

Nomor Surat	001/BBHI/II/2026
Nama Emiten	PT Allo Bank Indonesia Tbk
Kode Emiten	BBHI
Perihal	Penyampaian Laporan Keuangan Tahunan

Perseroan dengan ini menyampaikan laporan keuangan untuk Tahun Bulan yang berakhir pada 31/12/2025 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

Dokumen ini merupakan dokumen resmi PT Allo Bank Indonesia Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. PT Allo Bank Indonesia Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
31 December 2025		General information
Informasi umum		General information
Nama entitas	PT Allo Bank Indonesia Tbk	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	BBHI	Entity code
Nomor identifikasi entitas	AA713	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Standar akuntansi yang dipilih	PSAK	Selected accounting standards
Sektor	G. Financials	Sector
Subsektor	G1. Banks	Subsector
Industri	G11. Banks	Industry
Subindustri	G111. Banks	Subindustry
Informasi pemegang saham pengendali	National Corporation	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham / Stock	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Utama / Main	Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Tahunan / Annual	Period of financial statements submissions
Tanggal Surat Pernyataan Direksi	February 23, 2026	Date Of Board Of Directors' Statement Letter
Tanggal awal periode berjalan	January 01, 2025	Current period start date
Tanggal akhir periode berjalan	December 31, 2025	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2024	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2024	Prior period start date
Tanggal akhir periode sebelumnya	December 31, 2024	Prior period end date
Tanggal akhir 2 tahun sebelumnya	December 31, 2023	Prior 2 year end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Satuan Penuh / Full Amount	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Diaudit / Audited	Type of report on financial statements
Jenis opini auditor	Wajar Tanpa Modifikasian / Unqualified	Type of auditor's opinion

Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Opini Hal Audit Utama	Ya / Yes	Any Key Audit Matters Opinion
Jumlah Hal Audit Utama	1	Total Key Audit Matters
Paragraf Hal Audit Utama	Kerugian Kredit Ekspektasian	Key Audit Matters Paragraph
Tanggal laporan audit atau hasil laporan review	2026-02-23	Date of auditor's opinion or result of review report
Auditor tahun berjalan	KAP Amir Abadi Jusuf, Aryanto, Mawar Rekan	Current year auditor
Nama partner audit tahun berjalan	Saptoto Agustomo	Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya	KAP Amir Abadi Jusuf, Aryanto, Mawar Rekan	Prior year auditor
Nama partner audit tahun sebelumnya	Bimo Iman Santoso	Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan OJK Nomor: 75/POJK.04/2017 tentang Tanggung Jawab Direksi Atas Laporan Keuangan	Ya / Yes	Whether in compliance with OJK rules No. 75/POJK.04/2017 concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan independensi akuntan yang memberikan jasa audit di pasar modal sesuai dengan POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dalam Kegiatan Jasa Keuangan	Ya / Yes	Compliance to the independency of Accountant that provide services in Capital Market as regulated in OJK rules No. 13/POJK.03/2017 concerning The Use of Public Accountant and Auditing Firm in Financial Services Activities.

**[4220000] Statement of financial position presented using order of liquidity -
Financial and Sharia Industry**

Laporan posisi keuangan

Statement of financial position

	<u>31 December 2025</u>	<u>31 December 2024</u>	
Laporan posisi keuangan			Statement of financial position
Aset			Assets
Kas	2,571,705,700	1,955,245,700	Cash
Dana yang dibatasi penggunaannya			Restricted funds
Giro pada Bank Indonesia	411,715,728,588	234,891,975,965	Current accounts with Bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	163,369,559,379	55,886,046,531	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	37,855,809,750	46,729,528,498	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(163,369,560)	(55,886,046)	Allowance for impairment losses for current accounts with other bank
Penempatan pada Bank Indonesia dan bank lain			Placements with Bank Indonesia and other banks
Penempatan pada Bank Indonesia dan bank lain pihak ketiga	0	499,927,104,595	Placements with Bank Indonesia and other banks third parties
Penempatan pada Bank Indonesia dan bank lain pihak berelasi	450,000,000,000	2,150,000,000,000	Placements with Bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(0)	(0)	Allowance for impairment losses for placements with other banks
Piutang asuransi			Insurance receivables
Piutang asuransi pihak ketiga			Insurance receivables third parties
Piutang asuransi pihak berelasi			Insurance receivables related parties
Cadangan kerugian penurunan nilai pada piutang asuransi			Allowance for impairment losses for insurance receivables
Biaya akuisisi tangguhan			Deferred acquisition costs
Deposito pada lembaga kliring dan penjaminan			Deposits to clearing and settlement guarantee institution
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga			Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi			Marketable securities related parties
Cadangan kerugian penurunan nilai pada			Allowance for impairment losses for marketable

efek-efek yang diperdagangkan			securities
Investasi pemegang polis pada kontrak unit-linked			Investments of policyholder in unit-linked contracts
Efek yang dibeli dengan janji dijual kembali	288,948,983,326	288,706,422,256	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga			Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi			Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya			Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga			Acceptance receivables third parties
Tagihan akseptasi pihak berelasi			Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi			Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga			Derivative receivables third parties
Tagihan derivatif pihak berelasi			Derivative receivables related parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	8,641,361,198,369	6,886,590,637,139	Loans third parties
Pinjaman yang diberikan pihak berelasi	499,369,762,656	591,443,894,975	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(157,727,941,742)	(104,483,589,241)	Allowance for impairment losses for loans
Piutang dari lembaga kliring dan penjaminan			Receivables from clearing and settlement guarantee institution
Piutang nasabah			Receivables from customers
Piutang nasabah pihak ketiga			Receivables from customers third parties
Piutang nasabah pihak berelasi			Receivables from customers related parties
Cadangan kerugian penurunan nilai pada piutang nasabah			Allowance for impairment losses for receivables from customers
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga			Murabahah receivables third parties
Piutang murabahah pihak berelasi			Murabahah receivables related parties
Cadangan kerugian			Allowance for impairment

penurunan nilai pada piutang murabahah			losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga			Istishna receivables third parties
Piutang istishna pihak berelasi			Istishna receivables related parties
Cadangan kerugian penurunan nilai pada piutang istishna			Allowance for impairment losses for istishna receivables
Piutang ijarah			Ijarah receivables
Piutang ijarah pihak ketiga			Ijarah receivables third parties
Piutang ijarah pihak berelasi			Ijarah receivables related parties
Cadangan kerugian penurunan nilai pada piutang ijarah			Allowance for impairment losses for ijarah receivables
Piutang pembiayaan konsumen			Consumer financing receivables
Piutang pembiayaan konsumen pihak ketiga			Consumer financing receivables third parties
Piutang pembiayaan konsumen pihak berelasi			Consumer financing receivables related parties
Cadangan kerugian penurunan nilai pada piutang pembiayaan konsumen			Allowance for impairment losses for consumer financing receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga			Qardh funds third parties
Pinjaman qardh pihak berelasi			Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh			Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga			Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi			Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah			Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga			Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi			Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada			Allowance for impairment losses for musyarakah

pembiayaan musyarakah			financing
Investasi sewa			Lease investments
Investasi sewa pihak ketiga			Lease investments third parties
Investasi sewa pihak berelasi			Lease investments related parties
Investasi sewa nilai residu yang terjamin			Lease investments guaranteed residual value
Investasi sewa pendapatan pembiayaan tangguhan			Lease investments deferred financing income
Investasi sewa simpanan jaminan			Lease investments guarantee deposits
Cadangan kerugian penurunan nilai pada investasi sewa			Allowance for impairment losses for lease investments
Tagihan anjak piutang			Factoring receivables
Tagihan anjak piutang pihak ketiga			Factoring receivables third parties
Tagihan anjak piutang pihak berelasi			Factoring receivables related parties
Tagihan anjak piutang pada pendapatan anjak piutang tangguhan			Factoring receivables on deferred factoring income
Cadangan kerugian penurunan nilai pada tagihan anjak piutang			Allowance for impairment losses for factoring receivables
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga			Other receivables third parties
Piutang lainnya pihak berelasi			Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya			Allowance for impairment losses for other receivables
Aset keuangan lainnya	212,688,391,739	53,298,564,725	Other financial assets
Obligasi pemerintah	7,490,839,246,170	2,847,269,591,360	Government bonds
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk dijual			Non-current assets or disposal groups classified as held-for-sale
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk didistribusikan kepada pemilik			Non-current assets or disposal groups classified as held-for-distribution to owners
Uang muka	0	34,832,007,056	Advances
Biaya dibayar dimuka	54,790,077,149	28,187,580,919	Prepaid expenses
Jaminan	2,702,942,028	2,701,148,126	Guarantees
Pajak dibayar dimuka	0	0	Prepaid taxes
Klaim atas pengembalian pajak	0	0	Claims for tax refund
Aset pajak tangguhan	2,791,712,549	768,941,608	Deferred tax assets
Investasi yang dicatat dengan menggunakan			Investments accounted for using equity method

metode ekuitas			
Investasi pada ventura bersama dan entitas asosiasi			Investments in joint ventures and associates
Investasi pada entitas ventura bersama			Investments in joint ventures
Investasi pada entitas asosiasi			Investments in associates
Aset reasuransi			Reinsurance assets
Aset imbalan pasca kerja			Post-employment benefit assets
Goodwill			Goodwill
Aset takberwujud selain goodwill	34,967,067,530	51,881,777,661	Intangible assets other than goodwill
Properti investasi			Investment properties
Aset ijarah			Ijarah assets
Aset tetap	221,068,516,076	272,539,086,021	Property, plant, and equipment
Aset hak guna			Right of use assets
Aset pengampunan pajak			Tax amnesty assets
Agunan yang diambil alih	0	0	Foreclosed assets
Aset lainnya	112,924,087,974	40,943,693,649	Other assets
Jumlah aset	18,470,073,477,681	13,984,013,771,497	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	240,294,014,446	199,060,602,051	Obligations due immediately
Bagi hasil yang belum dibagikan			Undistributed profit sharing
Dana simpanan syariah			Sharia deposits
Simpanan nasabah			Customers deposits
Giro			Current accounts
Giro pihak ketiga	524,713,337,526	57,612,230,757	Current accounts third parties
Giro pihak berelasi	15,874,994,821	27,723,748,849	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga			Wadiah demand deposits third parties
Giro wadiah pihak berelasi			Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	938,254,239,940	693,272,051,910	Savings third parties
Tabungan pihak berelasi	3,797,944	0	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga			Wadiah savings third parties
Tabungan wadiah pihak berelasi			Wadiah savings related parties

Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	7,334,974,469,728	5,129,031,816,463	Time deposits third parties
Deposito berjangka pihak berelasi	705,168,270,168	187,478,189,054	Time deposits related parties
Deposito wakalah			Wakalah deposits
Deposito wakalah pihak ketiga			Wakalah deposits third parties
Deposito wakalah pihak berelasi			Wakalah deposits related parties
Simpanan dari bank lain			Other banks deposits
Simpanan dari bank lain pihak berelasi	9,639,737	11,172,132	Other banks deposits related parties
Simpanan dari bank lain pihak ketiga	300,037,247,081	5,213,293,307	Other banks deposits third parties
Efek yang dijual dengan janji untuk dibeli kembali	754,055,951,480	286,521,752,188	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga			Derivative payables third parties
Liabilitas derivatif pihak berelasi			Derivative payables related parties
Utang asuransi			Insurance payables
Utang koasuransi			Coinsurance liabilities
Liabilitas kepada pemegang polis unit-linked			Liabilities to policyholder in unit-linked contracts
Utang bunga	39,875,423,504	15,674,141,519	Interest payables
Liabilitas akseptasi			Acceptance liabilities
Liabilitas akseptasi pihak berelasi			Acceptance liabilities related parties
Liabilitas akseptasi pihak ketiga			Acceptance liabilities third parties
Utang usaha			Accounts payable
Uang muka dan angsuran			Advances and installments
Utang dividen			Dividends payable
Utang dealer			Dealer payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga			Borrowings third parties
Pinjaman yang diterima pihak berelasi			Borrowings related parties
Pinjaman yang diterima utang pada lembaga kliring dan penjaminan			Borrowings payables to clearing and settlement guarantee institution

Efek yang diterbitkan			Securities issued
Utang obligasi			Bonds payable
Sukuk			Sukuk
Obligasi subordinasi			Subordinated bonds
Surat utang jangka menengah			Medium term notes
Efek yang diterbitkan lainnya			Others securities issued
Liabilitas kontrak asuransi			Insurance contract liabilities
Utang perusahaan efek			Securities company payables
Provisi			Provisions
Liabilitas atas kontrak			Contract liabilities
Pendapatan ditangguhkan	0	0	Deferred income
Liabilitas sewa pembiayaan			Finance lease liabilities
Estimasi kerugian komitmen dan kontinjensi			Estimated losses on commitments and contingencies
Beban akrual			Accrued expenses
Utang pajak	40,709,363,787	41,664,383,035	Taxes payable
Liabilitas pajak tangguhan	0	0	Deferred tax liabilities
Liabilitas pengampunan pajak			Tax amnesty liabilities
Liabilitas lainnya	38,592,006,764	53,910,748,086	Other liabilities
Kewajiban imbalan pasca kerja	31,466,254,042	21,103,148,891	Post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga			Subordinated loans third parties
Pinjaman subordinasi pihak berelasi			Subordinated loans related parties
Jumlah liabilitas	10,964,029,010,968	6,718,277,278,242	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga			Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi			Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga			Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi			Mudharabah saving deposits related parties
Deposito			Mudharabah time

berjangka mudharabah			deposits
Deposito berjangka mudharabah pihak ketiga			Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi			Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Tabungan mudharabah (ummat)			Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah			Mudharabah time deposits
Efek yang diterbitkan bank			Bank securities issued
Investasi mudharabah antar bank			Interbank mudharabah investments
Sukuk mudharabah			Mudharabah sukuk
Sukuk mudharabah subordinasi			Subordinated mudharabah sukuk
Jumlah dana syirkah temporer			Total temporary syirkah funds
Jumlah akumulasi dana tabarru			Total accumulated tabarru's funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	2,173,025,644,200	2,173,025,644,200	Common stocks
Saham preferen			Preferred stocks
Tambahan modal disetor	3,868,733,223,522	3,868,733,223,522	Additional paid-in capital
Saham treasuri	(121,441,674,905)	(0)	Treasury stocks
Uang muka setoran modal			Advances in capital stock
Opsi saham			Stock options
Penjabaran laporan keuangan			Translation adjustment
Cadangan revaluasi			Revaluation reserves
Cadangan selisih kurs penjabaran			Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	13,893,340,418	(10,395,190,853)	Reserve for changes in fair value of fair value through other comprehensive income financial assets
Cadangan keuntungan (kerugian) investasi			Reserve of gains (losses) from investments in equity

pada instrumen ekuitas			instruments
Cadangan pembayaran berbasis saham			Reserve of share-based payments
Cadangan lindung nilai arus kas			Reserve of cash flow hedges
Cadangan pengukuran kembali program imbalan pasti	(7,118,521,944)	(3,701,030,148)	Reserve of remeasurements of defined benefit plans
Cadangan lainnya			Other reserves
Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi			Difference Due to Changes of Equity in Subsidiary/Associates
Komponen ekuitas lainnya			Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	2,062,948,518	2,060,163,690	General and legal reserves
Cadangan khusus			Specific reserves
Saldo laba yang belum ditentukan penggunaannya	1,576,889,506,904	1,236,013,682,844	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	7,506,044,466,713	7,265,736,493,255	Total equity attributable to equity owners of parent entity
Proforma ekuitas			Proforma equity
Kepentingan non-pengendali			Non-controlling interests
Jumlah ekuitas	7,506,044,466,713	7,265,736,493,255	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	18,470,073,477,681	13,984,013,771,497	Total liabilities, temporary syirkah funds and equity

[4312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Financial and Sharia Industry

Laporan laba rugi dan penghasilan komprehensif lain

Statement of profit or loss and other comprehensive income

	<u>31 December 2025</u>	<u>31 December 2024</u>	
Laporan laba rugi dan penghasilan komprehensif lain			Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	1,864,084,824,767	1,486,931,004,055	Interest income
Beban bunga	(423,267,006,445)	(369,429,388,121)	Interest expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib			Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer			Third parties share on return of temporary syirkah funds
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi			Revenue from insurance premiums
Premi reasuransi			Reinsurance premiums
Premi retrosesi			Retrocession premiums
Penurunan (kenaikan) premi yang belum merupakan pendapatan			Decrease (increase) in unearned premiums
Penurunan (kenaikan) pendapatan premi disesikan kepada reasuradur			Decrease (increase) in premium income ceded to reinsurer
Pendapatan komisi asuransi			Insurance commission income
Pendapatan bersih investasi			Net investment income
Penerimaan ujah			Ujah received
Pendapatan asuransi lainnya			Other insurance income
Beban asuransi			Insurance expenses
Beban klaim			Claim expenses
Klaim reasuransi			Reinsurance claims
Klaim retrosesi			Retrocession claims
Kenaikan (penurunan) estimasi liabilitas klaim			Increase (decrease) in estimated claims liability
Kenaikan (penurunan) liabilitas manfaat polis masa depan			Increase (decrease) in liability for future policy benefit
Kenaikan (penurunan) provisi yang timbul dari tes kecukupan liabilitas			Increase (decrease) in provision for losses arising from liability adequacy test
Kenaikan (penurunan) liabilitas asuransi yang			Increase (decrease) in insurance liabilities

disesikan kepada reasuradur			ceded to reinsurers
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked			Increase (decrease) in liabilities to policyholder in unit-linked contracts
Beban komisi asuransi			Insurance commission expenses
Ujrah dibayar			Ujrah paid
Beban akuisisi dari kontrak asuransi			Acquisition costs of insurance contracts
Beban asuransi lainnya			Other insurance expenses
Pendapatan dari pembiayaan			Financing income
Pendapatan dari pembiayaan konsumen			Revenue from consumer financing
Pendapatan dari sewa pembiayaan			Revenue from finance lease
Pendapatan dari sewa operasi			Revenue from operating lease
Pendapatan dari anjak piutang			Revenue from factoring
Pendapatan sekuritas			Securities income
Pendapatan kegiatan penjamin emisi dan penjualan efek			Revenue from underwriting activities and selling fees
Pendapatan pembiayaan transaksi nasabah			Revenue from financing transactions
Pendapatan jasa biro administrasi efek			Revenue from securities administration service
Pendapatan kegiatan jasa manajer investasi			Revenue from investment management services
Pendapatan kegiatan jasa penasehat keuangan			Revenue from financial advisory services
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	103,583,282,087	69,095,190,316	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek			Gains (losses) on changes in fair value of marketable securities
Pendapatan operasional lainnya			Other operating income
Pendapatan investasi			Investments income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit			Provisions and commissions income from transactions other than loan
Pendapatan transaksi perdagangan			Revenue from trading transactions
Pendapatan dividen			Dividends income
Keuntungan			Realised gains

