

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	99,541,907	278,486,720	154,700,203
3.	Placements with other banks	56,191,035	57,127,175	43,568,558	46,243,175
4.	Spot and derivative receivables/forward	2,772,609	2,772,609	7,306,435	7,786,617
5.	Securities ¹⁾	258,540,737	174,284,731	374,346,126	290,842,385
6.	Securities sold 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	3,903,777	8,290,138
8.	Acceptance receivables	7,433,284	9,161,722	8,088,728	9,313,818
9.	Loans	1,497,108,664	1,310,779,402	1,849,967,956	1,623,216,616
10.	Consumer financing receivables	-	-	40,863,200	41,573,306
11.	Sharia 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 -/-	-	-	-	-
a.	Securities	(6,325)	(9,390)	(40,043)	(50,595)
b.	Loans and sharia financing ²⁾	(36,284,414)	(38,257,611)	(49,218,394)	(50,392,330)
c.	Others	(1,415,556)	(1,438,458)	(1,490,155)	(1,489,185)
16.	Intangible assets	12,505,318	11,425,335	17,767,867	15,743,151
17.	Accumulated amortisation for intangible assets -/-	(8,295,688)	(8,295,688)	(8,698,409)	(8,698,409)
18.	Premises and equipment ³⁾	81,611,017	73,565,584	103,150,275	90,458,625
19.	Accumulated depreciation for premises and equipment -/-	(22,779,419)	(20,415,920)	(31,087,944)	(27,427,833)
20.	Non earning assets	-	-	-	-
a.	Abandoned properties - net	-	-	-	-
b.	Repossessed assets - net	-	-	5,531	9,403
c.	Suspense account - net	1,102,119	4,557,985	1,121,336	4,574,940
d.	Interface assets	87,171	-	87,171	-
19.	Loose financing	-	-	4,153,740	5,577,076
20.	Other assets	18,450,402	20,155,477	36,386,981	39,215,858
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 ⁴⁾	639,852,316	551,033,679	710,146,853	605,764,528
2.	Saving deposits ⁵⁾	546,211,100	514,539,393	721,231,509	665,445,945
3.	Time deposits ⁶⁾	488,615,728	201,314,782	674,385,789	427,086,443
4.	Electronic money	1,279,611	1,219,641	-	-
5.	Fund from Bank Indonesia ⁷⁾	-	-	-	18,417,864
6.	Fund from other banks ⁸⁾	18,342,774	25,207,287	21,508,627	27,720,211
7.	Spot and derivative liabilities/forward	6,862,960	7,739,930	6,862,060	7,332,584
8.	Securities sold under repurchase agreements liabilities (Repo)	39,378,979	90,156,012	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	-	-	121,472	-
11.	Securities issued	42,335,506	27,110,945	62,295,608	41,181,325
12.	Fund borrowings	131,625,772	97,559,015	154,913,337	129,802,935
13.	Margin deposits received	1,130,825	1,350,106	1,130,825	1,350,106
14.	Interface liabilities	1,388,124	1,388,124	-	-
15.	Insurance contract liabilities	-	-	37,850,988	35,487,487
16.	Other liabilities	41,726,293	33,379,343	61,998,103	52,189,092
17.	Minority interest	-	33,651,320	29,678,252	29,678,252
TOTAL LIABILITIES		1,966,134,278	1,620,195,783	2,536,197,357	2,143,426,833
EQUITY					
18.	Share capital	-	-	-	-
a.	Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
b.	Unpaid-in capital ^{-/-}	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury shares ^{-/-}	(10,531)	(10,531)	(10,531)	(10,531)
19.	Additional paid-in capital	-	-	-	-
a.	Agio	19,268,456	19,661,550	-	18,095,274
b.	Disagio ^{-/-}	-	-	-	-
c.	Funds for paid-in capital	-	-	-	-
d.	Others	-	-	-	-
20.	Other comprehensive income	-	-	-	-
a.	Gain	40,396,901	36,063,836	41,699,442	37,469,742
b.	Losses ^{-/-}	(240,333)	(244,225)	(816,811)	(835,723)
21.	Reserve	-	-	-	-
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	-	-	-	-
22.	Retained earnings	-	-	-	-
a.	Previous years ⁹⁾	189,842,782	171,742,853	217,717,136	194,970,428
b.	Current year	51,159,726	51,159,726	56,293,950	55,782,742
c.	Paid dividend ^{-/-}	(52,834,697)	(52,836,034)	(52,834,697)	(33,036,034)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		261,962,304	257,125,943	293,750,669	283,798,429
TOTAL EQUITY		261,962,304	257,125,943	293,750,669	283,798,429
TOTAL LIABILITIES AND EQUITY		2,228,096,582	1,877,321,726	2,829,948,026	2,427,223,262

