SMBC
BANK SMBC INDONESIA

CONSOLIDATED FINANCIAL STATEMENTS
PT Bank SMBC Indonesia Tbk and Subsidiaries
30 JUNE 2026, 2025 AND 31 DECEMBER 2025
(In Million Rupiah)

STATEMENTS OF FINANCIAL POSITION
As of 30 June 2026 and 31 December 2025
(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL 30 Jun 2026 Unaudited	INDIVIDUAL 31 Dec 2025 Audited	CONSOLIDATED 30 Jun 2026 Unaudited	CONSOLIDATED 31 Dec 2025 Audited
	ASSET				
1.	Cash	538,615	611,173	1,032,405	1,246,542
2.	Placements with Bank Indonesia	12,310,953	18,952,557	13,092,720	20,430,799
3.	Placements with other banks	5,881,115	3,226,477	6,731,660	3,713,851
4.	Spot and derivative/forward receivables	2,595,275	957,383	3,603,059	1,280,872
5.	Securities	16,873,149	15,795,918	27,288,025	25,684,516
6.	Securities sold under repurchase agreements (repo)	2,943,705	-	2,943,705	-
7.	Claims from securities purchased under resale agreements (reverse repo)	105,057	1,683,826	105,057	1,683,826
8.	Acceptance receivables	3,369,070	3,793,458	3,369,070	3,793,458
9.	Loans [4]	148,036,350	149,875,621	174,236,425	175,035,114
10.	Sharia financing/receivables	-	-	11,031,970	10,352,755
11.	Equity Investments	7,859,227	7,859,227	22,522	26,572
12.	Other financial asset [4]	908,792	1,180,930	1,094,568	1,349,948
13.	Impairment on financial assets -/-	(2,814,865)	(2,635,569)	(7,538,166)	(7,161,342)
	a. Securities	(91)	(71)	(91)	(71)
	b. Loans and Sharia financing [4]	(2,808,386)	(2,634,057)	(7,531,687)	(7,159,830)
	c. Others	(6,388)	(1,441)	(6,388)	(1,441)
14.	Intangible assets	3,443,151	3,379,047	6,437,141	6,373,786
	Accumulated amortization of intangible assets -/-	(2,807,465)	(2,689,470)	(3,877,862)	(3,715,804)
15.	Fixed assets and equipment	3,894,989	3,900,483	6,305,502	6,220,651
	Accumulated depreciation on fixed assets and equipment -/-	(2,351,399)	(2,329,959)	(3,999,357)	(3,915,060)
16.	Non-productive assets	119,011	134,087	203,574	229,716
	a. Abandoned properties	26,702	27,070	26,702	27,070
	b. Foreclosed assets	92,309	107,017	176,872	202,646
	c. Suspense accounts	-	-	-	-
	d. Interbranch assets	-	-	-	-
17.	Other assets [4]	2,140,410	1,921,307	3,371,305	3,217,965
	TOTAL ASSET	**203,045,140**	**205,616,496**	**245,453,323**	**245,848,165**
	LIABILITIES AND EQUITY				
	LIABILITIES				
1.	Demand deposits	35,466,367	28,819,134	35,486,467	28,853,961
2.	Saving deposits	20,747,883	21,245,057	24,570,369	24,368,716
3.	Time deposits	59,571,665	69,437,938	66,508,850	77,778,404
4.	Electronic money	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	3,138,824	4,486,056	3,131,817	4,479,647
7.	Spot and derivative / forward liabilities	2,560,422	895,033	2,315,739	1,113,660
8.	Securities sold under repurchase agreements (repo)	2,930,703	-	2,930,703	-
9.	Acceptance liabilities	3,352,337	3,214,540	3,352,337	3,214,540
10.	Securities issued	2,559,650	2,558,152	6,609,799	6,794,041
11.	Borrowings	25,196,032	29,793,253	39,829,750	41,905,179
12.	Margin deposits	75,226	620	75,226	620
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	3,685,322	2,112,637	5,539,888	3,883,683
15.	Minority Interest			6,374,035	6,001,946
	TOTAL LIABILITY	**159,284,431**	**162,562,420**	**196,724,980**	**198,394,397**
	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	17,798,805
	a. Agio	17,565,927	17,565,927	17,562,271	17,562,271
	b. Disagio -/-	-	-	-	-
	c. Fund for paid up capital	-	-	-	-
	d. Others	260,801	260,801	236,534	236,534
18.	Other comprehensive income	549,387	807,386	774,103	802,004
	a. Profit	931,211	976,354	1,155,926	1,173,506
	b. Loss -/-	(381,824)	(168,968)	(381,823)	(371,502)
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	25,128,722	24,164,090	29,899,563	28,597,087
	a. Previous years	24,164,256	23,268,559	28,597,253	28,654,127
	b. Current year	1,065,577	1,458,128	1,403,421	505,557
	c. Payable dividend -/-	(101,111)	(562,597)	(101,111)	(562,597)
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS	**43,760,709**	**43,054,076**	**48,728,343**	**47,453,768**
	TOTAL EQUITY	**43,760,709**	**43,054,076**	**48,728,343**	**47,453,768**
	TOTAL LIABILITY AND EQUITY	**203,045,140**	**205,616,496**	**245,453,323**	**245,848,165**

