

Statements of Financial Position
As of 31 December 2025 and 2024
(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL (Audited)		CONSOLIDATED (Audited)	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
ASSETS					
1. Cash	24,868,663	23,325,843	33,857,220	31,665,082	
2. Placements with Bank Indonesia	219,238,682	99,451,907	278,486,570	154,720,202	
3. Placements with other banks	66,710,305	56,710,305	60,324,335		
4. Spot and derivative receivables/forward	7,722,609	7,741,609	7,306,435	7,786,617	
5. Securities ¹⁾	256,687,077	174,021,331	374,436,355	290,240,365	
6. Securities under agreement to repurchase (Repo)	41,768,158	90,285,233	42,037,135	90,677,899	
7. Securities purchased under agreement to resell (Reverse Repo)	2,771,530	7,166,266	3,903,377	8,290,138	
8. Acceptance receivables	7,433,284	9,161,722	8,088,378	9,313,895	
9. Loans	1,497,108,664	1,310,779,402	1,849,967,956	1,623,216,612	
10. Consumer financing receivables			40,863,200	41,573,306	
11. Share financing					
12. Investment in shares	15,016,495	15,016,495	2,348,308	2,418,734	
13. Others financial assets	42,905,380	40,639,678	46,672,176	42,689,706	
14. Assets held for sale			253,774		
15. Allowance for impairment on financial assets ²⁾					
a. Securities	6,325	9,390	(40,043)	150,950	
b. Loans and sharing financing ³⁾	(36,284,414)	(38,257,611)	(49,218,394)	(50,392,331)	
c. Others	(1,415,556)	(1,434,458)	(1,490,155)	(1,489,188)	
16. Intangible assets	12,055,038	11,425,335	17,767,867	15,743,152	
Accumulated amortisation for intangible assets ⁴⁾	(8,295,968)	(7,217,467)	(10,248,709)	(8,698,409)	
Accumulated depreciation for premises and equipment ⁵⁾	81,611,017	73,956,584	103,150,275	90,458,680	
Accumulated depreciation for premises and equipment ⁶⁾	(22,779,191)	(20,415,920)	(31,087,944)	(27,427,835)	
8. Non earning assets					
a. Abandoned properties - net			5,531	9,403	
b. Repossessed assets - net					
c. Suspense account - net	1,102,119	4,557,985	1,121,336	4,574,940	
d. Interoffice assets	87,171		87,171		
19. Lease financing			41,575,740	5,757,076	
20. Other assets	18,450,042	20,155,477	36,398,981	35,219,855	
TOTAL ASSETS	2,228,096,582	1,877,321,726	2,829,948,026	2,427,223,262	
LIABILITIES AND EQUITY					
LIABILITIES					
1. Demand deposits ⁷⁾	639,452,316	553,036,379	710,146,853	605,764,528	
2. Savings deposits ⁸⁾	546,111,108	514,520,393	721,231,159	665,145,245	
3. Time deposits ⁹⁾	486,015,728	261,314,782	674,385,789	427,696,443	
4. Electronic money	2,199,641	1,979,101	2,219,641	1,979,101	
5. Fund from Bank Indonesia					
6. Fund from other banks ¹⁰⁾	18,832,774	25,397,387	21,508,621	27,720,211	
7. Spot and derivative receivables/forward	6,862,060	7,339,930	6,802,060	7,339,930	
8. Securities sold under repurchase agreements liabilities (Repo)	39,386,979	90,160,612	39,955,889	90,256,225	
9. Acceptance liabilities	7,433,284	9,161,722	7,919,333	9,136,013	
10. Liabilities held for sale			127,472		
11. Securities issued	42,335,506	27,110,945	62,295,608	41,181,325	
12. Margin deposits received	131,025,772	97,593,015	154,913,337	129,000,953	
13. Margin deposits received	1,130,825	1,350,106	1,130,825	1,230,106	
14. Interoffice liabilities		51,468		(21,278)	
15. Insurance contract liabilities			37,850,988	35,487,487	
16. Other liabilities	41,726,293	33,378,343	61,998,103	52,189,092	
17. Minority interest			33,651,329	35,192,855	
TOTAL LIABILITIES	1,966,134,278	1,620,195,783	2,336,197,357	2,143,426,833	
EQUITY					
18. Share capital	16,000,000	16,000,000	16,000,000	16,000,000	
a. Authorised capital	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	
b. Unpaid in capital/-					
c. Treasury shares ¹¹⁾	(10,531)				
19. Additional paid-in capital	19,268,456	19,661,550	17,702,180	18,095,274	
a. Capital					
b. Disposal ¹²⁾					
c. Funds for paid-in capital					
d. Others					
20. Other comprehensive income current year after tax	6,534,957	(102,200)	7,127,788	(18,356)	
TOTAL COMPREHENSIVE INCOME CURRENT YEAR	58,074,683	51,033,763	68,473,921	61,146,765	
PROFIT (LOSS) CURRENT YEAR	58,074,683	51,033,763	68,473,921	61,146,765	
PROFIT (LOSS) ATTRIBUTABLE TO OWNER	261,962,304	257,125,593	293,750,669	283,796,429	
TOTAL EQUITY ATTRIBUTABLE TO OWNER	261,962,304	257,125,593	293,750,669	283,796,429	
TOTAL LIABILITIES AND EQUITY	2,228,096,582	1,877,321,726	2,829,948,026	2,427,223,262	