¹⁾ Consolidated balance includes Securities owned by Subsidiary which classified "At CSM" in accordance with SFAS No. 410 "Accounting for Sukuk" which has effective since 1 January 2012.
²⁾ Consolidated balance includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries.
³⁾ Including right of use asset.
⁴⁾ Consolidated balance includes temporary syariah funds from Subsidiary.
⁵⁾ Accumulated losses of Rp162,874,901 had been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 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		31 December 2024					
		Individual	Consolidated	Individual	Consolidated				
I	CORE CAPITAL (TIER 1)	238,082,036	304,433,779	229,932,470	286,910,930				
1	Common Equity Tier 1 (CET 1)	238,082,036	304,433,779	229,932,470	286,910,930				
1.1	Paid-in Capital	11,656,136	11,656,136	11,666,667	11,666,666				
1.2	Disclosed Reserves	246,096,219	279,433,797	243,265,646	269,544,562				
1.2.1	Additional Capital	249,813,315	281,552,759	246,404,152	273,377,932				
1.2.1.1	Other comprehensive income	39,663,715	40,340,857	34,566,487	35,192,233				
1.2.1.1.1	Excess differences arising from translation of financial statements	-	-	47,779	388,754				
1.2.1.1.2	Potential gain from the increase in the fair value of financial assets measured at fair value through other comprehensive income	1,432,799	1,432,799	30,754	30,754				
1.2.1.1.2.1	Surplus of fixed assets evaluation	381,609,393	38,445,684	34,487,545	34,772,745				
1.2.1.1.2.2	Other disclosed reserves	210,149,600	241,211,902	211,837,665	238,145,743				
1.2.1.1.2.2.1	Agio	19,268,456	19,661,550	-	18,095,274				
1.2.1.1.2.2.2	General reserves	2,333,333	2,333,333	2,333,333	2,333,333				
1.2.1.1.2.2.3	Previous years profits	137,008,085	164,882,439	138,706,819	161,934,944				
1.2.1.1.2.2.4	Current year profit	51,539,726	56,293,950	51,159,726	55,782,742				
1.2.1.1.2.2.5	Funds for paid-in capital	-	-	-	-				
1.2.1.2	Others	-	-	-	-				
1.2.2	Deduction Factor	(1,807,096)	(2,118,962)	(3,108,500)	(3,793,414)				
1.2.2.1	Other comprehensive income	(853,292)	(489,446)	(2,520,758)	(2,464,996)				
1.2.2.1.1	Negative differences arising from translation of financial statements	(3,103,356)	(3,103,356)	(378,445)	(378,445)				
1.2.2.1.2	Potential losses from the decrease in the fair value of financial assets measured at fair value through other comprehensive income	(542,930)	(179,090)	(2,142,313)	(2,086,451)				
1.2.2.2	Other disclosed reserves	(953,804)	(1,629,516)	(587,748)	(1,328,518)				
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	Negative differences in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-				
1.2.2.2.5	Negative differences in adjustment amounts of financial instruments based on valuation results in trading book and adjustment amounts based on financial accounting standards	-	-	-	-				
1.2.2.2.6	Required allowance for non earning assets	(953,804)	(1,629,516)	(587,748)	(1,328,518)				
1.2.2.2.7	Others	-	-	-	-				
1.3	Non Controlling Interest	-	29,567,115	-	25,425,527				
1.4	Deduction Factor of CET 1	(21,580,319)	(16,223,269)	(52,649,643)	(19,725,826)				
1.4.1	Deferred tax	(2,379,429)	(2,379,429)	(5,820,647)	(8,342,819)				
1.4.2	Goodwill	-	-	(482,091)	-				
1.4.3	Intangible assets	(4,209,350)	(6,999,873)	(4,207,868)	(6,525,458)				
1.4.4	Investments in shares calculated as deduction	(14,991,540)	(14,010,919)	(14,980,898)	(14,375,458)				
1.4.5	Shortfall of capital in insurance subsidiaries	-	-	-	-				
1.4.6	Securitisation exposure	-	-	-	-				
1.4.7	Other deduction of CET 1	-	-	-	-				
1.4.7.1	Increases in funds in Tier 2 instrument to other banks	-	-	-	-				
1.4.7.2	Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will	-	-	-	-				
1.4.7.3	Exposures that give rise to credit risk due the settlement risk - Non-Delivery Versus Payment	-	-	-	-				
1.4.7.4	Exposures in subsidiaries that conduct business activity based on share principles (if available)	-	-	-	-				
2	Additional Tier 1 (AT 1)	-	-	-	-				
2.1	Instrument which comply with AT 1 requirements	-	-	-	-				
2.2	Additional Tier 2 (AT 2)	-	-	-	-				
2.3	Deduction factor of AT 1 and/or Tier 2 instrument to other banks	-	-	-	-				
2.3.1	Placement of funds in AT 1 and/or Tier 2 instrument to other banks	-	-	-	-				
2.3.2	Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will	-	-	-	-				
II	SUPPLEMENTARY CAPITAL (TIER 2)	15,212,841	18,461,851	14,325,962	17,374,792				
1	Capital instrument in the form of stock or others which comply with Tier 2 requirements	11,228,288	23,228	173,562	333,562				
1.1	Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will	-	-	-	-				
3	General provision on earning assets (max. 1.25% credit risk - weighted assets)	15,106,613	18,229,623	14,152,400	17,041,231				
4	Deduction Supplemental Capital	-	-	-	-				
4.1	Sinking Fund	-	-	-	-				
4.2	Placement of funds in Tier 2 instrument to other banks	-	-	-	-				
4.3	Cross-ownership in another entity acquired by the transfer due to law, grants, or grants will	-	-	-	-				
TOTAL CAPITAL		253,294,877	322,895,630	244,258,432	304,285,722				
		Individual	Consolidated	Individual	Consolidated				
		Individual	Consolidated	Individual	Consolidated				
RISK WEIGHTED ASSETS									
Credit Risk - Weighted Assets	1,208,049,003	1,458,369,830	1,132,192,033	1,363,298,397	CET 1 Ratio (%)	18.20%	19.20%	18.92%	19.63%
Market Risk - Weighted Assets	35,887,239	40,275,321	22,445,139	25,894,874	Tier 1 Ratio (%)	18.20%	19.20%	18.92%	19.63%
Operational Risk - Weighted Assets	64,518,330	81,656,177	62,675,961	75,894,874	Tier 2 Ratio (%)	1.16%	1.17%	1.18%	1.19%
Total Risk Weighted Assets	1,308,455,053	1,580,301,328	1,215,147,943	1,461,993,484	Capital Adequacy Ratio (%)	19.36%	20.43%	20.10%	21.09%
CAR BASED ON RISK PROFILE (%)	9.24%	9.24%	9.24%	9.24%	1 FOR BUFR (%)	8.26%	10.44%	10.44%	11.81%
CAPITAL ADEQUACY RATIO FOR CAR BASED ON RISK PROFILE (%)	8.26%	8.51%	8.26%	8.51%					
From CET 1 (%)	8.58%	8.62%	8.51%	8.56%	Capital Conservation Buffer (%)	2.50%	2.50%	2.50%	2.50%
From AT 1 (%)	-	-	-	-	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.16%	1.17%	1.18%	1.19%	Capital Surcharge for Systemic Bank (%)	2.50%	2.50%	2.50%	2.50%