STATEMENTS OF PROFIT LOSS AND OTHER COMPREHENSIVE INCOME
For the periods ended on 30 June 2026 and 2025
(In million Rupiah, unless earning per share)

No.	Accounts	INDIVIDUAL 30 Jun 2026 Unaudited	INDIVIDUAL 30 Jun 2025 Unaudited	CONSOLIDATED 30 Jun 2026 Unaudited	CONSOLIDATED 30 Jun 2025 Unaudited
	OPERATING INCOME AND EXPENSES				
A.	**Interest Income and Expenses**				
1.	Interest Income	6,536,485	7,010,370	11,997,452	12,263,811
2.	Interest Expenses	(2,979,909)	(3,419,443)	(3,844,991)	(4,203,615)
	Net Interest Income	**3,556,576**	**3,590,927**	**8,152,461**	**8,060,196**
B.	**Other Operating Income and Expenses**				
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(43,322)	2,401	(42,887)	2,401
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	(2,378)	28,383	(2,297)	28,383
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	257,450	329,807	257,450	329,807
5.	Gain (Loss) from investment under equity method	-	-	-	-
6.	Gain (Loss) from foreign exchange translation	23,648	(162,875)	(92,010)	(168,436)
7.	Dividend revenue	249,138	186,047	-	2
8.	Commissions/provisions/fees and administration	494,793	456,651	712,119	651,423
9.	Other income	158,955	169,904	534,565	517,104
10.	Impairment losses on financial assets	(948,056)	(1,124,657)	(2,238,497)	(2,574,869)
11.	Losses related to operational risks	(491)	(862)	(2,682)	(2,875)
12.	Personnel expenses	(1,350,845)	(1,360,725)	(2,888,746)	(2,782,943)
13.	Promotion expenses	(50,546)	(87,081)	(88,977)	(115,324)
14.	Other expenses	(1,453,054)	(1,347,216)	(2,348,352)	(2,187,219)
	Net Other Operating (Expenses) Income	**(2,664,708)**	**(2,910,223)**	**(6,200,314)**	**(6,302,546)**
	NET OPERATING INCOME (EXPENSES)	**891,868**	**680,704**	**1,952,147**	**1,757,650**
	NON-OPERATING INCOME AND EXPENSES				
1.	Gain (Loss) from sale of fixed assets and equipments	143	(252)	2,671	2,476
2.	Other non-operating income (expenses)	404,142	1,880	286,587	(179,028)
	NET NON OPERATING INCOME (EXPENSES)	**404,285**	**1,628**	**289,258**	**(176,552)**
	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE TAX	**1,296,153**	**682,332**	**2,241,405**	**1,581,098**
	Income Tax:	(230,576)	(109,477)	(488,670)	(344,447)
	a. Estimated current period tax	(204,930)	(70,535)	(372,376)	(245,272)
	b. Deferred tax income (expenses)	(25,646)	(38,942)	(116,294)	(99,175)
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD [5]	**1,065,577**	**572,855**	**1,752,735**	**1,236,651**
	MINORITY INTEREST PROFIT (LOSS)			**349,314**	**236,554**
	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 program	-	-	-	-
	c. Others	-	-	-	-
2.	**Items that are being reclassified to Profit Loss**	**(257,833)**	**6,990**	**122,413**	**(155,319)**
	a. Gain (Loss) from adjustment in foreign exchange translation	-	-	-	-
	b. Gain (Loss) from changes in the fair value of financial asset on liability instrument which measured by fair value from other comprehensive income	(257,833)	6,990	(257,961)	6,914
	c. Others	-	-	380,374	(162,233)
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - AFTER OF TAX	**(257,833)**	**6,990**	**122,413**	**(155,319)**
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	**807,744**	**579,845**	**1,875,148**	**1,081,332**
	Net income of the current period attributable to:				
	- Owners of The Parent	1,065,577	572,855	1,403,421	1,000,097
	- Non Controlling Interest			349,314	236,554
	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,065,577	572,855	1,752,735	1,236,651
	Total current comprehensive Profit (Loss) attributable to :				
	- Owners of The Parent	807,744	579,845	1,375,686	899,693
	- Non Controlling Interest			499,462	181,639
	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	807,744	579,845	1,875,148	1,081,332
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-	-	-
	DIVIDEND	**101,111**	**562,597**	**228,484**	**719,924**
	EARNING PER SHARE (Full amount)				
	- Basic	100	54	132	94
	- Diluted	100	54	132	94