(kerugian) yang telah direalisasi atas instrumen derivatif			(losses) from derivative instruments
Penerimaan kembali aset yang telah dihapusbukukan	24,017,266,949	14,951,864,588	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	(47,693,199)	0	Gains (losses) on changes in foreign exchange rates
Keuntungan (kerugian) pelepasan aset tetap			Gains (losses) on disposal of property and equipment
Keuntungan (kerugian) pelepasan agunan yang diambil alih			Gains (losses) on disposal of foreclosed assets
Pendapatan operasional lainnya	415,019,931,893	245,339,263,740	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset keuangan	0	0	Recovery of impairment loss of financial assets
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - sewa pembiayaan			Recovery of impairment loss of financial assets finance lease
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - piutang pembiayaan konsumen			Recovery of impairment loss of financial assets consumer financing receivables
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan			Recovery of impairment loss of non-financial assets
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan - agunan yang diambil alih	0	0	Recovery of impairment loss of non-financial assets repossessed collaterals
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi			Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(437,377,160,105)	(114,040,981,917)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	(0)	(0)	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi			Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional			Other operating

lainnya			expenses
Beban umum dan administrasi	(601,949,298,457)	(559,352,708,267)	General and administrative expenses
Beban penjualan			Selling expenses
Beban sewa, pemeliharaan, dan perbaikan	(3,192,858,573)	(2,648,418,674)	Rent, maintenance and improvement expenses
Beban provisi dan komisi			Other fees and commissions expenses
Beban operasional lainnya	(202,976,873,824)	(172,022,912,061)	Other operating expenses
Jumlah laba operasional	737,894,415,093	598,822,913,659	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	0	126,494,444	Non-operating income
Beban bukan operasional	(875,999,262)	(0)	Non-operating expenses
Bagian atas laba (rugi) entitas asosiasi yang dicatat dengan menggunakan metode ekuitas			Share of profit (loss) of associates accounted for using equity method
Bagian atas laba (rugi) entitas ventura bersama yang dicatat menggunakan metode ekuitas			Share of profit (loss) of joint ventures accounted for using equity method
Jumlah laba (rugi) sebelum pajak penghasilan	737,018,415,831	598,949,408,103	Total profit (loss) before tax
Pendapatan (beban) pajak	(162,756,852,756)	(131,843,669,086)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	574,261,563,075	467,105,739,017	Total profit (loss) from continuing operations
Laba (rugi) dari operasi yang dihentikan			Profit (loss) from discontinued operations
Jumlah laba (rugi)	574,261,563,075	467,105,739,017	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak			Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak	(3,417,491,796)	64,692,085	Other comprehensive income for remeasurement of defined benefit obligation, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya			Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax

yang tidak akan direklasifikasi ke laba rugi, setelah pajak			
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	(3,417,491,796)	64,692,085	Total other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that may be reclassified to profit or loss, after tax
Keuntungan (kerugian) selisih kurs penjabaran, setelah pajak			Gains (losses) on exchange differences on translation, after tax
Penyesuaian reklasifikasi selisih kurs penjabaran, setelah pajak			Reclassification adjustments on exchange differences on translation, after tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan melalui penghasilan komprehensif lain, setelah pajak	24,288,531,271	(86,509,815,642)	Unrealised gains (losses) on changes in fair value through other comprehensive income financial assets, after tax
Penyesuaian reklasifikasi atas aset keuangan nilai wajar melalui pendapatan komprehensif lainnya, setelah pajak			Reclassification adjustments on fair value through other comprehensive income financial assets, after tax
Keuntungan (kerugian) lindung nilai arus kas, setelah pajak			Gains (losses) on cash flow hedges, after tax
Penyesuaian reklasifikasi atas lindung nilai arus kas, setelah pajak			Reclassification adjustments on cash flow hedges, after tax
Nilai tercatat dari aset (liabilitas) non-keuangan yang perolehan atau keterjadiannya merupakan suatu prakiraan transaksi yang kemungkinan besar terjadi yang dilindung nilai, setelah pajak			Carrying amount of non-financial asset (liability) whose acquisition or incurrence was hedged on highly probable forecast transaction, adjusted from equity, after tax
Keuntungan (kerugian) lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			Gains (losses) on hedges of net investments in foreign operations, after tax
Penyesuaian reklasifikasi atas			Reclassification adjustments on

lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			hedges of net investments in foreign operations, after tax
Bagian pendapatan komprehensif lainnya dari entitas asosiasi yang dicatat dengan menggunakan metode ekuitas, setelah pajak			Share of other comprehensive income of associates accounted for using equity method, after tax
Bagian pendapatan komprehensif lainnya dari entitas ventura bersama yang dicatat dengan menggunakan metode ekuitas, setelah pajak			Share of other comprehensive income of joint ventures accounted for using equity method, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak	24,288,531,271	(86,509,815,642)	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	20,871,039,475	(86,445,123,557)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	595,132,602,550	380,660,615,460	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	574,261,563,075	467,105,739,017	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali			Profit (loss) attributable to non-controlling interests
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	595,132,602,550	380,660,615,460	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali			Comprehensive income attributable to non-controlling interests
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	26.4596	21.4956	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dasar dari operasi			Basic earnings (loss) per share from

yang dihentikan			discontinued operations
Laba (rugi) per saham dilusian			Diluted earnings (loss) per share
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan			Diluted earnings (loss) per share from continuing operations
Laba (rugi) per saham dilusian dari operasi yang dihentikan			Diluted earnings (loss) per share from discontinued operations

Laporan perubahan ekuitas	Statement of changes in equity																											
	Common stocks	Preferred stocks	Additional paid-in capital	Treasury stocks	Advances in capital stock	Stock options	Translation adjustment	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of fair value through other comprehensive income financial assets	Reserve of gains (losses) from investments in equity instruments	Reserve of share-based payments	Reserve of cash flow hedges	Reserve of remeasurements of defined benefit plans	Other reserves	Difference Due to Changes of Equity in Subsidiary/Associates	Other equity interests	Difference in value of equity transactions with non-controlling interests	Other transactions with non-controlling interests	Other components of equity transactions	Appropriated retained earnings-general and legal reserves	Appropriated retained earnings-specific reserves	Unappropriated retained earnings	Equity attributable to parent entity	Proforma equity	Non-controlling interests	Equity	
	Saham biasa	Saham preferen	Tambahan modal disetor	Saham treasury	Uang muka setoran modal	Opsi saham	Penjabaran laporan keuangan	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan melalui pendapatan komprehensif lainnya	Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	Cadangan pembayaran berbasis saham	Cadangan lindung nilai arus kas	Cadangan pengukuran kembali program imbalan pensi	Cadangan lainnya	Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi	Kepentingan ekuitas lainnya	Selisih transaksi ekuitas dengan pihak non-pengendali	Transaksi dengan pihak non-pengendali lainnya	Komponen transaksi ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang telah ditentukan penggunaannya-cadangan khusus	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Proforma ekuitas	Kepentingan non-pengendali	Ekuitas	
Laporan perubahan ekuitas [baris komponen]																											Statement of changes in equity [line items]	
Posisi ekuitas																											Equity position	
Saldo awal periode sebelum penyajian kembali	2,173,025,644,200		3,868,733,223,522	0				0		(10,395,190,853)				(3,701,030,148)							2,060,163,690		1,236,013,682,844	7,265,736,493,255		7,265,736,493,255	Balance before restatement at beginning of period	
Penyesuaian																											Adjustments	
Penerapan awal standar akuntansi baru dan revisi																											Initial adoption of new and revised accounting standards	
Perubahan kebijakan akuntansi secara sukarela																											Voluntary changes in accounting policies	
Koreksi kesalahan periode lalu										0														0		0	Correction of prior period errors	
Penyesuaian lainnya																											Other adjustments	
Posisi ekuitas, awal periode	2,173,025,644,200		3,868,733,223,522	0				0		(10,395,190,853)				(3,701,030,148)							2,060,163,690		1,236,013,682,844	7,265,736,493,255		7,265,736,493,255	Equity position, beginning of the period	
Laba (rugi)																								574,261,563,075	574,261,563,075		574,261,563,075	Profit (loss)
Pendapatan komprehensif lainnya										24,288,531,271				(3,417,491,796)										20,871,039,475	20,871,039,475		20,871,039,475	Other comprehensive income
Penjabaran laporan keuangan																											Translation adjustment	
Pembentukan cadangan umum																					2,784,828		(2,784,828)	0		0	Allocation for general reserves	
Pembentukan cadangan khusus																											Allocation for specific reserves	
Distribusi dividen kas																							(233,382,954,187)	(233,382,954,187)		(233,382,954,187)	Distributions of cash dividends	
Distribusi dividen saham																											Distributions of stock dividends	
Penerbitan saham biasa	0		0																						0	0	Issuance of common stocks	
Penerbitan saham preferen																											Issuance of preferred stocks	
Biaya emisi efek																											Stock issuance costs	
Penerbitan instrumen yang dapat dikonversi																											Issuance of convertible instruments	
Kenaikan (penurunan) ekuitas melalui transaksi saham tresuri				(121,441,674,905)																				(121,441,674,905)		(121,441,674,905)	Increase (decrease) in equity through treasury stock transactions	
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham																											Increase (decrease) in equity through share-based payment transactions	
Pelaksanaan instrumen yang dapat dikonversi																											Exercise of convertible instruments	
Pelaksanaan waran																											Exercise of warrants	
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas																											Increase (decrease) in equity through transactions with owner's equity	
Setoran modal dari kepentingan non-pengendali																											Stock subscription from non-controlling interests	
Perubahan kepentingan non-pengendali atas akuisisi entitas anak																											Changes in non-controlling interests due to acquisition of subsidiaries	
Perubahan kepentingan non-pengendali atas pendirian entitas anak																											Changes in non-controlling interests due to establishment of subsidiaries	
Perubahan kepentingan non-pengendali atas pelepasan entitas anak																											Changes in non-controlling interests due to disposal of subsidiaries	
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan																											Changes in non-controlling interests due to disposal of a discontinued operation	
Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian																											Changes in non-controlling interests due to partial disposal of interests in subsidiaries without loss of control	
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali																											Changes in non-controlling interests due to other transactions with non-controlling interests	
Eliminasi defisit dalam rangka kuasi reorganisasi																											Elimination of deficit in connection with quasi-reorganisation	
Pelaksanaan opsi saham																											Stock options exercised	
Dampak penerapan psak no. 70 atas aset pengampunan pajak																											Impact of psak no. 70 adoption on tax amnesty assets	
Saldo penyesuaian dampak penerapan retrospektif atas PSAK																											Retrospective adjustment of PSAK implementation	
Transaksi ekuitas lainnya				0				0															0		0	0	Other equity transactions	
Posisi ekuitas, akhir periode	2,173,025,644,200	0	3,868,733,223,522	(121,441,674,905)	0	0	0	0	0	13,893,340,418	0	0	0	(7,118,521,944)	0	0	0	0	0	0	2,062,948,518	0	1,576,889,506,904	7,506,044,466,713	0	7,506,044,466,713	Equity position, end of the period	