Awards

Global Finance Best Bank Awards
Best Bank in Indonesia
The Banker: Bank of the Year Awards 2025 - Asia Pacific
Transaction Banking for Asia Pacific
LinkedIn Top Companies 2025 - LinkedIn
Top 1 Company in Indonesia

Monitoring and Evaluation of Public Information Disclosure 2025
"Informative" Public Institution
Annual Report Award (ARA) 2024
1st Place Publicity Listed State-Owned Enterprise (Finance)
Forbes 2025 World's Best Banks
First Bank State-Owned Bank

Bank Indonesia Award 2025
• Best Banking Partner in Foreign Exchange Monetary Control
• Best Primary Dealer in the Fulfillment of Obligations
• Best B1 Participant - KBMI 3 & 4 Banks Category
• Best Bank Driving Sustainable Finance - KBMI 3 & 4 Banks Category
• Best Bank Contributing to Intermediation for Economic Growth

CNBC Indonesia Awards 2025
• Top Performing Bank for Economic Empowerment
• Best CEO for Business Growth and Strategic Transformation
• Digital Transformation Leader of the Year
• Special Award Best in Class Banking GCG
Human Initiative: Future Initiative Forum 2025
Inclusive Economy and Empowerment

Awards (continued)
The Asian Banker (TAB) Global: World's 100 Best Corporate, Investment and Wholesale Banks Ranking 2025
Indonesia's Best Corporate, Investment and Wholesale Bank 2025

