FINANCIAL STATEMENTS PT BANK JAGO Tbk
30 SEPTEMBER 2025 AND 31 DECEMBER 2024

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STATEMENTS OF FINANCIAL POSITION
As of 30 September 2025 and 31 December 2024
(in million Rupiah)

	ACCOUNTS	BANK 30 Sep 2025 Unaudited	BANK 31 Dec 2024 Audited
ASSETS			
1.	Cash	16,347	16,396
2.	Placements with Bank Indonesia	3,526,282	3,942,434
3.	Placements with other banks	420,039	272,426
4.	Spot and derivative/forward receivables	1,839	-
5.	Marketable securities	3,725,363	3,763,050
6.	Securities sold under repurchase agreements (Repo)	748,394	403,167
7.	Claims from securities purchased under resale agreements (Reverse Repo)	46,053	98,904
8.	Acceptance receivables	-	-
9.	Loans	23,369,917	17,644,044
10.	Sharia financing	95,535	57,442
11.	Capital investments	-	-
12.	Other financial assets	293,985	242,141
13.	Allowance for impairment losses on financial assets -/-	(470,949)	(289,213)
	a. Marketable securities	-	-
	b. Loans and sharia financing	(470,187)	(288,675)
	c. Others	(762)	(538)
14.	Intangible assets	2,909,982	2,351,739
	Accumulated amortization of intangible assets -/-	(660,106)	(459,379)
15.	Fixed assets	240,380	226,746
	Accumulated depreciation of fixed assets -/-	(133,933)	(111,137)
16.	Non-productive assets	104,878	119,428
	a. Abandoned properties	-	-
	b. Foreclosed assets	104,878	119,428
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	263,077	264,524
TOTAL ASSETS		**34,497,083**	**28,542,712**
LIABILITIES & EQUITY			
	LIABILITIES		
1.	Demand deposits	4,819,046	5,095,861
2.	Saving deposits	6,699,554	4,862,006
3.	Time deposits	12,374,455	8,847,963
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	-	24
7.	Spot and derivative/forward liabilities	2,567	-
8.	Securities sold under repurchase agreements (Repo)	740,118	387,381
9.	Acceptance liabilities	-	-
10.	Marketable securities issued	-	-
11.	Borrowings	-	-
12.	Margin deposits	-	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	1,118,552	830,553
15.	Minority interests	-	-
	TOTAL LIABILITIES	**25,754,292**	**20,023,788**
	EQUITY		
16.	Issued and fully paid-in capital	1,386,133	1,385,880
	a. Authorized capital	4,000,000	4,000,000
	b. Unpaid capital -/-	(2,613,867)	(2,614,120)
	c. Treasury stock -/-	-	-
17.	Additional paid-in capital	7,179,694	7,155,449
	a. Agio	7,110,184	7,104,989
	b. Disagio -/-	-	-
	c. Capital paid in advance	-	-
	d. Others	69,510	50,460
18.	Other comprehensive income	5,021	4,785
	a. Gains	9,186	8,950
	b. Losses -/-	(4,165)	(4,165)
19.	Reserves	9,000	9,000
	a. General reserves	9,000	9,000
	b. Statutory reserves	-	-
20.	Retained earnings	162,943	(36,190)
	a. Previous years	(36,190)	(164,708)
	b. Current year	199,133	128,518
	c. Paid dividends -/-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	**8,742,791**	**8,518,924**
	TOTAL EQUITY	**8,742,791**	**8,518,924**
TOTAL LIABILITIES AND EQUITY		**34,497,083**	**28,542,712**

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the periods ended 30 September 2025 and 2024
(in million Rupiah)

