

CONSOLIDATED FINANCIAL STATEMENTS PT Bank SMBC Indonesia Tbk and Subsidiaries 31 DECEMBER 2024 AND 2023

(In Million Rupiah)

				(III IIIIIIIOTI TAPIATI)																	
STATEMENTS OF FINANCIAL POSITION As of 31 December 2024 and 2023 (In million Ruplah)				STATEMENTS OF PROFIT LOSS AND (For the periods ended on 31 E (In million Rupiah, unles	ecember 2024 s earning per	and 2023 share)				EARNING ASSETS QUALITY AND OTHER INFORMATION As of 1 December 2024 and 2023 (In million Rupish) NOVIOUAL											
No. ACCOUNTS		31 Dec 2023	CONSOLIE 31 Dec 2024	31 Dec 2023	No. ACCOUNTS		31 Dec 2023		31 Dec 2023	No. ACCOUNTS			31 Dec 2024 Audited		INDIV	IDUAL		31 Dec	2023 ed		
ASSET	Audited	Audited	Audited	Audited	OPERATING INCOME AND EXPENSES	Audited	Audited	Audited	Audited		Current	Special	Substandard Doubtful	Loss	Total	Current	Special	Substandard	Doubtful	Loss	Total
1 Coch	777.352	931530	1.379.647	1.428.683	A. Interest Income and Expenses					L RELATED PARTIES		Mention					Mention				
Placements with Bank Indonesia	17,961,837	17,236,809	19,631,166	18,000,252	Interest Income	14,280,399	13,075,311	23,620,625	18,821,492	Placements with other banks	525,792		-		525,792	462,061				-	462,061
3. Placements with other banks	2,973,145	958,732	3,542,001	1,200,387	Interest Expenses	(7,042,645)	(6,285,177)	(8,380,368)	(6,772,370)	a. Rupiah			-							-	
 Spot and derivative / forward receivables 	1,417,452	1,133,149	1,748,125	1,133,149	Net Interest Income	7,237,754	6,790,134	15,240,257	12,049,122	b. Foreign currencies	525,792	-	-	1 1	525,792	462,061	-	-		-	462,061
5. Securities	19,332,166	8,547,321	27,981,308	17,038,501	B. Other Operating Income and Expenses	•	•	•	•	Spot and derivative receivables Rupiah	397,185	-	-	1 1	397,185	496,225	-	-		-	496,225
Securities sold under repurchase agreements (repo) Claims from securities purchased under resale	468 188	: 1	468.188	-	Gain (Loss) from increase (decrease) in fair value of financial	29,673	(228,961)	(1,259)	(228,961)	b. Foreign currencies	397 185]]	397 185	496 225]	496 225
agreements (reverse repo)	400, 100	1 1	400, 100	1	assets 2. Gain (Loss) from increase (decrease) in fair value of financial					Securities	200.000]]]	200.000	490,220					490,220
8. Acceptance receivables	3,334,619	3,289,757	3,334,619	3,289,757	liabilities		1		1	a. Rupiah	200,000				200,000	-					
9. Loans	145,938,05	1 145,173,436	169,232,858	145,173,436	 Gain (Loss) from sale of financial assets 	38,423	58,512	38,423	58,512	b. Foreign currencies		-	-		-	-	-	-		-	
Sharia financing/receivables			10,171,759	11,387,861	Gain (Loss) from spot and derivative / forward transactions	351,302	1,032,561	351,302	1,032,561	 Securities sold under repurchase agreements (Repo) 	-	-	-	1 1			-	-		-	
Equity Investments	7,859,227	1,308,484	75,285	102,586	(realised) 5. Gain (Loss) from investment under equity method					a. Rupiah											
2. Other financial asset	1,046,024	1,121,451	1,218,012	1,361,853		167.415	(152.333)	159.830	(152.333)	b. Foreign currencies						-			-		
Impairment on financial assets -/- a. Securities	(3,016,696)	(3,413,725)	(5,911,900) (593)	(4,627,641)	7. Dividend revenue	422.706	498.815	100,030	(102,000)	5. Claims on securities purchased under		-						-	-	-	
b. Loans and Sharia financing	(2.998.406)	(3.404.131)	(5,893,610)	(4,618,047)	Commissions/provisions/fees and administration	1,033,352	490,615 822,113	1328.668	823.453	resale agreements (Reverse Repo) a. Rupiah											
c. Others	(17,697)	(8.795)	(17,697)	(8,795)		400,109	473,302	978.700	532,912	b. Foreign currencies]]						1	
4. Intangible assets	3,204,55	1 3,096,432	6,195,729	3,541,155	Other income Impairment losses on financial assets	(1,120,670)	(1,118,558)	(3,897,140)	(3,016,675)	Acceptance receivables]]]		
Accumulated amortization of intangible assets -/-	(2,445,641)	(2,278,908)	(3,386,613)	(2,451,771)				(3,697, 140)		7. Loans											
Fixed assets and equipment	3,893,607	3,958,107	6,058,147	5,040,250	Losses related to operational risks Personnel expenses	(11,829)	(11,771)	(19,185) (4.851.481)	(19,193) (3,757,617)	a. Micro, Small and Medium		-	-		-	-		-		-	
Accumulated depreciation on fixed assets and	(2,300,746)	(2,286,537)	(3,773,725)	(2,992,438)		(-,,,	(-,,,	(.,,	(-1 1)	Enterprises (UMKM) i. Rupiah]							
equipment -/- 16. Non-productive assets	54.523	79.120	161.400	79.120	13. Promotion expenses	(240,939)	(268,287) (2.919.534)	(297,447) (4.583,986)	(278,020) (3.581,835)	ii. Rupian ii. Foreign currencies			1]]						1	