EARNING ASSETS QUALITY AND OTHER INFORMATION
As of 30 June 2026 and 2025
(In million Rupiah)

INDIVIDUAL

No.	ACCOUNTS	30 Jun 2026 Unaudited Current	Special Mention	Substandard	Doubtful	Loss	Total	30 Jun 2025 Unaudited Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	Placements with other banks	454,289	-	-	-	-	454,289	533,477	-	-	-	-	533,477
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	454,289	-	-	-	-	454,289	533,477	-	-	-	-	533,477
2.	Spot and derivative receivables	259,164	-	-	-	-	259,164	320,282	-	-	-	-	320,282
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	259,164	-	-	-	-	259,164	320,282	-	-	-	-	320,282
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)	6,227,930	-	-	-	-	6,227,930	5,961,774	-	-	-	-	5,961,774
	i. Rupiah	877,233	-	-	-	-	877,233	586,888	-	-	-	-	586,888
	ii. Foreign currencies	5,350,697	-	-	-	-	5,350,697	5,374,886	-	-	-	-	5,374,886
	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	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	13,665,317	-	-	-	-	13,665,317	10,012,789	-	-	-	-	10,012,789
	a. Rupiah	89,588	-	-	-	-	89,588	87,723	-	-	-	-	87,723
	b. Foreign currencies	13,575,729	-	-	-	-	13,575,729	9,925,066	-	-	-	-	9,925,066
II.	**NON-RELATED PARTIES**												
1.	Placements with other banks	5,426,826	-	-	-	-	5,426,826	1,918,059	-	-	-	-	1,918,059
	a. Rupiah	681,784	-	-	-	-	681,784	29,176	-	-	-	-	29,176
	b. Foreign currencies	4,745,042	-	-	-	-	4,745,042	1,888,883	-	-	-	-	1,888,883
2.	Spot and derivative receivables	2,334,388	1,723	-	-	-	2,336,111	702,708	2,331	-	-	-	705,039
	a. Rupiah	2,268,775	233	-	-	-	2,269,008	493,876	-	-	-	-	493,876
	b. Foreign currencies	65,613	1,490	-	-	-	67,103	208,832	2,331	-	-	-	211,163
3.	Securities	16,873,149	-	-	-	-	16,873,149	11,206,033	-	-	-	-	11,206,033
	a. Rupiah	16,532,383	-	-	-	-	16,532,383	10,343,117	-	-	-	-	10,343,117
	b. Foreign currencies	340,766	-	-	-	-	340,766	862,916	-	-	-	-	862,916
4.	Securities sold under repurchase agreements (Repo)	2,943,705	-	-	-	-	2,943,705	5,042	-	-	-	-	5,042
	a. Rupiah	2,943,705	-	-	-	-	2,943,705	5,042	-	-	-	-	5,042
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	105,057	-	-	-	-	105,057	252,099	-	-	-	-	252,099
	a. Rupiah	105,057	-	-	-	-	105,057	252,099	-	-	-	-	252,099
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	3,369,070	-	-	-	-	3,369,070	3,341,334	-	-	-	-	3,341,334
7.	Loans												
	a. Micro, Small and Medium Enterprises (UMKM)	8,447,240	544,523	52,444	101,813	661,152	9,807,172	9,264,051	731,526	43,644	88,947	584,524	10,712,692
	i. Rupiah	8,447,240	544,523	52,444	101,813	661,152	9,807,172	9,264,051	731,526	43,644	88,947	584,524	10,712,692
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	124,456,918	6,178,973	128,812	176,113	1,060,432	132,001,248	125,139,174	6,824,321	540,987	231,301	973,316	133,709,099
	i. Rupiah	86,504,850	5,242,255	128,812	176,113	652,714	92,704,744	87,667,450	5,673,209	154,318	231,301	973,316	94,699,594
	ii. Foreign currencies	37,952,068	936,718	-	-	407,718	39,296,504	37,471,724	1,151,112	386,669	-	-	39,009,505
	c. Restructured loans	525,012	4,165,334	60,738	41,534	249,847	5,042,465	550,535	4,011,835	5,917	12,513	728,244	5,309,044
	i. Rupiah	525,012	4,165,334	60,738	41,534	249,847	5,042,465	550,535	4,011,835	5,917	12,513	728,244	5,309,044
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity Investment	22	-	-	-	-	22	22	-	-	-	-	22
9.	Other receivables	121,829	-	-	-	-	121,829	195,889	-	-	-	-	195,889
10.	Commitment and contingencies	148,600,148	1,636,981	-	-	-	150,237,129	130,132,745	2,000,000	-	-	-	132,132,745
	a. Rupiah	65,562,052	444,446	-	-	-	66,006,498	64,377,367	1,046,126	-	-	-	65,423,493
	b. Foreign currencies	83,038,096	1,192,535	-	-	-	84,230,631	65,755,378	953,874	-	-	-	66,709,252
III.	**OTHER INFORMATION**												
1.	Value of Bank's assets pledged as collateral:												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						92,309						108,948