	ACCOUNTS	BANK 30 Sep 2025 Unaudited	BANK 30 Sep 2024 Unaudited
OPERATING INCOME AND EXPENSES			
A.	**Interest Income and Expenses**		
1.	Interest Income	2,466,793	1,412,148
2.	Interest Expenses	(689,588)	(335,012)
	Net Interest Income	**1,777,205**	**1,077,136**
B.	**Other Operating Income and Expenses**		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(728)	-
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) from sale of financial assets	-	-
4.	Gain (loss) from spot and derivative / forward transactions (realized)	58,932	-
5.	Gain (loss) from investment using the equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	11,041	-
7.	Dividend income	-	-
8.	Commission/provision/fee and administration	7,777	5,487
9.	Other income	245,285	205,504
10.	Impairment losses on financial assets	(623,135)	(169,547)
11.	Losses related to operational risk	-	(14)
12.	Personnel expenses	(409,170)	(383,489)
13.	Promotion expenses	(75,642)	(87,957)
14.	Other expenses	(735,975)	(536,027)
	Other Operating Income (Expenses)	**(1,521,615)**	**(966,043)**
	OPERATING INCOME (LOSS)	**255,590**	**111,093**
NON-OPERATING INCOME AND EXPENSES			
1.	Loss from sale of fixed assets and equipments	253	384
2.	Other non operating income (expenses)	(395)	(1,418)
	NON OPERATING INCOME (LOSS)	**(142)**	**(1,034)**
	INCOME (LOSS) FOR THE PERIOD BEFORE TAX	**255,448**	**110,059**
	Income tax		
	a. Estimated current period tax	-	-
	b. Deferred tax (expenses)/income	(56,315)	(24,223)
	NET INCOME (LOSS) FOR THE PERIOD	**199,133**	**85,836**
	MINORITY INTEREST INCOME (LOSS)	-	-
OTHER COMPREHENSIVE INCOME/(EXPENSES)			
1.	**Items that will not be reclassified to profit or loss**	-	-
	a. Gain/(loss) from fixed assets revaluation	-	-
	b. Gain (loss) from remeasurement of defined benefit pension plans	-	-
	c. Others	-	-
2.	**Items that will be reclassified to profit or loss**	**236**	**(21)**
	a. Gain (loss) arising from adjustments from translation of financial statements in foreign currency	-	-
	b. Gain (loss) from changes in fair value of financial assets of debt instruments at fair value through other comprehensive income	236	(21)
	c. Others	-	-
	OTHER COMPREHENSIVE INCOME (EXPENSES) FOR THE CURRENT PERIOD - NET OF TAX	**236**	**(21)**
	TOTAL COMPREHENSIVE INCOME (LOSS) OF THE PERIOD	**199,369**	**85,815**
	Net income (loss) of the year attributable to:		
	EQUITY HOLDERS	199,133	85,836
	NON-CONTROLLING INTERESTS		
	TOTAL NET INCOME (LOSS) IN CURRENT PERIOD	199,133	85,836
	Total comprehensive income (loss) of the period attributable to:		
	EQUITY HOLDERS	199,369	85,815
	NON-CONTROLLING INTERESTS		
	TOTAL COMPREHENSIVE INCOME (LOSS) IN CURRENT PERIOD	199,369	85,815
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	EARNINGS (LOSS) PER SHARE (Full amount Rupiah)		
	- Basic	14.37	6.19
	- Diluted	14.08	6.13

FINANCIAL RATIOS
As of 30 September 2025 and 2024

	ACCOUNTS (%)	30 Sep 2025 Unaudited	30 Sep 2024 Unaudited
Performance Ratios			
1.	Capital Adequacy Ratio (CAR)	32.86%	45.56%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.55%	0.54%
3.	Non-performing earning assets to total earning assets	0.26%	0.15%
4.	Allowance for impairment losses on financial assets to earning assets	1.55%	0.80%
5.	NPL *gross*	0.38%	0.23%
6.	NPL *net*	0.04%	0.00%
7.	Return on Assets (ROA)	1.05%	0.62%
8.	Return on Equity (ROE)	4.16%	1.73%
9.	Net Interest Margin (NIM)	8.31%	7.10%
10.	Operating Expenses to Operating Revenues (BOPO)	90.86%	93.16%
11.	Cost to Income Ratio (CIR)	58.16%	78.22%
12.	Loan to Deposit Ratio (LDR)	98.21%	101.78%
Compliance Ratios			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
	b. Percentage Lending in Excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
2.	Statutory Reserves Requirements		
	a. Rupiah		
	- Daily *)	0.00%	0.00%
	- Average	4.89%	9.12%
	b. Foreign currencies (daily)	124.56%	0.00%
3.	Net Open Position	0.02%	0.00%

*) In accordance with PADG No.12 2023 and PADG No. 24/8/PADG/2022, as of 30 September 2025 and 2024, the statutory reserves in Rupiah requirement which must be maintained by the Bank is average statutory reserves.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of 30 September 2025 and 31 December 2024
(in million Rupiah)