a. Abandoned properties	54,523	21099	10 1,400	21099	14. Other expenses	(-,,	(2,919,534)	(, , , ,	(/	b. Non-Micro, Small and Medium	6,575,590]]	6,575,590	3.773.364]		3.773.364
b. Foreclosed assets	54.523	58,021	161.400	58.021	Net Other Operating (Expenses) Income	(4,504,220)	(4,209,353)	(10,793,572)	(8,587,195)	Enterprises (Non-UMKM)						-,,					
c. Suspense accounts				-	NET OPERATING INCOME (EXPENSES)	2,733,534	2,580,781	4,446,685	3,461,927	i. Rupiah	219,043	-		1 1	219,043	79,043		-	-	-	79,043
d. Interbranch assets			-	-	NON-OPERATING INCOME AND EXPENSES	2,.00,00.	2,000,101	4,440,000	0,101,021	ii. Foreign currencies c. Restructured loans	6,356,547	1	-	1 1	6,356,547	3,694,321	- 1	-	1	1	3,694,321
7. Other assets	2,045,782	2,386,178	2,970,421	2,743,252		0.40	(0.000)	44.700	(5.070)	i. Rupiah	1 :]]]					
TOTAL ASSET	202,543,441	181,241,336	241,096,427	201,448,392	Gain (Loss) from sale of fixed assets and equipments	640	(6,963)	11,739	(5,370)	ii. Foreign currencies											
LIABILITIES AND EQUITY					Other non-operating income (expenses)	6,607	2,785	(337,951)	1,125	Equity Investment	7,859,205	-	-		7,859,205	1,308,462	-	-		-	1,308,462
LIABILITIES					NET NON OPERATING INCOME (EXPENSES)	7,247	(4,178)	(326,212)	(4,245)	Other receivables	1,727	-		1 1	1,727	4,978	-	-		-	4,978
Demand deposits	25,586,525	26,604,674	25,585,492	26,628,683	PROFIT (LOSS) FOR THE CURRENT PERIOD	2,740,781	2,576,603	4,120,473	3,457,682	10. Commitment and contingencies	4,858,736 390,545	-		1 1	4,858,736 390,545	4,331,821 102,698		-	-	-	4,331,821
2. Saving deposits	16,909,498	14,470,875	20,004,408	17,558,817	BEFORE TAX Income Tax:	(510.511)	(475.892)	(904.233)	(775.198)	a. Rupiah b. Foreign currencies	390,545 4,468,191			1 1	390,545 4,468,19					1	4,229,123
3. Time deposits	67,926,53	1 54,980,210	75,727,911	64,011,076	a. Estimated current period tax	(204.366)	(515.875)	(496.210)	(927.343)	II. NON-RELATED PARTIES	4,400, 19 1	-	-	1 1	4,400, 0	4,229, 123		-		-	4,229, 123
Electronic money Liabilities to Bank Indonesia		1 1		-	b. Deferred tax income (expenses)	(306,145)	39,983	(408,023)	152,145	Placements with other banks	2,447,353		-		2,447,353	496,671				-	496.671
Liabilities to bank indonesia Liabilities to other banks	760.624	10.818.444	757.714	10.814.638	' ' '			, ,		a. Rupiah	2,277,194				2,277,194	114,534					114,534
7. Spot and derivative / forward liabilities	1.320.897	1.072.104	1.558.841	1.072.104	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	2,230,270	2,100,711	3,216,240	2,682,484	b. Foreign currencies	170,159	-			170,159	382,137	-	-		-	382,137
8. Securities sold under repurchase agreements (repo)				-	MINORITY INTEREST PROFIT (LOSS)			403,254	324,150	Spot and derivative receivables	1,019,266	1,001	-	1 1	1,020,267	634,476	2,448	-		-	636,924
Acceptance liabilities	3,162,38	1 2,323,633	3,162,381	2,323,633	OTHER COMPREHENSIVE INCOME					a. Rupiah b. Foreign currencies	934,429 84,837	125 876	1	1 1	934,554	488,501 145,975			1	- 1	488,501 148,423
0. Securities issued	1,742,884	200,569	2,939,924	200,569	1. Items that are not being reclassified to Profit Loss	13.011	8,344	49,440	7.714	Securities	19,132,166	8/6		1 1	19,132,166	8.547.321	2,448			1	8.547.321
11. Borrowings	40,516,139	34,283,897	52,632,885	34,283,897	a. Gain from fixed assets revaluation		79,772	7,814	79,772	a. Rupiah	18,177,458				18,177,458	7,588,389					7,588,389
12. Margin deposits		1 1	-	-	b. Gain (Loss) from remeasurement benefecial pension	13,011	(71,428)	41,626	(72,058)	b. Foreign currencies	954,708	-			954,708	958,932		-	-	-	958,932
Interbranch liabilities Other liabilities	2,403,078	2,756,110	3,980,832	3,271,871	c. Others				(Securities sold under repurchase	-	-	-	-1 -1		-		-	-	-	
5. Minority Interest	2,400,070	2,700,110	6,978,665	2,616,678	2. Items that are being reclassified to Profit Loss	9,606	10,554	25,316	10,634	agreements (Repo) a. Rupiah											
TOTAL LIABILITY	160,328,557	147,510,516	193,329,053	162,781,966	Gain (Loss) from adjustment in foreign exchange translation	9,606	10,004	20,310	10,034	b. Foreign currencies	1 1]]]					- :
EQUITY	.53,525,337	,510,010	,020,003	,. 0 1,000	b. Gain (Loss) from changes in the fair value of financial asset	9.606	10.554	9.798	10.634	5. Claims on securities purchased under	468,188				468,188					- 1	
6. Issued and fully paid-in capital	212,919	161.136	212,919	161,136	on liability instrument which measured by fair value from	5,000	10,004	5,750	-5,554	resale agreements (Reverse Repo)											