ALLOWANCE FOR IMPAIRMENT LOSSES
As of 30 June 2026 and 2025
(In million Rupiah)

INDIVIDUAL

No.	ACCOUNTS	30 Jun 2026 Unaudited – Allowance for Impairment Stage 1	Stage 2	Stage 3	Required Provision General	Specific	30 Jun 2025 Unaudited – Allowance for Impairment Stage 1	Stage 2	Stage 3	Required Provision General	Specific
1.	Placements with other banks	760	29	-	58,811	-	289	-	-	24,515	-
2.	Spot and derivative receivables	-	-	-	25,052	86	-	-	-	10,190	116
3.	Securities	91	-	-	5,315	-	121	-	-	11,086	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	1,050	-	-	-	-	2,521	-
6.	Acceptance receivables	344	5,235	-	33,261	-	377	2,244	-	19,359	-
7.	Loans and financing	467,228	201,665	2,139,493	1,375,098	2,223,676	647,934	232,901	2,173,340	1,398,771	2,174,475
8.	Equity Investments	-	-	-	78,592	-	-	-	-	78,592	-
9.	Other receivables	7	-	-	1,218	-	18	-	-	1,959	-
10.	Commitment and contingencies	21,038	123	-	104,199	81,724	23,553	8,800	-	46,719	99,908

CAPITAL ADEQUACY RATIO
As of 30 June 2026 and 2025
(In million Rupiah)