Laporan perubahan ekuitas															Statement of changes in equity														
Common stocks	Preferred stocks	Additional paid-in capital	Treasury stocks	Advances in capital stock	Stock options	Translation adjustment	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of fair value through other comprehensive income financial assets	Reserve of gains (losses) from investments in equity instruments	Reserve of share-based payments	Reserve of cash flow hedges	Reserve of remeasurements of defined benefit plans	Other reserves	Difference Due to Changes of Equity in Subsidiary/Associates	Other equity interests	Difference in value of equity transactions with non-controlling interests	Other transactions with non-controlling interests	Other components of equity transactions	Appropriated retained earnings-general and legal reserves	Appropriated retained earnings-specific reserves	Unappropriated retained earnings	Equity attributable to parent entity	Proforma equity	Non-controlling interests	Equity			
Saham biasa	Saham preferen	Tambahan modal disetor	Saham treasuri	Uang muka setoran modal	Opsi saham	Penjabaran laporan keuangan	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar melalui pendapatan komprehensif lainnya	Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	Cadangan pembayaran berbasis saham	Cadangan lindung nilai arus kas	Cadangan pengukuran kembali program imbalan pasti	Cadangan lainnya	Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi	Kepentingan ekuitas lainnya	Selisih transaksi ekuitas dengan pihak non-pengendali	Transaksi dengan pihak non-pengendali lainnya	Komponen transaksi ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang telah ditentukan penggunaannya-cadangan khusus	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Proforma ekuitas	Kepentingan non-pengendali	Ekuitas			
Laporan perubahan ekuitas [baris komponen]																													
Posisi ekuitas																													
Saldo awal periode sebelum penyajian kembali		2,173,025,644,200		3,868,733,223,522				0				76,114,624,789		(3,765,722,233)						2,054,029,386		768,914,078,131		6,885,075,877,795		6,885,075,877,795			
Penyesuaian																													
Penerapan awal standar akuntansi baru dan revisi																													
Perubahan kebijakan akuntansi secara sukarela																													
Koreksi kesalahan periode lalu																													
Penyesuaian lainnya		2,173,025,644,200		3,868,733,223,522				0				76,114,624,789		(3,765,722,233)						2,054,029,386		768,914,078,131		6,885,075,877,795		6,885,075,877,795			
Posisi ekuitas, awal periode		2,173,025,644,200		3,868,733,223,522				0				76,114,624,789		(3,765,722,233)						2,054,029,386		768,914,078,131		6,885,075,877,795		6,885,075,877,795			
Laba (rugi)												(86,509,815,642)		64,692,085								467,105,739,017		467,105,739,017		467,105,739,017			
Pendapatan komprehensif lainnya																						467,105,739,017		(86,445,123,557)		(86,445,123,557)			
Penjabaran laporan keuangan																													
Pembentukan cadangan umum																				6,134,304		(6,134,304)		0		0			
Pembentukan cadangan khusus																													
Distribusi dividen kas																													
Distribusi dividen saham																													
Penerbitan saham biasa		0		0																				0		0			
Penerbitan saham preferen																													
Biaya emisi efek																								(0)		(0)			
Penerbitan instrumen yang dapat dikonversi																													
Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri																													
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham																													
Pelaksanaan instrumen yang dapat dikonversi																													
Pelaksanaan waran																													
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas																													
Setoran modal dari kepentingan non-pengendali																													
Perubahan kepentingan non-pengendali atas akuisisi entitas anak																													
Perubahan kepentingan non-pengendali atas pendirian entitas anak																													
Perubahan kepentingan non-pengendali atas pelepasan entitas anak																													
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan																													
Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian																													
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali																													
Eliminasi defisit dalam rangka kuasi reorganisasi																													
Pelaksanaan opsi saham																													
Dampak penerapan psak no. 70 atas aset pengampunan pajak																													
Saldo penyesuaian dampak penerapan retrospektif atas PSAK																													
Transaksi ekuitas lainnya				0																				0		0			
Posisi ekuitas, akhir periode		2,173,025,644,200		3,868,733,223,522		0		0		0		0		(3,701,030,148)		0		0		2,060,163,690		0		1,236,013,682,844		7,265,736,493,255		7,265,736,493,255	
Posisi ekuitas, akhir periode																													

[4510000] Statement of cash flows, direct method - Financial and Sharia Industry

Laporan arus kas

Statement of cash flows

	<u>31 December 2025</u>	<u>31 December 2024</u>	
Laporan arus kas			Statement of cash flows
Arus kas dari aktivitas operasi			Cash flows from operating activities
Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows before changes in operating assets and liabilities
Penerimaan bunga, hasil investasi, provisi, dan komisi	1,753,169,260,010	1,515,562,190,558	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(399,065,724,460)	(368,804,411,172)	Payments Of Interest And Bonus Fees And Commissions
Bunga bank dan deposito berjangka			Interest from banks and time deposits
Penerimaan pendapatan pengelolaan dana sebagai mudharib			Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer			Payments of temporary syirkah funds
Penerimaan premi asuransi			Receipts from insurance premiums
Penerimaan klaim reasuransi			Receipts from reinsurance claims
Penerimaan (pembayaran) komisi			Receipts (payments) of commission
Penerimaan klaim retrosesi			Receipts from retrocession claims
Penerimaan dari ujah			Receipts of ujah
Penerimaan dari (pembayaran kepada) lembaga kliring dan penjaminan			Receipts from (payments to) clearing and guarantee institution
Penerimaan dari (pembayaran kepada) nasabah			Receipts from (payments to) customers
Pencairan (penempatan) deposito pada lembaga kliring dan penjaminan			Withdrawal (placement) of deposits to clearing and guarantee institution
Pendapatan dari transaksi operasional lainnya	410,130,239,317	136,368,516,420	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	24,017,266,949	14,951,864,588	Recoveries of written off assets
Pembayaran biaya akuisisi ditangguhkan			Payments for deferred acquisition costs
Pembayaran atas beban keuangan dan beban administrasi			Payments of finance costs and bank administration charges

bank			
Pembayaran gaji dan tunjangan	(196,995,168,412)	(165,487,193,267)	Payments for salaries and allowances
Pembayaran pajak penghasilan badan	(168,828,217,439)	(115,242,093,340)	Payments for corporate income tax
Pembayaran beban umum dan administrasi	(492,903,714,321)	(497,477,136,290)	Payments for general and administrative expense
Laba (rugi) selisih kurs			Foreign currency gains (losses)
Penerimaan pengembalian (pembayaran) pajak penghasilan			Refunds (payments) of income tax
Pembayaran beban operasional lainnya			Payments for other operating expenses
Penerimaan pendapatan non-operasional	3,966,000,114	(6,147,784,212)	Receipts from non-operating income
Pengembalian (penempatan) uang jaminan			Repayment (placement) of refundable deposits
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi			Other cash inflows (outflows) from operating activities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan Bank Indonesia	0	0	Decrease (increase) in placements with other banks and Bank Indonesia
Penurunan (kenaikan) efek yang diperdagangkan			Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(291,873,326)	(288,657,110,000)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) investasi pemegang polis pada kontrak unit-linked			Decrease (increase) in investment of policyholder in unit-linked contracts
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya			Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi			Decrease (increase) in acceptance receivables
Penurunan (kenaikan) pinjaman yang diberikan	(2,038,777,146,360)	(92,326,664,831)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen			Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) investasi sewa			Decrease (increase) in lease investments
Penurunan (kenaikan) tagihan anjak piutang			Decrease (increase) in factoring
Penurunan (kenaikan) piutang			Decrease (increase) in sharia financing

dan pembiayaan syariah			and receivables
Penurunan (kenaikan) piutang murabahah			Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna			Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah			Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh			Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah			Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah			Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset ijarah			Decrease (increase) in ijarah assets
Penurunan (kenaikan) piutang lainnya			Decrease (increase) in other receivables
Penurunan (kenaikan) agunan yang diambil alih			Decrease (increase) in foreclosed assets
Penurunan (kenaikan) tagihan derivatif			Decrease (increase) in derivative receivables
Penurunan (kenaikan) aset reasuransi			Decrease (increase) in reinsurance assets
Penurunan (kenaikan) aset lainnya	(28,053,786,468)	(105,493,293,564)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera			Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	695,060,760,094	270,531,796,815	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	3,023,632,734,379	886,144,576,949	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah			Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah			Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah			Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain			Increase (decrease) in other banks saving deposits