a. Authorized capital	300,000	300,000	300,000	300,000	other comprehensive income			1		a. Rupiah	468,188		1	1 1	468,188	1				-	
b. Unpaid capital -/-	(87,081)	(137,018)	(87,081)	(137,018)	c. Others		'	15,518	1	b. Foreign currencies Acceptance receivables	3,334,619		1	1 1	3,334,619	3.289.757				1	3.289.757
c. Treasury stock -/-		(1,846)	-	(1,846)	OTHER COMPREHENSIVE INCOME FOR THE	22,617	18,898	74,756	18,348	7. Loans	0,004,019			1 1	0,004,015	5,200,757	- 1		1	1	0,200,707
7. Additional paid-in capital	17,826,728	11,175,667	17,798,165	11,145,923	CURRENT PERIOD - AFTER OF TAX		,	,. 50	,	a. Micro, Small and Medium	9,627,213	385,843	45,787 43,6	3 510,055	10,612,50	5,580,706	108,602	30,499	25,545	346,463	6,091,815
a. Agio	17,565,927	10,914,866	17,561,631	10,909,389	TOTAL CURRENT COMPREHENSIVE PROFIT	2,252,887	2,119,609	3,290,996	2,700,832	Enterprises (UMKM)	1										
b. Disagio -/-	1	1 -1	-	-	(LOSS)		2,,300	3,233,330	2,,	i. Rupiah	9,626,911	385,843	45,787 43,6	510,055	10,612,199	5,580,706	108,602	30,499	25,545	346,463	6,091,815
c. Fund for paid up capital d. Others	260.80	1 260.801	236.534	236.534	Net income of the current period attributable to:			l		ii. Foreign currencies b. Non-Micro, Small and Medium	120,831,453	6,512,067	- 183,729 167,4	51 1,055,260	302 128,749,960	127,666,500	6,282,212	174,542	75.065	1.109.938	135,308,257
Others Other comprehensive income	863,725	860,288	1,059,210	236,534 886 452	- Owners of The Parent	2,230,270	2,100,711	2,812,986	2,358,334	Enterprises (Non-UMKM)				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				174,542	,	,,	
a. Profit	943,788	953,361	1,139,273	979,525	- Non Controlling Interest	_,=00,=70	2, 20,711	403,254	324,150	i. Rupiah	79,974,558	5,601,459	95,206 167,4	51 1,055,260	86,893,934	85,602,181	5,399,786	66,763	75,065	1,109,938	92,253,733
b. Loss -/-	(80,063)	(93,073)	(80,063)	(93,073)	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	2.230.270	2.100.711	3.216.240	2.682.484	ii. Foreign currencies	40,856,895	910,608	88,523		41,856,026	42,064,319	882,426	107,779			43,054,524
9. Reserves	42,953	32,596	42,953	32,596		2,230,270	2,100,/11	3,2 10,240	2,002,484	c. Restructured loans	602,421 602,421	3,593,768 3,593,768	6,731 8,74 6,731 8,74		5,171,41 5,171,41	1,121,611	2,591,611 2,591,611	16,861 16,861	13,524 13,524	1,119,941	4,863,548 4,863,548
a. General reserves	42,953	32,596	42,953	32,596	Total current comprehensive Profit (Loss) attributable to:			l		ii. Rupiah ii. Foreign currencies	602,421	3,593,768	0,731 8,74	959,746	5,1/1,41	1,121,611	2,591,611	10,861	13,524	1,119,941	4,003,548
b. Appropriate reserves		1		-	- Owners of The Parent	2,252,887	2,119,609	2,868,590	2,376,847	8. Equity Investment	22			1 1	22	22					22
0. ProfitAoss	23,268,559	21,501,133	28,654,127	26,440,319	- Non Controlling Interest			422,406	323,985	9. Other receivables	259,419				259,419	30,545					30,545
a. Previous years b. Current year	21,509,956 2,230,270	20,019,562	26,312,808 2,812,986	24,701,125 2,358,334	_					10. Commitment and contingencies	140,152,043	2,047,332	-	1 1	142,199,375	116,245,727	1,378,716			-	117,624,443
b. Current year c. Payable dividend -/-	2,230,270	2,100,711	2,812,986 (471,667)	2,358,334 (619,140)	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	2,252,887	2,119,609	3,290,996	2,700,832	a. Rupiah	63,281,807	1,035,500	-	1 1	64,317,307	55,817,198	790,094		-	-	56,607,292
o ayaasa dividuid	(47,007)	(0.0, 140)	(47,607)	(0.0, 140)	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE				-	b. Foreign currencies	76,870,236	1,011,832	-	1 1	77,882,068	60,428,529	588,622		-	-	61,017,151
TOTAL EQUITY ATTRIBUTABLE TO THE	42,214,884	33,730,820	47,767,374	38,666,426	DIVIDEND	471,667	619,140	683,983	619,140												
OWNERS OF PARENTS	+2,214,684	33,730,820	47,767,374	30,000,426	EARNING PER SHARE (Full amount)			1		Value of Bank's assets pledged as a. To Bank Indonesia					1						
TOTAL EQUITY	42,214,884	33,730,820	47,767,374	38,666,426	- Basic	221	261	279	293	b. To other parties											
TOTAL LIABILITY AND EQUITY	202,543,441	181,241,336	241,096,427	201,448,392	- Diluted	221	261	279	293	2. Foreclosed assets					54,523						58,021
	41.1.0	ANIOE 505	UMB AIDIAET	T								CARIT	L ADEQUACY RATIO								
			IMPAIRMEN		S								L ADEQUACY RATION December 2024 and 202								
	,		mber 2024 and lion Rupiah)	2023								(1	n million Rupiah)								
		(In mil	non Rupian)	INDIVI	BUAL					ACCOUN	me.						31 Dec 2024 Audited		3	Dec 2023 Audited	
				INDIVI	DOAL					ACCOUNT	110						Audited			Addited	