¹⁾ Securities owned by subsidiary which classified 'A' Cat' in accordance with SFAS No. 110 'Accounting for Suku'ah' which has effect since 1 January 2012.

²⁾ Consolidated balance includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries.

³⁾ Accumulated losses temporary syariah funds from Subsidiaries.

⁴⁾ Accumulated losses of Rp162,871,901 had been eliminated against additional paid-in capital/agio through quasi-organisation on April 2003.

Statements of Calculation of Capital Adequacy Ratio for Commercial Bank

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

NO	COMPONENTS OF CAPITAL	31 December 2025 (Audited)		31 December 2024 (Audited)	
		Individual	Consolidated	Individual	Consolidated
1. CORE CAPITAL (TIER 1)					
1.1. Common Equity Tier 1 (CET 1)	238,082,036	204,432,779	229,932,670	286,910,930	
1.2. Paid-in Capital	238,082,036	304,432,779	229,932,670	286,910,930	
1.3. Disposals	11,656,136	11,656,136	11,666,667	11,666,667	
1.4. Additional Paid-in Capital	248,006,219	279,433,779	242,295,646	249,544,562	
1.5. Retained Earnings	248,813,759	203,759,259	231,923,759	232,197,259	
1.6. Other comprehensive income	36,663,715	40,340,857	36,466,487	35,192,233	
1.7. Total Core Capital	70,023	46,2374	47,776	38,388,784	
1.8. Total Core Capital	1,807,096	(2,118,962)	(3,108,506)	(3,793,141)	
1.9. Total Core Capital	(853,292)	(489,446)	(2,520,758)	(2,646,429)	
1.10. Total Core Capital	310,356	(310,356)	(378,445)	(378,445)	
1.11. Total Core Capital	189,842,782	171,742,853	217,717,136	194,970,428	
1.12. Total Core Capital	51,539,276	51,155,963	56,293,950	55,782,742	
1.13. Total Core Capital	(52,834,697)	(33,036,034)	(33,036,034)	(33,036,034)	
1.14. Total Core Capital	261,962,304	257,125,593	293,750,669	283,796,429	
1.15. Total Core Capital	261,962,304	257,125,593	293,750,669	283,796,429	
TOTAL CAPITAL	2,228,096,582	1,877,321,726	2,829,948,026	2,427,223,262	

Statements of Spot and Derivative Transactions

As of 31 December 2025

(In Millions of Rupiah)

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