Kenaikan (penurunan) giro mudharabah			Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah			Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	467,534,199,292	(324,766,411,145)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas akseptasi			Increase (decrease) in acceptance payables
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked			Increase (decrease) in liabilities to policyholder on unit-linked contracts
Kenaikan (penurunan) liabilitas derivatif			Increase (decrease) in derivative payables
Kenaikan (penurunan) dana syirkah temporer			Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	36,598,855,855	12,570,207,891	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	3,089,193,685,224	871,727,055,400	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penyertaan saham dalam klasifikasi biaya perolehan diamortisasi dan nilai wajar melalui pendapatan komprehensif lainnya			Proceeds from equity investments classified as amortized cost and fair value through other comprehensive income
Pencairan (penempatan) obligasi dan (atau) sukuk			Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dividen dari aktivitas investasi			Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi			Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	(15,416,979,753)	(99,925,946,805)	Proceeds from disposal (acquisition) of property and equipment
Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill	0	(8,660,134,144)	Proceeds from disposal (acquisition) of intangible assets other than goodwill
Pencairan (penempatan) aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	(4,560,338,769,787)	340,127,785,727	Withdrawal (placement) of financial assets fair value through other comprehensive income
Penempatan aset keuangan biaya perolehan diamortisasi			Placement of financial assets amortized cost investments
Pencairan aset keuangan biaya perolehan diamortisasi			Withdrawal of financial assets amortized cost investments
Penerimaan dari			Receipts from (payments

(pembayaran kepada) pinjaman polis			for) policy loans
Pembayaran untuk perolehan entitas anak			Payments for acquisition of subsidiaries
Penerimaan dari pelepasan entitas anak			Proceeds from sales of subsidiaries
Pembayaran untuk perolehan tambahan kepemilikan pada entitas anak			Payments for acquisition of additional interests in subsidiaries
Pencairan (penempatan) efek-efek yang diperdagangkan			Withdrawal (placement) of marketable securities
Penerimaan dari pelepasan kepentingan di entitas anak tanpa hilangnya pengendalian dari kegiatan investasi			Proceeds from sales of interests in subsidiaries without loss of control from investing activities
Pembayaran untuk perolehan kepemilikan pada entitas asosiasi			Payments for acquisition of interests in associates
Penerimaan dari pelepasan kepemilikan pada entitas asosiasi			Proceeds from sales of interests in associates
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi			Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(4,575,755,749,540)	231,541,704,778	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek yang diterbitkan			Increase (decrease) in securities issued
Penerbitan sukuk mudharabah			Issuance of mudharabah sukuk
Penempatan sertifikat investasi mudharabah			Placement of certificate of mudharabah investments
Biaya emisi sukuk mudharabah			Issuance cost of mudharabah sukuk
Penerimaan pinjaman yang diterima			Proceeds from borrowings
Pembayaran pinjaman yang diterima			Payments for borrowings
Penerimaan pinjaman subordinasi			Proceeds from subordinated loans
Pembayaran pinjaman subordinasi			Payments of subordinated loans
Pembayaran bunga pinjaman			Payments of interests from borrowings
Penerimaan dari penerbitan obligasi			Proceeds from bonds issuance
Pembayaran utang obligasi			Payments of bonds payable
Pembayaran biaya emisi penerbitan obligasi			Payments of bonds issuance costs
Obligasi subordinasi yang diterbitkan			Subordinated bonds issued
Pembayaran obligasi			Payments of

subordinasi			subordinated bonds
Biaya emisi obligasi subordinasi yang diterbitkan			Subordinated bonds issuance costs
Penerimaan dari surat utang jangka menengah			Proceeds from medium term notes
Pembayaran dari surat utang jangka menengah			Payments of medium term notes
Penerimaan dari penerbitan saham baru			Proceeds from issuance of new stocks
Pembayaran biaya emisi saham			Payments of stock issuance costs
Penerimaan setoran modal			Proceeds from capital contributions
Penerimaan dari penambahan kepemilikan dari non-pengendali			Proceed from increase of non-controlling interest
Penjualan (pembelian) dari saham treasury	(121,441,674,905)	0	Sales (purchase) of treasury stocks
Penerimaan dari program opsi saham karyawan			Proceeds from employee stock options program
Penyelesaian (penempatan) transaksi derivatif			Settlement (placement) of derivative transactions
Pembayaran dividen dari aktivitas pendanaan	(233,382,954,187)	(0)	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	(13,583,350,717)	(13,983,764,315)	Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(368,407,979,809)	(13,983,764,315)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(1,854,970,044,125)	1,089,284,995,863	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	2,942,660,372,791	1,853,375,376,928	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas			Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas dari entitas anak yang didekonsolidasikan			Cash and cash equivalent of deconsolidated subsidiaries
Kenaikan (penurunan) kas dan setara kas lainnya			Other increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	1,087,690,328,666	2,942,660,372,791	Cash and cash equivalents cash flows, end of the period

[4610000] Explanation for Significant Accounting Policy - Financial and Sharia Industry

Kebijakan akuntansi signifikan

Significant accounting policies

31 December 2025		
Kebijakan akuntansi signifikan		Significant accounting policies
Dasar penyusunan laporan keuangan konsolidasian		Basis of preparation of consolidated financial statements
Prinsip-prinsip konsolidasi		Principles of consolidation
Kas dan setara kas		Cash and cash equivalents
Aset tetap		Fixed assets
Penurunan nilai aset nonkeuangan		Impairment of non-financial assets
Beban tangguhan		Deferred charges
Pengakuan pendapatan dan beban		Revenue and expense recognition
Penjabaran mata uang asing		Foreign currency translation
Transaksi dengan pihak berelasi		Transactions with related parties
Pajak penghasilan		Income taxes
Pinjaman		Borrowings
Provisi		Provisions
Imbalan kerja karyawan		Employee benefits
Laba per saham		Earnings per share
Dividen		Dividends
Pelaporan segmen		Segment reporting
Instrumen keuangan derivatif		Derivative financial instruments
Penerapan standar akuntansi baru		The implementation of new statements of accounting standards
Kombinasi bisnis		Business combination
Penentuan nilai wajar		Determination of fair value
Transaksi dan saldo dalam mata uang asing		Foreign currency transactions and balances
Giro pada Bank Indonesia dan bank lain		Current accounts with Bank Indonesia and other banks
Penempatan pada Bank Indonesia dan bank lain		Placements with Bank Indonesia and other banks
Efek-efek		Securities
Investasi jangka pendek		Short-term investment
Aset hak guna		Right of use assets
Properti investasi		Investment properties
Goodwill		Goodwill

Investasi pada entitas asosiasi		Investment in associates
Aset takberwujud		Intangible assets
Beban dibayar dimuka		Prepaid expenses
Piutang dan utang asuransi		Insurance receivables and payables
Piutang pembiayaan konsumen		Consumer financing receivables
Liabilitas atas kontrak		Contract liabilities
Simpanan nasabah dan simpanan dari bank lain		Deposits from customers and deposits from other banks
Obligasi subordinasi		Subordinated bonds
Efek-efek yang dibeli dengan janji dibeli kembali		Securities purchased under resell agreements
Saham treasuri		Treasury stock
Modal saham		Share capital
Pengaturan pembayaran berbasis saham		Share-based payment arrangement
Biaya emisi efek ekuitas		Stock issuance cost
Instrumen keuangan		Financial instruments
Aset tidak lancar yang diklasifikasikan sebagai dimiliki untuk dijual		Non-current assets classified as held for sale
Peristiwa setelah tanggal periode pelaporan		Events after reporting period
Penerapan standar akuntansi baru		Adoption of new accounting standards
Standar akuntansi yang telah disahkan namun belum berlaku efektif		Accounting standards issued but not yet effective
Utang pembiayaan konsumen		Consumer financing liabilities