		ALLO	As of 31		AIRMENT 2024 and 2 tupiah)		3				
	INDIVIDUAL										
No.	ACCOUNTS		3	1 Dec 2024 Audited	•	31 Dec 2023 Audited					
•0.	ASSOCIATE	Allowar	ce for Impa	irment	Required	Provision	Allowar	ce for Imp	Required Provision		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placements with other banks	619	-	-	29,731	-	158	-	-	9,587	
2.	Spot and derivative receivables	-	-	-	14,042	50	-	-	-	11,307	122
3.	Securities	593	-	-	13,928	-	703	96	-	10,858	
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	4,682	-	-	-	-	-	
3.	Acceptance receivables	2,204	14,774	-	15,975	-	2,072	6,565	-	32,897	
7.	Loans and financing	666,981	281,217	2,050,208	1,366,361	2,037,864	631,482	168,947	2,603,702	1,366,741	1,852,55
в.	Equity Investments	-	-	-	78,592	-	-	-	-	13,085	
9.	Other receivables	100	-	-	2,597	-	-	-	-	355	
10.	Commitment and contingencies	28,681	14,585	-	56,238	102,305	29,446	23,544	-	61,263	68,844

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	FINANCIAL RATIOS As of 31 December 2024 dan 2023 RATIOS (%)	31 Dec 2024	STATEMENTS OF CONSOLIDATED CASH For the periods ended on 31 December 2024 and (In million Ruplah)					
	Performance Ratios	Audited	Audited		31 Dec			
	Capital Adequacy Ratio (CAR)	27.99%	27.52%	ACCOUNTS	Aud			
2.	Non-performing earning assets and non-earning assets to total	0.60%	0.61%	CASH FLOWS FROM OPERATING ACTIVITIES	Auu			
١.	earning assets and non-earning assets				l			
3.	Non-performing earning assets to total earning assets Allowance for impairment losses on financial assets to earning	0.59%	0.61% 2.02%	Receipt from interest	18,			
4.	Allowance for impairment losses on financial assets to earning assets	1.58%	2.02%	Receipt from sharia income	5.			
5.	NPL gross	1.38%	1.23%	Payments of interest expense	(8,			
6.	NPL net	0.45%	0.41%	1.1	(0,			
7.	Return on Asset (ROA)	1.41%	1.44%	Payments of sharia expenses	(
8.	Return on Equity (ROE)	7.02%	6.95%	Receipt from other operating income	2			
9.	Net Interest Margin (NIM)	4.09%	4.07%	Recovery from written-off loans	l			
	Operating Expenses to Operating Revenues	83.65%	83.83%	Payments of personnel expenses	(4,			
	Cost to Income Ratio (CIR)	60.19%	58.30%	1 ' '	(6,			
	Loan to Deposit Ratio (LDR)	131.24%	148.86%	Payments of other operating expenses	(6,			
	ompliance Ratios			Other payments	l			
1.	Percentage Violation of Legal Lending Limit			Payments of corporate income tax	(4			
	i. Related parties	0.00%	0.00%	Cash flows before changes in operating assets, operating				
	ii. Non-related parties	0.00%	0.00%	liabilities and temporary syirkah funds	6,0			
	b. Percentage Lending in Excess of the Legal Lending Limit	0.00%			-			
	i. Related parties ii. Non-related parties	0.00%	0.00%	Changes in operating assets, operating liabilities, and	l			
2	Statutory Reserves Requirements	0.00%	0.00%	temporary syirkah funds:	l			
۴.	a. Rupiah	6.91%	8.30%	(Increase) decrease in operating assets:	l			
	- Daily	0.00%	0.00%	Derivative receivables	1 /			
	- Average	6.91%	8.30%		Ι '			
	b. Foreign Currencies	4.02%	4.02%	Acceptance receivables	l			
3.	Net Open Posisition	1.35%	0.52%	Loans	3			
				Sharia financing/receivables	(4			
	SPOT AND DERIVATIVE / FORWARD TRA	ANSACTION:	S	Financing receivables	(2.4			
	As of 31 December 2024			Increase (decrease) in operating liabilities:	I (-)			
	(In million Rupiah)				I			
	INDIVIDUA	L.		Obligations due immediately	I			