	ACCOUNTS	30 Jun 2026 Unaudited INDIVIDUAL	30 Jun 2026 Unaudited CONSOLIDATED	30 Jun 2025 Unaudited INDIVIDUAL	30 Jun 2025 Unaudited CONSOLIDATED
I.	**Core Capital (Tier 1)**	**33,825,602**	**45,096,413**	**32,611,759**	**44,788,769**
	1. Common Equity Tier 1 (CET 1)	**33,825,602**	**45,096,413**	**32,611,759**	**44,788,769**
	1.1 Paid in capital (less Treasury stock)	**212,919**	**212,919**	**212,919**	**212,919**
	1.2 Disclosed reserves	**42,278,878**	**48,015,303**	**41,054,468**	**47,651,574**
	1.2.1 Additional Factor	43,668,812	48,445,135	41,838,477	47,656,948
	1.2.1.1 Other comprehensive income	931,210	940,348	950,780	960,097
	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
	1.2.1.1.3 Fixed asset revaluation	931,210	940,348	931,377	940,515
	1.2.1.2 Other disclosed reserves	42,737,602	47,504,787	40,887,697	46,696,851
	1.2.1.2.1 Agio	17,565,927	17,562,271	17,565,927	17,562,271
	1.2.1.2.2 General reserves	42,953	42,953	42,953	42,953
	1.2.1.2.3 Previous years profit	24,063,145	28,496,142	22,705,962	28,091,530
	1.2.1.2.4 Current year profit	1,065,577	1,403,421	572,855	1,000,097
	1.2.1.2.5 Capital paid in advance	-	-	-	-
	1.2.1.2.6 Others	-	-	-	-
	1.2.2 Deduction Factor	(1,389,934)	(429,832)	(784,009)	(5,374)
	1.2.2.1 Other comprehensive income	(212,854)	(212,731)	-	-
	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	(212,854)	(212,731)	-	-
	1.2.2.2 Other disclosed reserve	(1,177,080)	(217,101)	(784,009)	(5,374)
	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	(1,152,069)	(192,090)	(778,635)	-
	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	(25,011)	(25,011)	(5,374)	(5,374)
	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)	**(8,666,195)**	**(3,131,809)**	**(8,655,628)**	**(3,075,724)**
	1.4.1 Deferred tax calculation	(193,803)	(572,531)	(88,123)	(287,328)
	1.4.2 Goodwill	-	(1,098,208)	-	(1,098,208)
	1.4.3 Other intangible assets	(635,687)	(1,461,070)	(730,800)	(1,639,628)
	1.4.4 Investment that can be calculated as deduction factor	(7,836,705)	-	(7,836,705)	(50,560)
	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)**	**5,074,900**	**5,455,608**	**4,794,953**	**5,047,128**
	1 Capital instrument in form of shares or others which are qualified Tier 2 requirements	3,576,000	3,576,000	3,247,000	3,247,000
	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	3,576,000	3,576,000	3,247,000	3,247,000
	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)	1,498,900	1,879,608	1,547,953	1,800,128
	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	**38,900,502**	**50,552,021**	**37,406,712**	**49,835,897**

	30 Jun 2026 Unaudited INDIVIDUAL	30 Jun 2026 Unaudited CONSOLIDATED	30 Jun 2025 Unaudited INDIVIDUAL	30 Jun 2025 Unaudited CONSOLIDATED
RISK WEIGHTED ASSET (RWA)				
RWA CREDIT RISK	119,728,323	150,324,205	123,790,498	154,401,757
RWA MARKET RISK	2,548,257	2,566,338	2,226,870	2,226,870
RWA OPERATIONAL RISK	10,633,762	11,866,315	10,494,328	11,254,251
TOTAL RWA	132,910,342	164,756,858	136,511,696	167,882,878
CAR RATIO BASED ON RISK PROFILE (%)	9.22%	9.22%	9.20%	9.18%
CAR ALLOCATION BASED ON RISK PROFILE				
From CET 1 (%)	6.00%	6.00%	6.00%	6.17%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	3.22%	3.22%	3.20%	3.01%

DESCRIPTION	30 Jun 2026 Unaudited INDIVIDUAL	30 Jun 2026 Unaudited CONSOLIDATED	30 Jun 2025 Unaudited INDIVIDUAL	30 Jun 2025 Unaudited CONSOLIDATED
CAR RATIO				
CET 1 Ratio (%)	25.45%	27.37%	23.89%	26.68%
Tier 1 Ratio (%)	25.45%	27.37%	23.89%	26.68%
Tier 2 Ratio(%)	3.82%	3.31%	3.51%	3.01%
CAR Ratio (%)	29.27%	30.68%	27.40%	29.69%
CET 1 for *BUFFER* (%)	19.45%	21.37%	17.89%	20.50%
BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)				
Capital Conservation Buffer	2.50%	2.50%	2.50%	2.50%
Countercyclical Buffer *(%)*	0.00%	0.00%	0.00%	0.00%
Capital Surcharge For Systemic Bank *(%)*	1.00%	1.00%	1.00%	1.00%

FINANCIAL RATIOS
As of 30 June 2026 dan 2025

	RATIOS (%)	30 Jun 2026 Unaudited	30 Jun 2025 Unaudited
	Performance Ratios		
1.	Capital Adequacy Ratio (CAR)	29.27%	27.40%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.63%	0.76%
3.	Non-performing earning assets to total earning	0.61%	0.75%
4.	Allowance for impairment losses on financial assets to earning assets	1.45%	1.66%
5.	NPL gross	1.49%	1.65%
6.	NPL net	0.69%	0.71%
7.	Return on Asset (ROA)	1.26%	0.69%
8.	Return on Equity (ROE)	6.39%	3.52%
9.	Net Interest Margin (NIM)	3.78%	3.95%
10.	Operating Expenses to Operating Revenues	88.45%	91.68%
11.	Cost to Income Ratio (CIR)	61.19%	62.11%
12.	Loan to Deposit Ratio (LDR)	126.42%	149.47%
	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		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
2.	Statutory Reserves Requirements		
	a. Rupiah	3.77%	4.05%
	- Daily	0.00%	0.00%
	- Average	3.77%	4.05%
	b. Foreign Currencies	4.02%	4.03%
3.	Net Open Posisition	1.24%	1.04%