Aset tetap

Property, plant, and equipment

		Aset tetap [baris komponen]									
		Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap	
Nilai perolehan, kotor	Tanah, dimiliki langsung	0	0	(0)						0	Land, directly owned
	Bangunan dan fasilitasnya, dimiliki langsung	0	0	(0)						0	Building and leasehold improvement, directly owned
	Mesin dan peralatan, dimiliki langsung										Machinery and equipment, directly owned
	Alat berat, dimiliki langsung										Heavy equipment, directly owned
	Alat pengangkutan, dimiliki langsung										Transportation equipment, directly owned
	Perabot dan peralatan kantor, dimiliki langsung	259,388,484,395	4,160,273,327	(0)						263,548,757,722	Furniture and office equipment, directly owned
	Kendaraan bermotor, dimiliki langsung	2,333,826,000	19,798,000	(0)						2,353,624,000	Motor vehicle, directly owned
	Pesawat, dimiliki langsung										Aircraft, directly owned
	Kapal, dimiliki langsung										Vessels, directly owned
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned
	Jaringan Fiber Optik, dimiliki langsung										Fiber Optic Network, directly owned
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned
	Lainnya, dimiliki langsung	65,379,580,845	78,126,462	(9,648,120)						65,448,059,187	Others, directly owned
	Dimiliki langsung	327,101,891,240	4,258,197,789	(9,648,120)	0	0	0	0	(0)	331,350,440,909	Directly owned
	Mesin, aset hak guna										Machinery, right of use assets
	Alat pengangkutan, aset hak guna										Transportation equipment, right of use assets
	Alat berat, aset hak guna										Heavy equipment, right of use assets
	Bangunan, aset hak guna	58,120,410,677	5,517,573,426	(0)	0					63,637,984,103	Building, right of use assets
	Perabot dan peralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets
	Kendaraan bermotor, aset hak guna										Motor vehicle, rights of use assets
	Pesawat, aset hak guna										Aircraft, right of use assets
	Kapal, aset hak guna										Vessels, right of use assets
	Menara telekomunikasi, aset hak guna										BTS Tower, right of use assets
	Jaringan Fiber Optik, aset hak guna										Fiber Optic Network, right of use assets
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets
	Peralatan Teknikal, aset hak guna										Technical Equipment, right of use assets
	Lainnya, aset hak guna										Others, right of use assets
	Aset hak guna	58,120,410,677	5,517,573,426	(0)	0					63,637,984,103	Right of use assets
	Bangunan, dalam penyelesaian										Building, assets under construction
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction
	Lainnya, dalam penyelesaian	0	0		0					0	Others, assets under construction

Akumulasi depresiasi	Aset dalam penyelesaian	0	0	(0)	0	0	0	0	(0)	0	Assets under construction	Carrying amount, accumulated depreciation
	Aset tetap	385,222,301,917	9,775,771,215	(9,648,120)	0	0	0	0	(0)	394,988,425,012	Property, plant, and equipment	
	Tanah, dimiliki langsung										Land, directly owned	
	Bangunan dan fasilitasnya, dimiliki langsung	0	0	(0)						0	Building and leasehold improvement, directly owned	
	Mesin dan peralatan, dimiliki langsung										Machinery and equipment, directly owned	
	Alat berat, dimiliki langsung										Heavy equipment, directly owned	
	Alat pengangkutan, dimiliki langsung										Transportation equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	62,087,455,430	38,077,901,479	(0)						100,165,356,909	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	950,036,683	462,364,134	(0)						1,412,400,817	Motor vehicle, directly owned	
	Pesawat, dimiliki langsung										Aircraft, directly owned	
	Kapal, dimiliki langsung										Vessels, directly owned	
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned	
	Jaringan Fiber Optik, dimiliki langsung										Fiber Optic Network, directly owned	
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned	
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned	
	Lainnya, dimiliki langsung	14,152,928,808	8,944,380,702	(178,810)						23,097,130,700	Others, directly owned	
	Dimiliki langsung	77,190,420,921	47,484,646,315	(178,810)	0	0	0	0	(0)	124,674,888,426	Directly owned	
	Mesin, aset hak guna										Machinery, right of use assets	
	Alat pengangkutan, aset hak guna										Transportation equipment, right of use assets	
	Alat berat, aset hak guna										Heavy equipment, right of use assets	
	Bangunan, aset hak guna	35,492,794,975	13,752,225,535	(0)	0					49,245,020,510	Building, right of use assets	
	Perabot dan peralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets	
	Kendaraan bermotor, aset hak guna										Motor vehicle, rights of use assets	
	Pesawat, aset hak guna										Aircraft, right of use assets	
	Kapal, aset hak guna										Vessels, right of use assets	
	Menara telekomunikasi, aset hak guna										BTS Tower, right of use assets	
	Jaringan Fiber Optik, aset hak guna										Fiber Optic Network, right of use assets	
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets	
	Peralatan Teknikal, aset hak guna										Technical Equipment, right of use assets	
	Lainnya, aset hak guna										Others, right of use assets	
	Aset hak guna	35,492,794,975	13,752,225,535	(0)						49,245,020,510	Right of use assets	
	Bangunan, dalam penyelesaian										Building, assets under construction	
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction	
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction	
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction	
	Lainnya, dalam penyelesaian										Others, assets under construction	
	Aset dalam penyelesaian										Assets under construction	
	Aset tetap	112,683,215,896	61,236,871,850	(178,810)	0	0	0	0	(0)	173,919,908,936	Property, plant, and equipment	

Aset tetap

Property, plant, and equipment

Aset tetap [baris komponen]									
Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap	

[illegible]

[4611000_BD] Notes to the financial statements - Property, Plant, and Equipement (breakdown) - Financial and Sharia Industry - Prior Year

Aset tetap		Property, plant, and equipment										
		Aset tetap [baris komponen]										
	Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap			
Nilai perolehan, kotor	Tanah, dimiliki langsung	0	0	(0)					0	Land, directly owned	Carrying amount, gross	
	Bangunan dan fasilitasnya, dimiliki langsung	0	0	(0)					0	Building and leasehold improvement, directly owned		
	Mesin dan peralatan, dimiliki langsung									Machinery and equipment, directly owned		
	Alat berat, dimiliki langsung									Heavy equipment, directly owned		
	Alat pengangkutan, dimiliki langsung									Transportation equipment, directly owned		
	Perabot dan peralatan kantor, dimiliki langsung	116,900,948,085	110,526,580,255	(0)	31,960,956,055				259,388,484,395	Furniture and office equipment, directly owned		
	Kendaraan bermotor, dimiliki langsung	2,316,215,000	17,611,000	(0)					2,333,826,000	Motor vehicle, directly owned		
	Pesawat, dimiliki langsung									Aircraft, directly owned		
	Kapal, dimiliki langsung									Vessels, directly owned		
	Menara telekomunikasi, dimiliki langsung									BTS Tower, directly owned		
	Jaringan Fiber Optik, dimiliki langsung									Fiber Optic Network, directly owned		
	Infrastruktur Telekomunikasi, dimiliki langsung									Telecommunication Infrastructure, directly owned		
	Peralatan Teknikal, dimiliki langsung									Technical Equipment, directly owned		
	Lainnya, dimiliki langsung	24,142,555,581	540,537,514	(0)	40,696,487,750				65,379,580,845	Others, directly owned		
	Dimiliki langsung	143,359,718,666	111,084,728,769	(0)	72,657,443,805	0	0	0	(0)	327,101,891,240		Directly owned
	Mesin, aset hak guna											Machinery, right of use assets
	Alat pengangkutan, aset hak guna											Transportation equipment, right of use assets
	Alat berat, aset hak guna											Heavy equipment, right of use assets
	Bangunan, aset hak guna	51,584,036,714	7,350,323,001	(813,949,038)	0					58,120,410,677		Building, right of use assets
	Perabot dan peralatan kantor, aset hak guna											Furniture and office equipment, rights of use assets
	Kendaraan bermotor, aset hak guna											Motor vehicle, rights of use assets
	Pesawat, aset hak guna											Aircraft, right of use assets
	Kapal, aset hak guna											Vessels, right of use assets
	Menara telekomunikasi, aset hak guna											BTS Tower, right of use assets
	Jaringan Fiber Optik, aset hak guna											Fiber Optic Network, right of use assets
	Infrastruktur Telekomunikasi, aset hak guna											Telecommunication Infrastructure, right of use assets
	Peralatan Teknikal, aset hak guna											Technical Equipment, right of use assets
	Lainnya, aset hak guna											Others, right of use assets
	Aset hak guna	51,584,036,714	7,350,323,001	(813,949,038)	0	0	0	0	(0)	58,120,410,677		Right of use assets
	Bangunan, dalam penyelesaian											Building, assets under construction
	Mesin dan alat berat, dalam penyelesaian											Machinery and heavy equipment, assets under construction
	Menara telekomunikasi, dalam penyelesaian											BTS Tower, assets under construction
	Jaringan Fiber Optik, dalam penyelesaian											Fiber Optic Network, assets under construction
	Infrastruktur Telekomunikasi, dalam penyelesaian											Telecommunication Infrastructure, assets under construction
	Peralatan Teknikal, dalam penyelesaian											Technical Equipment, assets under construction
	Lainnya, dalam penyelesaian		0							0		Others, assets under construction