		(In	million Rupi	ah)								
			INDIVIDUAL									
No.	TRANSACTION	Notional Amount	Obje	ctive	Derivative Receivables and Payables							
		Amount	Trading	Hedging	Receivables	Payables						
Α.	Related to Exchange Rate	40,894,054	1,898,747	38,995,307	265,218	250,86						
1	Spot	2,272,478	1,898,747	373,731	4,493	5,37						
2	Forward	5,870,993	-	5,870,993	39,534	44,87						
3	Option	-	-	-	-							
	a. Put	-	-	-	-							
	b. Call	-	-	-	-							
4	Future	-	-	-	-							
5	Swap	32,750,583	-	32,750,583	221,191	200,6						
6	Others	-	-	-	-							
В.	Related to Interest Rate	9,477,700	-	9,477,700	369,246	347,45						
1	Forward	-	-		-							
2	Option	-	-	-	-							
	a. Put	-	-	-	-							
	b. Call	-	-	-	-							
3	Future	-	-	-	-							
4	Swap	9,477,700	-	9,477,700	369,246	347,45						
5	Others	-	-	-	-							
C.	Others	31,358,428		31,358,428	782,988	722,57						
	TOTAL	81,730,182			1,417,452	1,320,89						

C.	Others 31,358,428		31,358,428	782,988	722,573	Proceeds from securities issued
	TOTAL 81,730,182	1,898,747	79,831,435	1,417,452	1,320,897	Securities issued emission fee Proceeds from borrowings
	STATEMENTS OF CO	MMITMENT		GENCIES		Installment payments and settlement of borrow Proceed from Right Issues
		million Rupia				Rights Issues emission fee
		INDIV	IDUAL	CONSO	LIDATED	Sales of treasury shares to public
No.	ACCOUNTS	31 Dec 2024	31 Dec 2023	31 Dec 2024	31 Dec 2023	Payments of dividend
		Audited	Audited	Audited	Audited	Payment of lease liabilities principals
I.	COMMITMENT RECEIVABLES	82,050,321	80,982,245	120,035,122	80,982,245	Net cash flows provided from financing ac
\neg	1. Unused borrowing facilities	35,891,850	40,326,914	57,059,508	40,326,914	NET INCREASE IN CASH AND CASH EQU
	Outstanding spot and derivative/ forward purchased	46,158,47	40,655,331	62,975,614	40,655,331	EFFECT OF EXCHANGE RATE CHANGES CASH EQUIVALENTS
_	3. Others	-	-		-	CASH AND CASH EQUIVALENTS AT THE
II.	COMMITMENT LIABILITIES	186,173,009				YEAR
	Unused loans facilities	137,760,499	., ., ., .	. ,,.	., .,.	CASH AND CASH EQUIVALENTS AT THE
	a. Committed	11,762,750		191 000		PERIOD
	b. Uncommitted	125,997,749	. ,,	-, -, -	. ,,	Cash and cash equivalents consist of:
	Outstanding irrevocable L/C	1,582,162		,,		Cash and cash equivalents consist or:
	 Outstanding spot and derivative/ forward sold 	46,830,348	40,322,826	46,830,348	40,322,826	Current accounts with Bank Indonesia
	4 Others	_	_			Current accounts with other banks
III.	CONTINGENT RECEIVABLES	31,051,406	30.270.312	31,106,150	30.315.051	Placement with Bank Indonesia and other banks
	1 Guarantees received	31,051,400				Securities
	2 Others	3,00,400	23,270,02	54.744	, -,-	Securities
IV.	CONTINGENT LIABILITIES	7,715,450	5,455,734			SUPPLEMENTAL CASH FLOW INFORMA
П	1. Guarantees issued	7,715,450	5,455,734	7,715,450	5,455,734	ACTIVITIES NOT AFFECTING CASH FLO
	2. Others	-	-		-	Purchases of fixed assets which are still payable

For the periods ended on 31 December 2024 (In million Rupiah)	and 2023	
ACCOUNTS	31 Dec 2024 Audited	31 Dec 2023 Audited
CASH FLOWS FROM OPERATING ACTIVITIES	raditod	rtaarea
Receipt from interest	18,490,546	12,876,09
Receipt from sharia income	5,466,791	5,709,49
Payments of interest expense	(8,199,894)	(7,016,44
Payments of sharia expenses	(507,230)	(483,47
Receipt from other operating income	2,815,370	1,713,12