SPOT AND DERIVATIVE / FORWARD TRANSACTIONS
As of 30 June 2026
(In million Rupiah)

INDIVIDUAL

No.	TRANSACTION	Notional Amount	Objective Trading	Objective Hedging	Derivative Receivables and Payables – Receivables	Payables
A.	**Related to Exchange Rate**	**61,997,200**	**6,322,644**	**55,674,556**	**564,501**	**589,709**
1	Spot	6,330,852	6,322,644	8,208	2,863	4,873
2	Forward	18,350,658	-	18,350,658	120,100	160,876
3	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	37,315,690	-	37,315,690	441,538	423,960
6	Others	-	-	-	-	-
B.	**Related to Interest Rate**	**13,648,137**	-	**13,648,137**	**241,134**	**242,297**
1	Forward	-	-	-	-	-
2	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	13,648,137	-	13,648,137	241,134	242,297
5	Others	-	-	-	-	-
C.	**Others**	**33,935,357**	-	**33,935,357**	**1,789,640**	**1,728,416**
	TOTAL	**109,580,694**	**6,322,644**	**103,258,050**	**2,595,275**	**2,560,422**

STATEMENTS OF COMMITMENT AND CONTIGENCIES
As of 30 June 2026 and 31 December 2025
(In million Rupiah)

No.	ACCOUNTS	INDIVIDUAL 30 Jun 2026 Unaudited	INDIVIDUAL 31 Dec 2025 Audited	CONSOLIDATED 30 Jun 2026 Unaudited	CONSOLIDATED 31 Dec 2025 Audited
I.	**COMMITMENT RECEIVABLES**	**118,851,753**	**100,820,092**	**167,938,518**	**144,427,455**
	1. Unused borrowing facilities	55,875,000	49,940,625	89,055,860	78,355,900
	2. Outstanding spot and derivative / forward purchased	62,976,753	50,879,467	78,882,658	66,071,555
	3. Others	-	-	-	-
II.	**COMMITMENT LIABILITIES**	**220,435,887**	**201,088,626**	**220,445,499**	**201,258,626**
	1. Unused loans facilities	153,269,871	147,614,037	153,279,483	147,784,037
	a. Committed	16,617,668	14,297,829	16,617,668	14,297,829
	b. Uncommitted	136,652,203	133,316,208	136,661,815	133,486,208
	2. Outstanding irrevocable L/C	2,815,902	1,639,627	2,815,902	1,639,627
	3. Outstanding spot and derivative / forward sold	64,350,114	51,834,962	64,350,114	51,834,962
	4. Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**	**39,684,027**	**32,630,272**	**39,721,225**	**32,668,183**
	1. Guarantees received	39,684,027	32,630,272	39,684,027	32,630,272
	2. Others	-	-	37,198	37,911
IV.	**CONTINGENT LIABILITIES**	**7,816,673**	**7,206,420**	**7,816,673**	**7,206,420**
	1. Guarantees issued	7,816,673	7,206,420	7,816,673	7,206,420
	2. Others	-	-	-	-

STATEMENTS OF CONSOLIDATED CASH FLOWS
For the periods ended on 30 June 2026 and 2025
(In million Rupiah)