Akumulasi depresiasi	Aset dalam penyelesaian	0	0	(0)	0	0	0	0	(0)	0	Assets under construction	Carrying amount, accumulated depreciation
	Aset tetap	194,943,755,380	118,435,051,770	(813,949,038)	72,657,443,805	0	0	0	(0)	385,222,301,917	Property, plant, and equipment	
	Tanah, dimiliki langsung										Land, directly owned	
	Bangunan dan fasilitasnya, dimiliki langsung	0	0	(0)						0	Building and leasehold improvement, directly owned	
	Mesin dan peralatan, dimiliki langsung										Machinery and equipment, directly owned	
	Alat berat, dimiliki langsung										Heavy equipment, directly owned	
	Alat pengangkutan, dimiliki langsung										Transportation equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	34,701,238,341	27,386,217,089	(0)						62,087,455,430	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	488,400,083	461,636,600	(0)						950,036,683	Motor vehicle, directly owned	
	Pesawat, dimiliki langsung										Aircraft, directly owned	
	Kapal, dimiliki langsung										Vessels, directly owned	
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned	
	Jaringan Fiber Optik, dimiliki langsung										Fiber Optic Network, directly owned	
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned	
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned	
	Lainnya, dimiliki langsung	6,672,446,633	7,480,482,175	(0)						14,152,928,808	Others, directly owned	
	Dimiliki langsung	41,862,085,057	35,328,335,864	(0)	0	0	0	0	(0)	77,190,420,921	Directly owned	
	Mesin, aset hak guna										Machinery, right of use assets	
	Alat pengangkutan, aset hak guna										Transportation equipment, right of use assets	
	Alat berat, aset hak guna										Heavy equipment, right of use assets	
	Bangunan, aset hak guna	23,214,801,158	12,549,310,163	(271,316,346)	0					35,492,794,975	Building, right of use assets	
	Perabot dan peralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets	
	Kendaraan bermotor, aset hak guna										Motor vehicle, rights of use assets	
	Pesawat, aset hak guna										Aircraft, right of use assets	
	Kapal, aset hak guna										Vessels, right of use assets	
	Menara telekomunikasi, aset hak guna										BTS Tower, right of use assets	
	Jaringan Fiber Optik, aset hak guna										Fiber Optic Network, right of use assets	
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets	
	Peralatan Teknikal, aset hak guna										Technical Equipment, right of use assets	
	Lainnya, aset hak guna										Others, right of use assets	
	Aset hak guna	23,214,801,158	12,549,310,163	(271,316,346)	0					35,492,794,975	Right of use assets	
	Bangunan, dalam penyelesaian										Building, assets under construction	
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction	
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction	
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction	
	Lainnya, dalam penyelesaian										Others, assets under construction	
	Aset dalam penyelesaian	0	0	(0)	0	0	0	0	(0)	0	Assets under construction	
	Aset tetap	65,076,886,215	47,877,646,027	(271,316,346)	0	0	0	0	(0)	112,683,215,896	Property, plant, and equipment	

Aset tetap

Property, plant, and equipment

Aset tetap [baris komponen]									
Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap	

Nilai perolehan Aset tetap	129,866,869,165									272,539,086,021	Property, plant, and equipment Carrying amount
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[4614100] Notes to the financial statements - Loans and Sharia receivables - Other Information - Financial and Sharia Industry

Informasi penting lainnya		Loans other information	
Informasi penting lainnya		Loans other information	
31 December 2025		31 December 2024	
Informasi penting lainnya		Loans other information	
Tingkat suku bunga rata-rata (yield) dan kisaran bagi hasil per tahun		Annual average yield rate and indicative profit sharing	
Tingkat suku bunga rata-rata per tahun		Annual yield rate	
Tingkat suku bunga rata-rata per tahun rupiah		0.0025	Annual yield rate of rupiah loans
Tingkat suku bunga rata-rata per tahun mata uang asing			Annual yield rate of foreign currencies loans
Kisaran bagi hasil per tahun		Annual indicative profit sharing	
Kisaran bagi hasil per tahun piutang murabahah dan istishna			Indicative profit sharing of murabahah and istishna receivables
Kisaran bagi hasil per tahun pembiayaan musyarakah			Indicative profit sharing of musyarakah financing
Kisaran bagi hasil per tahun pembiayaan syariah lainnya			Indicative profit sharing of other sharia financing
Cadangan kerugian penurunan nilai		Movement of allowance for impairment	

			losses on loans
Cadangan kerugian penurunan nilai, awal periode	104,483,589,241	62,198,127,979	Allowance for impairment of losses, beginning period
Pembentukan selama tahun berjalan	429,325,069,951	114,201,209,404	Provision during the year of allowance for impairment losses on loans
Penghapusbukuan	(376,080,717,450)	(71,915,748,142)	Writing off of allowance for impairment losses on loans
Pemulihan pinjaman yang telah dihapusbukukan			Recoveries of written-off of allowance for impairment losses on loans
Cadangan lain-lain			Others allowance for impairment losses on loans
Dampak selisih akibat perbedaan kurs terhadap cadangan kerugian penurunan nilai pinjaman diberikan			Foreign exchange translation impact on allowance for impairment losses on loans
Cadangan kerugian penurunan nilai, akhir periode	157,727,941,742	104,483,589,241	Allowance for impairment of losses, ending period
Rasio pinjaman			Loan ratios
Non-performing financing - gross	0.4171	0.0505	Non-performing financing - gross
Non-performing financing - net	0.255	0.0306	Non-performing financing - net

[4614110] Disclosure of Notes to the financial statements - Loans and Sharia receivables - Financial and Sharia Industry

Pengungkapan		Disclosure
	31 December 2025	
Pengungkapan		Disclosure
Pengungkapan catatan atas pinjaman dan piutang syariah		Disclosure of notes for loans and sharia receivables/financing

[4621100_BD] Notes to the financial statements - Current Accounts and Wadiah Demand deposits (breakdown) - Financial and Sharia Industry

31 December 2025

31 December 2024

Giro dan giro wadiah							Current accounts and wadiah demand deposits						
Giro	Pihak berelasi	Rupiah	15,874,994,821	Rupiah	Related parties	Current accounts	Giro	Pihak berelasi	Rupiah	27,723,748,849	Rupiah	Related parties	Current accounts
		Mata uang asing		Foreign currencies					Mata uang asing		Foreign currencies		
		Subjumlah Seluruh Mata Uang	15,874,994,821	Subtotal on all Currencies		Subjumlah Seluruh Mata Uang		27,723,748,849	Subtotal on all Currencies				
	Pihak ketiga	Rupiah	446,077,281,147	Rupiah	Third parties	Pihak ketiga		Rupiah	57,612,230,757	Rupiah	Third parties		
Mata uang asing			Foreign currencies	Mata uang asing				Foreign currencies					
		Subjumlah Seluruh Mata Uang	446,077,281,147	Subtotal on all Currencies			Subjumlah Seluruh Mata Uang	57,612,230,757	Subtotal on all Currencies				
Giro wadiah	Pihak berelasi	Rupiah		Rupiah	Related parties	Wadiah demand deposits	Giro wadiah	Pihak berelasi	Rupiah		Rupiah	Related parties	Wadiah demand deposits
		Mata uang asing		Foreign currencies					Mata uang asing		Foreign currencies		
		Subjumlah Seluruh Mata Uang		Subtotal on all Currencies		Subjumlah Seluruh Mata Uang			Subtotal on all Currencies				
	Pihak ketiga	Rupiah		Rupiah	Third parties	Pihak ketiga		Rupiah		Rupiah	Third parties		
Mata uang asing			Foreign currencies	Mata uang asing				Foreign currencies					
		Subjumlah Seluruh Mata Uang		Subtotal on all Currencies			Subjumlah Seluruh Mata Uang		Subtotal on all Currencies				

31 December 2025

31 December 2024

Giro dan giro wadiah							Current accounts and wadiah demand deposits						
Giro	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang	461,952,275,968	Subtotal on all Currencies	Subtotal on all Parties	Current accounts	Giro	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang	85,335,979,606	Subtotal on all Currencies	Subtotal on all Parties	Current accounts
Giro	Subjumlah	Subjumlah Seluruh		Subtotal on	Subtotal on	Wadiah	Giro	Subjumlah	Subjumlah Seluruh		Subtotal on	Subtotal on	Wadiah

wadiah Seluruh Pihak Mata Uang all Currencies all Parties demand deposits

wadiah Seluruh Pihak Mata Uang all Currencies all Parties demand deposits

31 December 2025

31 December 2024

Tabungan dan tabungan wadiah						Savings deposits and wadiah savings deposits						Tabungan dan tabungan wadiah						Savings deposits and wadiah savings deposits					
Tabungan	Pihak berelasi	Rupiah	3,797,944	Rupiah	Related parties	Savings deposits	Tabungan	Pihak berelasi	Rupiah	0	Rupiah	Related parties	Savings deposits	Tabungan	Pihak berelasi	Rupiah	0	Rupiah	Related parties	Savings deposits			
		Mata uang asing		Foreign currencies					Mata uang asing		Foreign currencies												
		Subjumlah Seluruh Mata Uang	3,797,944	Subtotal on all Currencies					Subjumlah Seluruh Mata Uang	0	Subtotal on all Currencies												
	Pihak ketiga	Rupiah	938,254,239,940	Rupiah	Third parties	Pihak ketiga		Rupiah	693,272,051,910	Rupiah	Third parties												
		Mata uang asing		Foreign currencies				Mata uang asing		Foreign currencies													
		Subjumlah Seluruh Mata Uang	938,254,239,940	Subtotal on all Currencies				Subjumlah Seluruh Mata Uang	693,272,051,910	Subtotal on all Currencies													
Tabungan wadiah	Pihak berelasi	Rupiah		Rupiah	Related parties	Wadiah savings deposits	Tabungan wadiah	Pihak berelasi	Rupiah		Rupiah	Related parties	Wadiah savings deposits										
		Mata uang asing		Foreign currencies					Mata uang asing		Foreign currencies												
		Subjumlah Seluruh Mata Uang		Subtotal on all Currencies					Subjumlah Seluruh Mata Uang		Subtotal on all Currencies												
	Pihak ketiga	Rupiah		Rupiah	Third parties	Pihak ketiga		Rupiah		Rupiah	Third parties												
		Mata uang asing		Foreign currencies				Mata uang asing		Foreign currencies													
		Subjumlah Seluruh Mata Uang		Subtotal on all Currencies				Subjumlah Seluruh Mata Uang		Subtotal on all Currencies													