Recovery from written-off loans	293,357	429,85
Payments of personnel expenses	(4,857,185)	(3,675,1€
Payments of other operating expenses	(6,598,078)	(2,541,60
Other payments	36,433	6,6
Payments of corporate income tax	(890,297)	(889,96
Cash flows before changes in operating assets, operating labilities and temporary syirkah funds	6,049,813	6,128,58
Changes in operating assets, operating liabilities, and temporary syirkah funds:		
Increase) decrease in operating assets:		
Derivative receivables	(259,166)	613,6
Acceptance receivables	(44,862)	(219,90
Loans	3,859,784	(11,142,01
Sharia financing/receivables	(458,285)	(1,361,80
Financing receivables	(2,436,082)	
ncrease (decrease) in operating liabilities:		
Obligations due immediately	(22,708)	12,5
Deposits from customers	13,440,703	(6,745,53
Deposits from other banks	(10,056,924)	10,648,5
Derivative payables	240,216	(375,63
Acceptance payables	838,748	(33,19
ncrease in temporary syirkah funds	(321,468)	77,5
Net cash flows (used in) provided from operating activities	10,829,769	(2,397,19
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of securities	(28,008,140)	(10,501,02
Proceeds from sale of securities	17,302,756	11,544,6
Purchases of fixed assets	(228,206)	(215,39
Acquisition of right-of-use asset	(18,040)	(3,54
Acquisition of intangible assets	(334,594)	(436,59
Proceeds from sale of fixed assets	41,720	5,8
Acquisition of subsidiaries, net of cash acquired	(5,519,887)	
Net cash flows provided from (used in) investing activities	(16,764,391)	394,01
CASH FLOWS FROM FINANCING ACTIVITIES		
Settlement of securities issued	(681,000)	
Proceeds from securities issued	2,451,475	
Securities issued emission fee	(10,797)	
Proceeds from borrowings	14,020,604	27,232,0
Installment payments and settlement of borrowings Proceed from Right Issues	(13,100,624) 6,731,742	(40,171,85
Rights Issues emission fee	(28,898)	
Sales of treasury shares to public	(28,898)	2,1
Payments of dividend	(683,958)	(832,86
Payment of lease liabilities principals	(74.885)	(116,55
Net cash flows provided from financing activities	8,624,877	(13,887,11
NET INCREASE IN CASH AND CASH EQUIVALENTS	2,690,255	(15,890,30
EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	4,759	(14,462
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF	23,472,990	39,377,75
YEAR CASH AND CASH EQUIVALENTS AT THE END OF	,,	
PERIOD	26,168,004	23,472,99
Cash and cash equivalents consist of:	4070 - 1-	4 400 0
Cash	1,379,647	1,428,6
Current accounts with Bank Indonesia	9,443,461	9,276,5
	1,035,001	962,3
Current accounts with other banks		
Current accounts with other banks Placement with Bank Indonesia and other banks	12,694,705	
Current accounts with other banks Placement with Bank Indonesia and other banks	12,694,705 1,615,190	2,843,6
Current accounts with other banks Placement with Bank Indonesia and other banks Securities	12,694,705	2,843,6
Current accounts with other banks Placement with Bank Indonesia and other banks Securities SUPPLEMENTAL CASH FLOW INFORMATION:	12,694,705 1,615,190	2,843,6
Corrent accounts with other banks Placement with Bank Indonesia and other banks Securities SUPPLEMENTAL CASH FLOW INFORMATION: ACTIVITIES NOT AFFECTING CASH FLOW Purchases of flow assets which are still payable	12,694,705 1,615,190	8,961,65 2,843,66 23,472,99

							INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
١.	Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)						32,641,997 32,641,997	44,187,414 44,187,414	31,015,970 31,015,970	36,613,893 36,613,893
	1.1 Paid in capital (less Treasury stoc	ik)					212,919	212,919	161,136	161,136
	1.2 Disclosed reserves						41,153,729 41,821,227	47,206,777	33,399,879 33,401,956	38,337,367 38,339,434
	12.1 Additional Factor 12.11 Other comprehensive income						943,788	47,211,872 953,161	953,361	957,130
	12.111 Excess differences arising	g from translation of fina	incial statement					-		
	12.1.12 Potential gain of the incre	ase in the fair value of f	nancial assets availal	ole for sale			12,410	12,646	2,804	2,900
	12.1.13 Fixed asset revaluation 12.12 Other disclosed reserves						931,378 40,877,439	940,515 46,258,711	950,557 32,448,595	954,224 37,382,304
	12.12.1 Agio						17,565,927	17,561,631	10,914,866	10,909,389
	12.12.2 General reserves						42,953	42,953	32,596	32,596
	12.12.3 Previous years profit 12.12.4 Current year profit						21,038,289 2,230,270	25,841,141 2,812,986	19,400,422 2,100,711	24,081,985 2,358,334
	12.12.5 Capital paid in advance									
	12.12.6 Others									
	12.2 Deduction Factor 12.2.1 Other comprehensive income						(667,498)	(5,095)	(2,077)	(2,077
	1.2.2.11 Excess differences less for	rom translation of finance	ial statement							
	1.2.2.12 Potential losses from the	decrease in the fair valu	e of financial assets a	wailable for sale				-		
	12.2.2 Other disclosed reserve 12.2.2.1 Disaglo						(667,498)	(5,095)	(2,077)	(2,077
	12.2.2.2 Previous years loss									
	1.2.2.2.3 Current year loss							-		
	1.2.2.2.4 Differences between required 1.2.2.2.5 Negative differences on a				ts		(662,403)			
	12.2.2.6 Required provision on no			ntin the treating book			(5,095)	(5,095)	(2,077)	(2,077
	1.2.2.2.7 Others							-		
	1.3 Non-Controlling Interests that can 1.4 Deduction factor to common equit						1			
	1.4.1 Deferred tax calculation	y lier r(CET I)					(8,724,651)	(3,232,282)	(2,545,045)	(1,884,600)
	14.2 Goodwill						(129,036)	(370,403)	(441,560)	(715,152
	14.3 Other intangible assets 14.4 Investment that can be calculated a	s deduction factor					(758,910)	(1,098,208) (1,710,908)	(817,524)	(61,116 (1,028,268
	14.5 Shortage of capital on insurance su						(7,836,705)	(52,763)	(1,285,961)	(80,064
	1.4.6 Securitization exposures						-			
	14.7 Other deduction factor to common of 14.7.1 Placement of funds in instrum		other banks				1			
	14.7.2 Cross-ownership in another er			law, grants, or grants v	rill					
	1.4.7.3 Exposure that causing Credit			sus Payment			-	-		
	14.7.4 Exposure in child company w 2 Additional Tier 1 (AT 1)	hich held sharia princip	le							
	2.1 The instrument meets the require	ments of AT 1								
	2.2 Agio / Disagio							-		
	2.3 Deduction Factors : Investment in 2.3.1 Placement of funds in instruments			ther Bank			1			
	2.3.2 Cross-ownership in another entity			grants, or grants will						
н.	Supplementary Capital (Tier 2)						4,734,951	4,995,432	4,436,444	4,543,487
	1 Capital instrument in form of shares or others 1.1 Preferred Stock (perpetual cumulative, no						3,219,000	3,219,000	2,976,753	2,976,753
	12 Subordinated bonds (perpetual cumulation	ve, non perpetual), after	buy back deduction							
	Subordinated loan (perpetual cumulative Mandatory convertible bond	, non perpetual), after b	y back deduction				3,219,000	3,219,000	3,079,400	3,079,400
	1.5 Tier 2 published by bank and non bank s	which acquired by other	party (consolidated)				1 :			
	16 Amortization based on remaining maturit	у	,, (,						102,647	102,647
	2 Agio/Disagio	(4 BER) -4 BRAN					1,515,951	1,776,432	1,459,691	1,566,734
	3 General required provision of earning assets 4 Deduction factor to supplementary capital	(maximum 1.25% of RVV	Α)				1,515,951	1,776,432	1,459,691	1,566,734
	4.1 Sinking Fund						-	-		
	4.2 Placement of funds in instruments AT 1 4.3 Cross-ownership in another entity acquire							-		
тот	TAL CAPITAL	wo wy me namanion bec	our or one new, grants	r, or grants will			37,376,948	49,182,846	35,452,414	41,157,380
		31 Dec 2		31 Dec			31 Dec	2024	31 Dec	2023
		Audit INDIVIDUAL	CONSOLIDATED	Audi INDIVIDUAL	ted CONSOLIDATED	DESCRIPTION	Aud INDIVIDUAL	lited CONSOLIDATED	Aud	fited CONSOLIDATED
RIS	K WEIGHTED ASSET (RWA)	MOIVIDOAL	CONSOCIDATED	MOIVIDOAL	OONSOLIDATED	CAR RATIO	INDIVIDUAL	OONSOLIDATED	MUIVIDOAL	OUNSOLIDATED
R	WA CREDIT RISK	121,209,907	151,246,559	116,728,894	125,294,554	CET 1 Ratio (%)	24.44%	26.97%	24.08%	26.60%
	RWA MARKET RISK RWA OPERATIONAL RISK	1,850,461 10,491,515	1,850,461 10,729,480	1,856,501 10,225,433	1,856,501 10,500,842	Tier 1 Ratio (%) Tier 2 Ratio(%)	24.44% 3.55%	26.97% 3.05%	24.08% 3.44%	26.60% 3,30%
	OTAL RWA	133,551,883	163,826,500	128,810,828	137,651,897	CAR Ratio (%)	27.99%	30.02%	27.52%	29.90%
	R RATIO BASED ON RISK PROFILE (%)	9.20%	9.18%	9.21%	9.21%	CET 1 for BUFFER (%)	18.44%	20.84%	18.08%	20.60%
	R ALLOCATION BASED ON RISK PROFIL	E 6.00%	6.13%	6.00%	6.00%	BUFFER PERCENTAGE SHOULD BE Capital Conservation Buffer (%)	FULFILLED BY BA	NK (%) 2.50%	2,50%	2.50%
	rom AT 1(%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
	rom Tier 2 (%)	3.20%	3.05%	3.21%	3.21%	Capital Surcharge For Systemic Bank (%)	1.00%	1.00%	1.00%	1.00%
_						Balls (20)				
		NACEMENT								
	W.A	NAGEMENT					SHAREHOLDE	RS		
	As of 31	December 202	24			Asc	f 31 Decembe	r 2024		
	710 01 01					700				
	DO ADD OF COMMISSIONEDS									

