

STATEMENTS OF FINANCIAL POSITION					
AS OF 30 SEPTEMBER 2026 AND 31 DECEMBER 2025					
(in million Rupiah)					
NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2026	31 Dec 2025 ¹	30 Sep 2026	31 Dec 2025 ¹
ASSETS					
1.	Cash	1,995.124	2,869.077	2,078.368	2,946.955
2.	Placements with Bank Indonesia	11,264.776	9,649.470	11,264.776	9,649.470
3.	Placements with other banks	4,085.121	2,616.361	4,399.732	3,077.228
4.	Spot and derivative/forward receivables	664.378	289.525	920.885	347.882
5.	Marketable securities	34,839.990	38,598.321	34,771.533	38,523.489
6.	Securities sold under repurchase agreements (repo)	7,660.118	2,291.505	7,660.118	2,291.505
7.	Securities purchased under resale agreements (reverse repo)	1,472.309	2,017.413	1,472.309	2,017.413
8.	Acceptance receivables	1,075.029	1,081.153	1,075.029	1,081.153
9.	Loans	171,524.272	160,073.136	169,925.760	158,874.592
10.	Sharia financing	18,408.216	13,719.369	18,307.668	13,486.036
11.	Consumer financing receivables	-	-	37,376.796	38,221.056
Allowance for impairment losses on consumer financing receivables -/-					
		-	(2,571.777)	(2,473.821)	(2,571.777)
12.	Investments	3,778.803	3,427.485	1,003.468	1,052.166
13.	Other financial assets	2,279.553	1,990.241	2,368.355	2,082.113
Allowance for impairment losses on financial assets -/-					
		-	(107.188)	(108.839)	(107.188)
a.	Marketable securities	(106.839)	-	-	-
b.	Loans and Sharia financing (**)	(7,736.189)	(7,383.046)	(7,011.156)	(7,500.575)
c.	Others	(5.304)	(4.390)	(5.304)	(4.390)
15.	Intangible assets	2,862.095	2,513.419	9,294.285	7,934.349
Accumulated amortisation on intangible assets -/-					
		(2,232.934)	(2,022.502)	(4,818.167)	(4,473.345)
16.	Fixed assets and equipment	4,754.219	4,607.703	6,770.994	6,413.545
Accumulated depreciation of fixed assets and equipment -/-					
		(2,869.675)	(2,614.478)	(4,200.402)	(3,683.473)
LIABILITIES					
1.	Current accounts	64.309	64.599	64.309	64.599
2.	Forecasted assets	415.428	333.679	415.428	333.679
3.	Suspense accounts	66	-	66	-
4.	Interbranch assets	-	-	-	-
18.	Leased receivables	-	-	3,950.900	3,229.498
19.	Other assets	7,671.974	6,286.107	8,946.287	7,355.251
TOTAL ASSETS					
		281,863.939	240,296.941	302,452.431	281,738.999
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Current accounts	32,640.612	34,388.890	31,857.086	33,836.583
2.	Savings	40,643.496	39,813.173	40,843.496	39,813.173
3.	Time deposits	115,720.728	100,512.102	115,720.728	100,512.102
4.	E-money	-	-	-	-
5.	Loans from Bank Indonesia	5,560.450	8,121.769	5,560.450	8,121.769
6.	Borrowings from other banks	1,497.021	1,032.769	1,471.520	1,052.957
7.	Spot and derivative/forward liabilities	8,887.737	2,283.430	8,887.737	2,283.430
8.	Securities sold under repurchase agreements (repo)	1,075.029	1,081.153	1,075.029	1,081.153
9.	Acceptance payables	-	-	9,997.213	10,166.825
10.	Marketable securities issued	1,025.000	358.500	1,025.000	358.500
11.	Borrowings	6,972	7,583	6,972	7,583
12.	Security deposits	-	-	-	-
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	9,999.303	8,402.549	14,834.374	12,952.534
15.	Minority interest	-	-	7,192.328	6,958.833
TOTAL LIABILITIES					
		217,026.348	196,001.918	246,941.665	227,524.630
EQUITY					