31 December 2025

31 December 2024

wadiah				savings deposits			wadiah				savings deposits		
Tabungan	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang	938,258,037,884	Subtotal on all Currencies	Subtotal on all Parties	Savings deposits	Tabungan	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang	693,272,051,910	Subtotal on all Currencies	Subtotal on all Parties	Savings deposits
Tabungan wadiah	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	Subtotal on all Parties	Wadiah savings deposits	Tabungan wadiah	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	Subtotal on all Parties	Wadiah savings deposits

31 December 2025

31 December 2024

Deposito berjangka dan deposito wakalah							Time deposits and wakalah deposits							Deposito berjangka dan deposito wakalah							Time deposits and wakalah deposits						
Deposito berjangka	Pihak berelasi	Rupiah	705,168,270,168	Rupiah	Related parties	Time deposits	Deposito berjangka	Pihak berelasi	Rupiah	187,478,189,054	Rupiah	Related parties	Time deposits	Deposito berjangka	Pihak berelasi	Rupiah	187,478,189,054	Rupiah	Related parties	Time deposits							
		Mata uang asing		Foreign currencies						Foreign currencies																	
		Subjumlah Seluruh Mata Uang	705,168,270,168	Subtotal on all Currencies					Subjumlah Seluruh Mata Uang	187,478,189,054	Subtotal on all Currencies																
	Pihak ketiga	Rupiah	6,646,100,434,009	Rupiah	Third parties	Pihak ketiga		Rupiah	5,129,031,816,463	Rupiah	Third parties	Pihak ketiga	Rupiah		5,129,031,816,463	Rupiah	Third parties										
		Mata uang asing		Foreign currencies				Mata uang asing		Foreign currencies																	
		Subjumlah Seluruh Mata Uang	6,646,100,434,009	Subtotal on all Currencies				Subjumlah Seluruh Mata Uang	5,129,031,816,463	Subtotal on all Currencies																	
Deposito wakalah	Pihak berelasi	Rupiah		Rupiah	Related parties	Wakalah deposits	Deposito wakalah	Pihak berelasi	Rupiah		Rupiah	Related parties	Wakalah deposits	Deposito wakalah	Pihak berelasi	Rupiah		Rupiah	Related parties	Wakalah deposits							
		Mata uang asing		Foreign currencies						Foreign currencies																	
		Subjumlah Seluruh Mata Uang		Subtotal on all Currencies					Subjumlah Seluruh Mata Uang		Subtotal on all Currencies																
	Pihak ketiga	Rupiah		Rupiah	Third parties	Pihak ketiga		Rupiah		Rupiah	Third parties	Pihak ketiga	Rupiah			Rupiah	Third parties										
		Mata uang asing		Foreign currencies				Mata uang asing		Foreign currencies																	
		Subjumlah Seluruh Mata Uang		Subtotal on all Currencies				Subjumlah Seluruh Mata Uang		Subtotal on all Currencies																	

31 December 2025

31 December 2024

deposito wakalah

Deposito berjangka	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang	7,351,268,704,177	Subtotal on all Currencies	Subtotal on all Parties	Time deposits
Deposito wakalah	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	Subtotal on all Parties	Wakalah deposits

deposito wakalah

Deposito berjangka	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang	5,316,510,005,517	Subtotal on all Currencies	Subtotal on all Parties	Time deposits
Deposito wakalah	Subjumlah Seluruh Pihak	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	Subtotal on all Parties	Wakalah deposits

[4624100] Notes to the financial statements - Annual average interest rate Third Party Funds - Financial and Sharia Industry

31 December 2025

Tingkat bunga rata-rata per tahun dana pihak ketiga		Annual average interest rate third party funds		
Tingkat bunga giro	Rupiah	0.0282	Rupiah	Current accounts interest rate
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang	0.0282	Subtotal on all Currencies	
Imbal hasil giro wadiah	Rupiah		Rupiah	Wadiah demand deposits return
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	
Tingkat bunga tabungan	Rupiah	0.0292	Rupiah	Savings deposits interest rate
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang	0.0292	Subtotal on all Currencies	
Imbal hasil tabungan wadiah	Rupiah		Rupiah	Wadiah savings deposits return
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	
Tingkat bunga deposito berjangka	Rupiah	0.0499	Rupiah	Time deposits interest rate
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang	0.0499	Subtotal on all Currencies	
Imbal hasil deposito wakalah	Rupiah		Rupiah	Wakalah deposits return
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	

31 December 2024

Tingkat bunga rata-rata per tahun dana pihak ketiga		Annual average interest rate third party funds		
Tingkat bunga giro	Rupiah	0.0241	Rupiah	Current accounts interest rate
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang	0.0241	Subtotal on all Currencies	
Imbal hasil giro wadiah	Rupiah		Rupiah	Wadiah demand deposits return
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	
Tingkat bunga tabungan	Rupiah	0.0417	Rupiah	Savings deposits interest rate
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang	0.0417	Subtotal on all Currencies	
Imbal hasil tabungan wadiah	Rupiah		Rupiah	Wadiah savings deposits return
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	
Tingkat bunga deposito berjangka	Rupiah	0.0654	Rupiah	Time deposits interest rate
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang	0.0654	Subtotal on all Currencies	
Imbal hasil deposito wakalah	Rupiah		Rupiah	Wakalah deposits return
	Mata uang asing		Foreign currencies	
	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	

[4631100] Notes to the financial statements - Interest and Sharia Income - Financial and Sharia Industry

Pendapatan bunga dan syariah		Interest and sharia income	
31 December 2025		31 December 2024	
Pendapatan bunga dan syariah			Interest and sharia income
Pendapatan bunga			Interest income
Kredit yang diberikan	1,442,905,624,942	1,156,120,368,015	Loans interest income
Obligasi pemerintah	124,118,181,085	264,592,480,917	Government bonds interest income
Pendapatan pembiayaan konsumen			Consumer financing receivables - net interest income
Efek-efek	1,370,625,000	0	Marketable securities income
Penempatan pada Bank Indonesia dan bank lain	55,275,506,475	36,676,384,596	Placements with Bank Indonesia and other banks income
Lain-lain	16,647,842,935	778,330,524	Other interest income
Subjumlah pendapatan bunga	1,640,317,780,437	1,458,167,564,052	Subtotal interest income
Pendapatan syariah dan pendapatan pengelolaan dana oleh bank sebagai mudharib			Sharia income
Pendapatan keuntungan murabahah dan pendapatan bersih istishna			Murabahah and istishna income
Pendapatan bagi hasil musyarakah			Musyarakah

			profit sharing
Pendapatan bagi hasil mudharabah			Mudharabah profit sharing
Pendapatan ujarah dari pinjaman qardh			Ujarah income from qardh financing
Pendapatan bersih ijarah			Ijarah income
Lain-lain			Other sharia income
Subjumlah pendapatan syariah dan pendapatan pengelolaan dana oleh bank sebagai mudharib			Subtotal sharia income
Jumlah pendapatan bunga dan syariah	1,640,317,780,437	1,458,167,564,052	Total interest and sharia income

[4631110] Disclosure of Interest and Sharia Income - Financial and Sharia Industry

Pengungkapan		Disclosure
	31 December 2025	
Pengungkapan		Disclosure
Pengungkapan catatan atas pendapatan bunga dan syariah		Disclosure of interest and sharia income

[4632100] Notes to the financial statements - Interest and Sharia Expense - Financial and Sharia Industry

Beban bunga dan syariah		Interest and sharia expense	
31 December 2025		31 December 2024	
Beban bunga dan syariah			Interest and sharia expense
Beban bunga			Interest expense
Deposito berjangka	362,757,562,575	267,926,666,925	Time deposits interest expense
Tabungan	25,562,856,003	22,635,081,541	Saving deposits interest expense
Pinjaman yang diterima			Borrowings interest expense
Premi penjaminan dana pihak ketiga	11,585,324,492	9,418,100,724	Premium on third party fund guarantees
Giro	4,363,220,555	2,539,293,655	Current accounts interest expense
Efek-efek yang diterbitkan			Securities issued interest expense
Pinjaman dan efek-efek subordinasi			Subordinated securities interest expense
Lain-lain	18,998,042,820	66,910,245,276	Others interest expense interest expense
Subjumlah beban bunga	423,267,006,445	369,429,388,121	Subtotal interest

			expense
Beban syariah dan hak pihak ketiga atas bagi hasil dana syirkah temporer			Sharia expense
Beban deposito mudharabah			Mudharabah deposits expense
Beban tabungan mudharabah			Mudharabah savings expense
Beban giro mudharabah			Mudharabah demand deposits expense
Beban pinjamam mudharabah			Mudharabah financing expense
Beban investasi terikat			Related investment expense
Musytarakah - mudharabah musytarakah			Musytarakah - mudharabah musytarakah expense
Sertifikat investasi mudharabah antarbank			Mudharabah investment certificate expense
Sukuk			Sukuk expense
Piutang murabahah			Murabahah receivables expense
Pinjaman qardh			Qardh fund expense
Lain-lain			Other sharia expense
Subjumlah beban syariah dan hak pihak ketiga atas bagi hasil dana syirkah temporer			Subtotal sharia expense
Jumlah beban bunga dan syariah	423,267,006,445	369,429,388,121	Total interest and sharia expense

[4632110] Disclosure of Notes to the financial statements - Interest Expense - Financial and Sharia Industry

Pengungkapan		Disclosure
	31 December 2025	
Pengungkapan		Disclosure
Pengungkapan catatan atas beban bunga		Disclosure of notes for interest expense