ACCOUNTS	30 Jun 2026 Unaudited	30 Jun 2025 Unaudited
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipt from interest	9,469,005	9,670,653
Receipt from sharia income	2,524,961	2,566,534
Payments of interest expense	(1,389,436)	(3,458,042)
Payments of sharia expenses	(231,468)	(245,539)
Receipt from other operating income	1,572,915	1,322,947
Recovery from written-off loans	102,256	133,095
Payments of personnel expenses	(3,039,118)	(2,985,967)
Payments of other operating expenses	(2,102,967)	(2,707,345)
Other receipts (payments)	(82,794)	311,907
Payments of corporate income tax	(219,897)	(333,640)
Cash flows before changes in operating assets, operating liabilities and temporary syirkah funds	**6,603,457**	**4,274,603**
Changes in operating assets, operating liabilities, and temporary syirkah funds:		
(Increase) decrease in operating assets:		
Reverse Repo	1,578,769	-
Derivative receivables	(1,854,621)	190,443
Acceptance receivables	424,388	(6,715)
Loans	(9,188,011)	(6,072,367)
Sharia financing/receivables	(963,482)	(437,052)
Financing receivables	(2,334,242)	(1,441,856)
Increase (decrease) in operating liabilities:		
Obligations due immediately	279,121	21,233
Deposits from customers	(4,305,643)	(11,205,088)
Deposits from other banks	(1,347,831)	7,392,103
Repo Liabilities	2,930,703	-
Derivative payables	1,202,079	(577,173)
Acceptance payables	137,797	(267,714)
Decrease in temporary syirkah funds	(129,751)	(294,478)
Net cash flows (used in) provided from operating activities	**(6,967,267)**	**(8,424,061)**
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of securities	(12,366,875)	(9,588,005)
Proceeds from sale of securities	6,819,598	17,281,616
Purchases of fixed assets	(146,314)	(117,444)
Acquisition of right-of-use asset	-	-
Acquisition of intangible assets	(157,186)	(169,438)
Proceeds from sale of fixed assets	5,174	3,665
Proceeds from transfer assets	12,584,944	-
Net cash flows provided from (used in) investing activities	**6,739,341**	**7,410,394**
CASH FLOWS FROM FINANCING ACTIVITIES		
Settlement of securities issued	(438,300)	-
Proceeds from securities issued	250,000	3,300,000
Securities issued emission fee	-	(7,031)
Proceeds from borrowings	9,777,208	8,088,087
Installment payments and settlement of borrowings	(14,336,118)	(14,071,667)
Sales of treasury shares to public	-	664
Payments of dividend	(228,479)	(642,260)
Payment of lease liabilities principals	(34,233)	(46,103)
Net cash flows (used in) provided from financing activities	**(5,009,922)**	**(3,378,310)**
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	**(5,237,848)**	**(4,391,977)**
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	**(7,702)**	**(12,444)**
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR	**26,812,800**	**26,168,004**
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	**21,567,250**	**21,763,583**
Cash and cash equivalents consist of:		
Cash	1,032,405	1,245,494
Current accounts with Bank Indonesia	6,547,012	6,322,866
Current accounts with other banks	5,400,920	2,880,013
Placement with Bank Indonesia and other banks	7,876,448	9,474,175
Securities	710,465	1,841,035
	21,567,250	**21,763,583**
SUPPLEMENTAL CASH FLOW INFORMATION:		
ACTIVITIES NOT AFFECTING CASH FLOW		
Purchases of fixed assets which are still payable	(101)	(770)

MANAGEMENT
As of 30 June 2026

BOARD OF COMMISSIONERS
- President Commissioner : Chow Ying Hoong
- Commissioner : Takeshi Kimoto
- Independent Commissioner : Linus Ekabranko Windoe[1]
- 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
- Director : Emilya Tjahjadi[2]

[1] Linus Ekabranko Windoe was appointed as Independent Commissioner at the Annual GMS on 23 April 2026 and effectively assume the office on 12 May 2026

[2] Emilya Tjahjadi was appointed as Director at the Annual GMS on 23 April 2026 and effectively assume the office on 13 May 2026

SHAREHOLDERS
As of 30 June 2026

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, 31 July 2026

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 for six months period ended on 30 June 2026 and 2025 which were unaudited and for the year ended 31 December 2025 which were audited.
2. The consolidated financial information above is presented in order to meet:
   a) Financial Services Authority Regulation No. 18 of 2025 regarding Transparency and Publication of Financial Statements for Banks;
   b) Circular Letter of Financial Services Authority No. 29/SEOJK.03/2025 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 June 2026: 1 USD = Rp 17,880.00; 30 June 2025: 1 USD = Rp 16,235.00.00; 31 December 2025: 1 USD = Rp 16,675.00.
4. Included in the loan account, other financial asset, impairment allowance asset, and other asset are pension loans portfolio that will be transferred to PT Bank Tabungan Negara (Persero) Tbk/(BTN) amounting Rp 7,934,544 (in million).
5. Included in net profit for current period is income from discontinued operations amounting Rp 476,269 (in million) and Rp 162,061 (in million), for period ended 30 June 2026 and 2025.