16.	Issued and fully paid capital	10,000.000	10,000.000	10,000.000	10,000.000
a.	Authorized capital	(4,004.423)	(4,004.423)	(4,004.423)	(4,004.423)
b.	Unpaid capital -/-	-	-	-	-
c.	Treasury stock -/-	-	-	-	-
17.	Additional paid-up capital	7,985.971	7,985.971	7,764.416	7,807.989
a.	Diagio	-	-	-	-
b.	Capital paid in advance	-	-	-	-
c.	Others	8,294	7,752	115.054	115.244
18.	Other comprehensive income	57	264.806	8.311	266.418
a.	Gain	(576.269)	-	(549.580)	-
b.	Loss -/-	-	-	-	-
19.	Other Equity	-	-	-	-
20.	Reserves	635.577	595.869	635.577	595.869
a.	General reserves	-	-	-	-
b.	Specific reserves	-	-	-	-
21.	Retained earnings	20,371.766	27,261.215	39,406.053	36,715.538
b.	Current year	2,806.339	3,296.552	3,496.068	3,863.220
c.	Dividend paid -/-	(1,389.702)	(1,112.719)	(1,389.702)	(1,112.719)
22.	Merging entity equity	-	-	-	-
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY					
		44,837.591	44,296.023	55,510.766	54,241.369
TOTAL EQUITY					
		44,837.591	44,296.023	55,510.766	54,241.369
TOTAL LIABILITIES AND EQUITY					
		281,863.339	240,296.941	302,452.431	281,738.999

*) As restated (note 5 and note 6)
*) Include Allowance for Impairment Losses on Leased Receivables

10.	Marketable securities issued	-	-	9,997,213	10,166,825
11.	Borrowings	1,025,000	358,500	9,694,732	11,097,688
12.	Security deposits	6,972	7,583	6,972	7,583
13.	Interbranch liabilities	-	-	-	-
14.	Other liabilities	9,969,303	8,402,549	14,834,374	12,592,534
15.	Minority interest	-	-	7,192,328	6,958,633
	TOTAL LIABILITIES	217,026,348	196,081,191	246,941,685	227,524,630
	EQUITY				
16.	Issued and fully paid capital				
a.	Authorized capital	10,000,000	10,000,000	10,000,000	10,000,000
b.	Unpaid capital -/-	(4,004,423)	(4,004,423)	(4,004,423)	(4,004,423)
c.	Treasury stock -/-	-	-	-	-
17.	Additional paid-up capital				
a.	Agio	7,985,971	7,985,971	7,764,416	7,807,969
b.	Diagno -/-	-	-	-	-
c.	Capital paid in advance	-	-	-	-
d.	Others	8,284	7,752	115,054	115,244
18.	Other comprehensive income				
a.	Gain	57	264,806	8,311	266,418
b.	Loss -/-	(576,269)	-	(549,580)	-
19.	Other equity	-	-	-	-
20.	Reserves				
a.	General reserves	635,577	595,869	635,577	595,869
b.	Specific reserves	-	-	-	-
21.	Retained earnings				
a.	Previous years	29,371,796	27,261,215	39,435,405	36,715,538
b.	Dividend	2,806,339	3,296,552	3,888,773	3,863,200
c.	Dividend paid -/-	(1,389,702)	(1,112,719)	(1,389,702)	(1,112,719)
22.	Merging entity equity	-	-	-	(32,767)
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	44,837,591	44,295,023	55,610,766	54,214,369
	TOTAL EQUITY	44,837,591	44,295,023	55,610,766	54,214,369
	TOTAL LIABILITIES AND EQUITY	261,863,939	240,296,214	302,452,451	281,738,999

*) As restated (note 5 and note 6)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
AS OF 30 SEPTEMBER 2026 AND 30 SEPTEMBER 2025 AND 2025					
(in million Rupiah, except earning per share)					
NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		30 Sep 2026	30 Sep 2025	30 Sep 2026	30 Sep 2025
INCOME AND EXPENSES FROM OPERATIONS					
A. Interest Income and Expenses					
1.	Interest Income	12,920.498	11,769.955	22,358.122	20,727.038
2.	Interest Expense -/-	5,173.666	4,699.422	6,136.486	5,829.824
	Net Interest Income (Expense)	7,746.832	7,070.533	16,221.636	14,897.214
