	33,173,180	173,346	274,135
6	Others	-	-	-	-	-
B.	**Related to Interest Rate**	**9,655,939**	**-**	**9,655,939**	**249,379**	**235,084**
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	9,655,939	-	9,655,939	249,379	235,084
5	Others	-	-	-	-	-
C.	**Others**	**33,715,126**	**-**	**33,715,126**	**643,458**	**595,154**
	TOTAL	**88,956,724**	**4,174,869**	**84,781,855**	**1,139,506**	**1,142,274**

STATEMENTS OF COMMITMENT AND CONTIGENCIES
As of 30 September 2025 and 2024
(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL 30 Sep 2025 Unaudited	INDIVIDUAL 31 Dec 2024 Audited	CONSOLIDATED 30 Sep 2025 Unaudited	CONSOLIDATED 31 Dec 2024 Audited
I.	**COMMITMENT RECEIVABLES**	**91,752,925**	**82,050,321**	**134,401,874**	**120,035,122**
	1. Unused borrowing facilities	44,245,575	35,891,850	71,508,385	57,059,508
	2. Outstanding spot and derivative / forward purchased	47,507,350	46,158,471	62,893,489	62,975,614
	3. Others	-	-	-	-
II.	**COMMITMENT LIABILITIES**	**202,258,805**	**186,173,009**	**202,559,675**	**186,343,038**
	1. Unused loans facilities	147,649,426	137,760,499	147,950,296	137,930,528
	a. Committed	12,580,252	11,762,750	12,580,252	11,762,750
	b. Uncommitted	135,069,174	125,997,749	135,370,044	126,167,778
	2. Outstanding irrevocable L/C	1,945,582	1,582,162	1,945,582	1,582,162
	3. Outstanding spot and derivative / forward sold	52,663,797	46,830,348	52,663,797	46,830,348
	4. Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**	**35,904,579**	**31,051,406**	**35,944,392**	**31,106,150**
	1. Guarantees received	35,904,579	31,051,406	35,904,579	31,051,406
	2. Others	-	-	39,813	54,744
IV.	**CONTINGENT LIABILITIES**	**7,593,000**	**7,715,450**	**7,593,000**	**7,715,450**
	1. Guarantees issued	7,593,000	7,715,450	7,593,000	7,715,450
	2. Others	-	-	-	-

STATEMENTS OF CONSOLIDATED CASH FLOWS
For the periods ended on 30 September 2025 and 2024
(In million Rupiah)

