



BANK SHINHAN INDONESIA

Kantor Pusat : Gedung International Financial Centre Tower 2,
Lantai Dasar, Mezzanine, 30,31 dan 32
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STATEMENTS OF FINANCIAL POSITION (BALANCE SHEET) QUATERLY AS OF JUNE 30, 2026 AND DECEMBER 2025 (in Million IDR)			
NO.	POSTS	INDIVIDUAL	
		JUN 30, 2026	DEC 31, 2025
ASET			
1.	Cash	51,083	47,000
2.	Placement with Bank Indonesia	1,046,925	2,884,496
3.	Placement with Other Banks	334,394	398,059
4.	Spot dan derivative transaction	41,284	43,869
5.	Securities sold under repurchase agreement (repo)	4,817,971	4,033,425
6.	Claims on securities bought under reverse repo	-	108,720
7.	Acceptances Receivable	-	-
8.	Loans and financing	21,174,791	19,365,598
9.	Sharia Financing	-	-
10.	Equity investment	68,258	86,656
11.	Other financial assets	121,013	138,044
12.	Impairment on financial assets -/-	-	-
13.	a. Securities	-426	-256
14.	b. Loans and Sharia financing	-329,394	-336,001
15.	c. Other	-429	-1,055
16.	Intangible Assets	154,966	143,240
17.	Accumulated amortization on intangible asset -/-	-101,134	-91,646
18.	Fixed assets and equipment	353,922	348,490
19.	Accumulated depreciation on fixed assets and equipment -/-	-250,066	-232,810
20.	Non earning assets	-	-
21.	a. Abandoned property	7,372	8,618
22.	b. Foreclosed assets	132,852	132,852
23.	c. Suspense accounts	-	-
24.	d. Interbranch assets	-	-
25.	Other Asset	236,767	167,616
TOTAL ASSETS		27,859,549	27,244,905
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current Account	4,081,308	3,070,202
2.	Saving Account	2,011,723	3,638,399
3.	Time Deposit	7,779,292	8,788,064
4.	Electronic Money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	1,738,711	126,156
7.	Spot and derivative/forward liabilities	8,471	20,658
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	-	-
10.	Issued securities	-	-
11.	Loans/financing received	6,677,400	6,086,375
12.	Margin deposit	774	778
13.	Interbranch liabilities	-	-
14.	Other liabilities	262,225	266,743
15.	Minority interest	-	-
TOTAL LIABILITIES		22,559,904	21,997,375
EQUITIES			
16.	Paid in capital	-	-
17.	a. Capital	3,700,000	3,700,000
18.	b. Unpaid capital -/-	-2,755,722	-2,755,722
19.	c. Treasury stock -/-	-	-
20.	Additional paid in capital	-	-
21.	a. Agio	3,026,001	3,026,001
22.	b. Disagio -/-	-	-
23.	c. Fund for paid up capital	-	-
24.	d. Others	-	-
25.	Other comprehensive income	-	-
26.	a. Gains	31,109	43,268
27.	b. Losses -/-	-90,148	-19,644
28.	Reserve	-	-
29.	a. General reserves	20,600	20,600
30.	b. Appropriated reserves	-	-
31.	Gain/loss	-	-
32.	a. Previous years	1,233,027	1,003,214
33.	b. Current Year	134,778	229,813
34.	c. Dividends paid -/-	-	-
TOTAL EQUITY THAT CAN BE ATTRIBUTED OF THE OWNER		-	-
TOTAL EQUITIES		5,299,645	5,247,530
TOTAL LIABILITIES AND EQUITIES		27,859,549	27,244,905