B. Other Operating Income and Expense					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(761.731)	19.521	(758.740)	17.560
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (loss) from sale of financial assets	32,537	596.701	32,537	596.701
4.	Gain (loss) from spot and derivative transaction (realized)	959.958	225.639	959.958	224.934
5.	Gain (loss) from investment under equity method	42,640	27,644	42,640	27,644
6.	Gain (loss) from foreign currencies translation	(1,279)	2	(4,130)	158
7.	Dividend Income	580.347	648.443	306	1,191
8.	Fees/commissions and administrative	1,301.319	1,222.355	2,453.013	1,877.229
9.	Other income	414.020	420.014	1,312.946	1,701.205
10.	Addition (reversal) of impairment losses on financial assets	-	-	-	-
11.	Losses on operational risk -/-	1,497.342	1,557.733	3,818.529	4,041.158
12.	Salaries and employee benefits -/-	1,493	2,336	1,800	2,525
13.	Promotions and employee benefits -/-	3,018.850	2,923.067	6,197.079	6,075.454
14.	Share expenses -/-	149.559	161.044	898.034	614.669
	Other expenses -/-	2,492.792	2,324.208	6,531.117	4,571.199
	Other Operating Income (Expenses)	(2,882.225)	(3,838.069)	(11,208.029)	(10,888.381)
	OPERATING INCOME (LOSS)	3,464.607	3,232.464	5,013.607	4,008.833
NON OPERATING INCOME AND EXPENSES					
1.	Gain (loss) from sale of fixed assets and equipment	1,502	5,215	2,096	5,496
2.	Non operating income	454.005	430.781	482.644	468.967
3.	Non operating expenses	519.031	494.231	531.049	538.835
	NON OPERATING INCOME (LOSS)	(63.94)	(58.235)	(46.339)	(58.833)
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	3,401.113	3,174.229	4,967.268	3,950.041
	Income tax	-	-	-	-
a.	Current year tax expenses -/-	621.793	416	1,222.294	323.460
b.	Deferred tax income (expenses)	26.940	(559.220)	143.799	(651.833)
	TOTAL NET PROFIT (LOSS) DURING PERIOD	2,806.330	2,614.593	3,888.773	3,065.102
OTHER COMPREHENSIVE INCOME					
1.	Items that will be reclassified to profit or loss	-	-	-	-
a.	Gain from fixed asset revaluation	-	-	-	-
b.	Gain (loss) from remeasurement on defined benefit pension program	-	-	-	14,912
c.	Others	(6,119)	(17,361)	(6,119)	(17,361)
2.	Items that will be reclassified to profit or loss	-	-	-	-
a.	Gain (loss) from adjustment on translation of financial statements	-	-	-	-
b.	Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	(834,366)	497,553	(834,366)	512,268
c.	Others	-	-	49,953	(66,884)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER TAX	(840,489)	480,192	(790,532)	442,935
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	1,965.845	3,094.785	3,098.241	3,508.037
	Net Profit (Loss) Current Period attributable to: Equity holders of the parent entity	2,806.330	2,614.593	3,465.346	2,945.520
	Non-controlling interests	-	-	393.427	119.576
	NET PROFIT (LOSS) CURRENT PERIOD	2,806.330	2,614.593	3,888.773	3,065.102
	Total Current Period Profit (Loss) and Comprehensive Income attributable to: Equity holders of the parent entity	1,965.845	3,094.785	2,896.436	3,395.241
	Non-controlling interests	-	-	411.805	112.796
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	1,965.845	3,094.785	3,098.241	3,508.037
	DIVIDEND	(1,389.702)	(1,112.719)	(1,389.702)	(1,112.719)
	BASIC EARNINGS PER SHARE (in rupiah unit)	287.14	267.52	367.63	301.38