The Digital Banker: Global Transaction Banking Innovation Awards
• Best Bank for Trade Management in Indonesia
• Best Bank for Cash Finance in Indonesia
• Best Bank for Supply Chain Finance in Indonesia
• Best Bank for Transaction Banking Services in Indonesia
• Best Bank for Transaction Banking Services in SEA

Statements of Income and Other Comprehensive Income

For the Year Ended 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
OPERATING INCOME AND EXPENSES					
A Interest and Sharia Income, Interest and Sharia Expenses, and Insurance Income - Net					
1.	Interest and Sharia Income	122,697,711	112,305,488	164,412,466	151,236,027
2.	Interest and Sharia Expenses	43,968,958	37,475,504	58,202,431	49,479,107
	Net Interest Income and Sharia Income (Expenses)	78,300,753	75,829,984	106,210,035	101,756,920
3.	Insurance Income - net	-	-	550,415	252,813
	Net Interest, Sharia and Insurance Income	78,300,753	75,829,984	106,760,450	102,077,733
B Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1,974,556	1,884,065	2,046,117	2,106,882
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) from sale of financial assets	3,298,281	1,703,075	4,234,055	2,330,725
4.	Gain (loss) from spot and derivative transaction/forward (realized)	368,202	83,658	422,834	133,536
5.	Gain (loss) from investment in shares under equity method	-	-	-	-
6.	Gain (loss) from foreign currencies translation	-	-	-	-
7.	Dividend Income	1,461,980	1,517,424	-	-
8.	Commissions/provisions/fees and administrative	21,203,761	17,774,548	28,003,718	23,635,594
9.	Other income	8,690,235	8,686,915	14,065,513	14,201,793
10.	Impairment for financial assets	4,423,383	7,134,515	10,999,817	11,777,957
11.	Losses related to operational risk	42,397	37,069	88,019	157,052
12.	Retirement and employee benefits	17,503,548	14,684,386	26,335,454	23,990,763
13.	Promotion expenses	2,927,467	1,334,315	4,228,088	2,521,493
14.	Other expenses	27,060,551	21,605,851	38,170,570	32,179,403
	Other Operating Income (Expenses)	(14,960,331)	(13,146,455)	(10,497,711)	(28,218,138)
	PROFIT (LOSS) FROM OPERATIONS	63,340,422	62,685,533	76,310,739	76,659,595
NON-OPERATING INCOME AND EXPENSES					
1.	Gain (loss) from sale of premises and equipment	428	1,218	2,276	2,835
2.	Other non-operating income (expenses)	124,131	341,471	104,548	341,050
	PROFIT (LOSS) FROM NON-OPERATING	124,559	342,689	106,824	343,881
	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	63,464,981	63,026,222	76,417,563	76,703,486
	Income tax expenses	-	-	-	-
	a. Estimated current tax	(9,045,956)	(9,742,944)	(12,084,640)	(13,347,340)
	b. Deferred tax income (expenses)	(2,879,299)	(2,147,315)	(2,986,570)	(1,891,331)
	PROFIT (LOSS) CURRENT YEAR	51,539,726	51,135,963	61,346,133	61,165,121
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
	OTHER COMPREHENSIVE INCOME	-	-	5,052,183	5,382,375
1. Items that will not be reclassified to profit or loss					
a.	Gain on fixed assets revaluation	3,672,939	-	3,672,939	108,911
b.	Gain (loss) from measurement of defined benefits program	(229,737)	1,728	(216,578)	150,960
c.	Others	-	-	-	-
2. Items that will be reclassified to profit or loss					
a.	Gain (loss) from translation of financial statements in foreign currencies	90,333	-	74,330	156,588
b.	Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income	3,001,422	(207,699)	3,534,270	(414,593)
c.	Others	-	-	(4,573)	(20,223)
	Other comprehensive income current year after income tax	6,354,957	(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 attributable to:					
PARENT ENTITY		51,539,726	51,135,963	56,293,590	55,782,742
NON-CONTROLLING INTEREST		-	-	5,052,183	5,382,375
	TOTAL PROFIT (LOSS) CURRENT YEAR	51,539,726	51,135,963	61,346,133	61,165,121
Total comprehensive income current year attributable to:					
PARENT ENTITY		58,074,683	51,033,763	63,192,562	55,740,401
NON-CONTROLLING INTEREST		-	-	5,281,359	5,406,364
	TOTAL COMPREHENSIVE INCOME CURRENT YEAR	58,074,683	51,033,763	68,473,921	61,146,765
TRANSFER PROFIT (LOSS) TO HEAD OFFICE					
		-	-	-	-
DIVIDEND					
		-	-	-	-
EARNINGS PER SHARE (in Rupiah)					
		552.29	547.89	603.23	597.67