ACCOUNTS	30 Sep 2025 Unaudited	30 Sep 2024 Unaudited
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipt from interest	14,178,546	13,220,572
Receipt from sharia income	3,961,782	4,173,750
Payments of interest expense	(7,745,452)	(8,723,148)
Payments of sharia expenses	(366,379)	(385,211)
Receipt from other operating income	2,309,854	1,811,114
Recovery from written-off loans	114,236	193,855
Payments of personnel expenses	(4,205,702)	(3,685,547)
Payments of other operating expenses	(5,181,217)	(4,001,671)
Other receipts (payments)	15,349	(223,944)
Payments of corporate income tax	(488,698)	(572,377)
Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds	**2,592,319**	**1,807,393**
Changes in operating assets, operating liabilities, and temporary syirkah funds:		
(Increase) decrease in operating assets:		
Derivative receivables	(191,198)	(22,027)
Acceptance receivables	486,946	(284,517)
Loans	(7,850,083)	8,754,457
Sharia financing/receivables	(310,267)	(310,981)
Financing receivables	(2,977,215)	(2,167,612)
Increase (decrease) in operating liabilities:		
Obligations due immediately	32,028	29,230
Deposits from customers	(826,559)	5,369,521
Deposits from other banks	94,391	(10,017,014)
Derivative payables	(395,093)	493,334
Acceptance payables	(656,809)	757,536
Decrease in temporary syirkah funds	(156,452)	(172,670)
Net cash flows (used in) provided from operating activities	**(10,157,992)**	**4,236,650**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of securities	(18,204,765)	(22,994,049)
Proceeds from sale of securities	22,598,498	11,451,712
Purchases of fixed assets	(217,039)	(146,372)
Acquisition of right-of-use asset	-	(14,038)
Acquisition of intangible assets	(248,512)	(287,695)
Proceeds from sale of fixed assets	5,991	34,065
Acquisition of subsidiaries, net of cash acquired	-	(5,519,887)
Net cash flows provided from (used in) investing activities	**3,934,173**	**(17,476,264)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Settlement of securities issued	(255,270)	(480,000)
Proceeds from securities issued	4,116,050	1,055,060
Securities issued emission fee	(10,097)	(5,949)
Proceeds from borrowings	11,950,082	8,430,993
Installment payments and settlement of borrowings	(19,386,127)	(7,245,134)
Proceed from Right Issues	-	6,702,275
Sales of treasury shares to public	664	1,219
Payments of dividend	(719,901)	(683,958)
Payment of lease liabilities principals	(68,282)	(59,437)
Net cash flows (used in) provided from financing activities	**(4,372,881)**	**7,715,069**
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	**(10,596,700)**	**(5,524,545)**
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	**32,529**	**(34,332)**
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR	**26,168,004**	**23,472,990**
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	**15,603,833**	**17,914,113**
Cash and cash equivalents consist of:		
Cash	1,125,327	1,134,337
Current accounts with Bank Indonesia	6,526,733	7,870,182
Current accounts with other banks	1,685,192	1,664,453
Placement with Bank Indonesia and other banks	3,451,755	4,690,740
Securities	2,814,826	2,554,401
	15,603,833	17,914,113
SUPPLEMENTAL CASH FLOW INFORMATION:		
ACTIVITIES NOT AFFECTING CASH FLOW		
Purchases of fixed assets which are still payable	(3,743)	(592)

MANAGEMENT
As of 30 September 2025

BOARD OF COMMISSIONERS
- President Commissioner : Chow Ying Hoong
- Commissioner : Takeshi Kimoto
- Independent Commissioner : Ninik Herlani Masli Ridhwan
- Independent Commissioner : Onny Widjanarko
- Independent Commissioner : Kusumaningtuti Sandriharmy Soetiono *)
- Independent Commissioner : Marita Alisjahbana

BOARD OF DIRECTORS
- President Director : Henoch Munandar
- 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 served as Independent Commissioner at the Annual GMS on 22 April 2025;
**) Jun Saito was appointed as the Deputy President Director at Annual GMS on 22 April 2025 and effectively served on 23 May 2025;
***) Michellina Laksmi Triwardhany was appointed as the Deputy President Director at the Annual GMS on 22 April 2025 and effectively served on 26 June 2025;
****) Yuki Terayama was appointed as the Director at Annual GMS on 22 April 2025 and effectively served on 27 May 2025.

SHAREHOLDERS
As of 30 September 2025

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

Non-controlling shareholder through capital market (≥ 5%) :
None

Non-controlling shareholder not through capital market (≥ 5%) :
None

Jakarta, 29 October 2025

PT Bank SMBC Indonesia Tbk

Henoch Munandar
President Director

Hanna Tantani
Director

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 nine months period ended on 30 September 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 No. 37/POJK.03/2019 dated 19 December 2019 regarding Transparency and Publication of Financial Statements for Banks;
   b) Circular Letter of Financial Services Authority No. 9/SEOJK.03/2020 dated 30 June 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
   c) FSA Regulation No. 14/POJK.04/2022 dated 18 August 2022 regarding Submission of Periodic Reports Issuer or Public Company;
   d) FSA Regulation No. 75 /POJK.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 2025: 1 USD = Rp 16,665.00; 30 September 2024: 1 USD = Rp 15,140.00; 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.