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME QUATERLY FOR THE PERIODS FROM JANUARY 1 TO JUNE 30, 2026 AND 2025 (in Million IDR)			
NO.	POSTS	INDIVIDUAL	
		JUN 30, 2026	JUN 30, 2025
OPERATIONAL REVENUES AND EXPENSES			
A. Interest Revenues and Expenses			
1.	Interest revenues	769,829	795,060
2.	Interest expenses	444,348	475,140
Interest Revenues - Net		325,481	319,920
B. Other Operating Income and Expenses			
1.	Gain (loss) from increasing (decreasing) the fair value of financial assets	463	-2,835
2.	Gain (loss) from decreasing (increasing) the fair value of financial liabilities	-	-
3.	Gain (loss) on sale of financial assets	-	-
4.	Gain (loss) from spot and derivative/forward transactions (realised)	-2,345	414
5.	Gain (loss) from investing with the equity method	-	-
6.	Gains (losses) from the translation of foreign exchange transactions	-6,594	1,105
7.	Dividend income	52,571	44,507
8.	Commission/provision/fee and administration income	5,088	9,188
9.	Other income	-13,485	-16,473
10.	Impairment of financial assets	-	-
11.	Losses related to operational risks	-	-
12.	Personnel expenses	90,392	92,559
13.	Promotion Expense	1,239	527
14.	Other Expenses	125,137	123,374
Net Other Operational Income (Expenses)		-154,100	-147,608
OPERATING PROFIT (LOSS)		171,381	172,312
NON-OPERATING INCOME AND EXPENSES			
1.	Gains (losses) on sale of fixed assets and equipment	1,423	6,385
2.	Other non operating income (expenses)	-12	14,768
NON-OPERATING PROFIT (LOSS)		1,411	21,153
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		172,792	193,465
Income tax		-38,014	-42,562
a. Estimated current period tax		-38,014	-42,562
b. Deferred tax income (expenses)		-	-
NET PROFIT (LOSS) Minority Interest		134,778	150,903
OTHER COMPREHENSIVE INCOME			
1. Items that will not be reclassified subsequently to profit or loss			
a. Revaluation surplus of fixed assets		-	-
b. Gains (losses) from actuary benefit program		-	-
c. Others		-	-
2. Items that will be reclassified subsequently to profit or loss			
a. Gains (losses) arising from translation of financial statements in foreign currency		-	-
b. Gains (losses) from changes in fair value of financial assets debt instruments measured through other comprehensive income		-82,663	30,847
c. Others		-	-
OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX		-82,663	30,847
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD		52,115	181,750
Net Profit (Loss) Attributable To :		134,778	150,903
OWNERS OF THE PARENT		134,778	150,903
NON-CONTROLLING INTEREST		-	-
NET PROFIT (LOSS)		134,778	150,903
Total Comprehensive Profit (Loss) Attributable To :		52,115	181,750
OWNERS OF THE PARENT		52,115	181,750
NON-CONTROLLING INTEREST		-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD		52,115	181,750
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE 1)			
DIVIDEN		-	-
EARNINGS PER SHARE (in full amount)		-	-

STATEMENT OF PRODUCTIVE ASSETS QUALITY AND OTHER INFORMATION AS OF JUNE 30, 2026 AND 2025 (IN MILLION IDR)													
NO.	POSTS	INDIVIDUAL											
		JUN 30, 2026						JUN 30, 2025					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah												
2.	b. Foreign currencies	69,691	-	-	-	-	69,691	44,213	-	-	-	-	44,213
	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	20,048	-	-	-	-	20,048
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables												
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises												
	i. Rupiah	194,183	-	-	-	-	194,183	227,740	1,969	-	-	-	229,709
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	1,969	-	-	-	1,969
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment												
9.	Other receivables												
10.	Commitments and contingencies												
	a. Rupiah	35,817	-	-	-	-	35,817	52,950	-	-	-	-	52,950
	b. Foreign currencies	740,768	-	-	-	-	740,768	1,354,662	-	-	-	-	1,354,662
II	NON RELATED PARTIES												
1.	Placement with other banks												
	a. Rupiah	91,421	-	-	-	-	91,421	26,662	-	-	-	-	26,662
	b. Foreign currencies	173,282	-	-	-	-	173,282	201,749	-	-	-	-	201,749
2.	Spot and derivative/forward receivables												
	a. Rupiah	25,771	-	-	-	-	25,771	10,880	-	-	-	-	10,880
	b. Foreign currencies	15,513	-	-	-	-	15,513	14,001	-	-	-	-	14,001
3.	Securities												
	a. Rupiah	4,817,971	-	-	-	-	4,817,971	3,638,724	-	-	-	-	3,638,724
	b. Foreign currencies	-	-	-	-	-	-	2,511	-	-	-	-	2,511
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables												
	Loans and financing							486	-	-	-	-	486
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	188,731	20,652	4,027	13,180	186,830	413,420	259,174	38,385	6,284	3,375	222,286	529,504
	ii. Foreign currencies	124,653	515	-	-	-	125,168	155,087	520	-	-	19,726	175,333
	b. Non micro, small and medium enterprises												
	i. Rupiah	10,468,505	189,039	25,062	70,480	135,041	10,888,127	9,057,992	180,404	46,678	4,292	104,984	9,394,350
	ii. Foreign currencies	9,450,960	102,933	-	-	-	9,553,893	9,020,404	264,594	-	-	321,674	9,606,672
	c. Restructured loans												
	i. Rupiah	232,647	81,360	28,740	75,733	236,488	654,968	254,385	149,353	51,877	3,375	237,337	696,327
	ii. Foreign currencies	143,424	60,203	-	-	-	203,627	6,725	193,378	-	-	321,674	521,777
	Equity investment	68,258	-	-	-	-	68,258	34,221	-	-	-	-	34,221
	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
	Commitments and contingencies												
	a. Rupiah	2,502,097	58	-	-	-	2,502,155	3,861,991	-	-	-	-	3,861,991
	b. Foreign currencies	3,042,287	-	-	-	-	3,042,287	1,574,697	-	-	-	-	1,574,697
III	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia							-					-
	b. To Other Parties							-					-
2.	Foreclosed assets							132,852					138,454