BOARD OF COMMISSIONERS

- President Commissioner : Chow Ying Hoong - Commissioner

: Takeshi Kimoto - Independent Commissioner : Ninik Herlani Masli Ridhwan - Independent Commissioner : Onny Widjanarko - Independent Commissioner : Edmund Tondobala

- Commissioner : Ongki Wanadjati Dana - Independent Commissioner : Marita Alisjahbana *)

Director

BOARD OF DIRECTORS

- President Director : Henoch Munandar - Deputy President Director : Kaoru Furuya - Deputy President Director : Darmadi Sutanto Compliance Director : Dini Herdini

- Director : Atsushi Hino : Keishi Kobata Director - Director : Merisa Darwis : Hanna Tantani

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

Ultimate Shareholder:

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

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

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

Jakarta, 28 February 2025 PT Bank SMBC Indonesia Tbk



Henoch Munandar President Director

Hanna Tantani Director

The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT Bank SMBC Indonesia Tbk and Subsidiary as of and for the years ended on 31 December 2024 and 2023 which were audited by Kantor Akuntan Publik Siddhartal Widijaja & Riskan, a member of KPMG International, with 2024 partner in charge: Novie, S.E., CPA, with unmodified only interprepared acided 28 February 2025 and 22 February 2024.

with urmodified opinion respectively in their reports dated 28 February 2025 and 22 February 2025.

The consolidated financial information above is presented in order to meet:

a) Financial Services Authority Regulation No. 37PiO-UK 03/2019 dated 19 December 2019 regarding Transparency and Publication of Financial Statements for Banks;

b) Circular Letter of Financial Services Authority No. 9ISEOUK 03/2020 dated 30 June 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;

c) FSA Regulation No. 14PiO-UK-04/2022 dated 14 August 2022 regarding Submission of Periodic Reports issuer of 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: 31 December 2024: 1 USD = Rp 16,095.00 and 31 December 2023: 1 USD = Rp 15,397.00.