	ACCOUNTS	BANK 30 Sep 2025 Unaudited	BANK 31 Dec 2024 Audited
I.	**COMMITMENT RECEIVABLES**		
	1. Unused borrowing facilities	-	-
	2. Foreign exchange position which will be received from spot and derivative/forward transactions	308,303	-
	3. Others	-	-
II.	**COMMITMENT LIABILITIES**		
	1. Unused loans/financing facilities	4,673,044	2,587,958
	a. Committed	2,504,390	1,337,644
	b. Uncommitted	2,168,654	1,250,314
	2. Outstanding irrevocable L/C	-	-
	3. Foreign exchange position which will be paid from spot and derivative/forward transactions	416,625	-
	4. Others	-	-
III.	**CONTINGENT RECEIVABLES**		
	1. Guarantees received	-	-
	2. Others	-	-
IV.	**CONTINGENT LIABILITIES**		
	1. Guarantees issued	-	-
	2. Others	-	-

CAPITAL ADEQUACY RATIO
As of 30 September 2025 and 2024
(in million Rupiah)

	ACCOUNTS	BANK 30 Sep 2025 Unaudited	BANK 30 Sep 2024 Unaudited
I.	**Core Capital (Tier 1)**	**6,382,222**	**6,538,068**
	1. Common Equity Tier 1 (CET 1)	**6,382,222**	**6,538,068**
	1.1 Paid in capital (less Treasury stock)	1,386,133	1,385,701
	1.2 Disclosed reserves	7,245,965	6,977,008
	1.2.1 Additional Factor	7,327,671	7,205,359
	1.2.1.1 Other comprehensive income	9,185	9,026
	1.2.1.1.1 Surplus from foreign currency translation	-	-
	1.2.1.1.2 Potential gain from increase in fair value of financial assets measured at fair value through other comprehensive income	758	599
	1.2.1.1.3 Surplus of fixed asset revaluation	8,427	8,427
	1.2.1.2 Other disclosed reserves	7,318,486	7,196,333
	1.2.1.2.1 Agio	7,110,184	7,101,328
	1.2.1.2.2 General reserves	9,000	9,000
	1.2.1.2.3 Prior years profit	-	-
	1.2.1.2.4 Current year profit	199,133	85,836
	1.2.1.2.5 Paid up capital funds	-	-
	1.2.1.2.6 Others	169	169
	1.2.2 Deduction Factor	(81,706)	(228,351)
	1.2.2.1 Other comprehensive income	-	-
	1.2.2.1.1 Deficit from foreign currency translation	-	-
	1.2.2.1.2 Potential loss from decrease in fair value of financial assets measured at fair value through other comprehensive income	-	-
	1.2.2.2 Other disclosed reserve	(81,706)	(228,351)
	1.2.2.2.1 Disagio	-	-
	1.2.2.2.2 Prior years loss	(36,190)	(164,709)
	1.2.2.2.3 Current year loss	-	-
	1.2.2.2.4 Under provision between regulatory provision and impairment value on earning assets	-	(28,221)
	1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	-	-
	1.2.2.2.6 Under provision between regulatory provision and impairment value on non-productive assets	(45,516)	(35,421)
	1.2.2.2.7 Others	-	-
	1.3 Non-Controlling Interests that can be calculated	-	-
	1.4 Deduction factor to common equity tier 1 (CET 1)	(2,249,876)	(1,824,641)
	1.4.1 Deferred tax calculation	-	(28,488)
	1.4.2 Goodwill	-	-
	1.4.3 Other intangible asset	(2,249,876)	(1,796,153)
	1.4.4 Investment that can be calculated as deduction factor	-	-
	1.4.5 Shortage of capital on insurance subsidiary company	-	-
	1.4.6 Securitization exposures	-	-
	1.4.7 Other deduction factor to common equity Tier 1	-	-
	2. Additional Tier 1 (AT 1)	-	-
	2.1 The instrument qualified for AT 1	-	-
	2.2 Agio/Disagio	-	-
	2.3 Deduction factors of additional core capital	-	-
II.	**Supplementary Capital (Tier 2)**	**224,957**	**168,176**
	1. Capital instrument in form of shares or others which are qualified Tier 2	-	-
	2. Agio/Disagio	-	-
	3. General allowance for regulatory provisions on earning assets (maximum 1.25% of RWA Credit Risk)	224,957	168,176
	4. Deduction factor of supplementary capital	-	-
Total Capital		**6,607,179**	**6,706,244**

ACCOUNTS	30 Sep 2025 Unaudited BANK	30 Sep 2024 Unaudited BANK	DESCRIPTION	30 Sep 2025 Unaudited BANK	30 Sep 2024 Unaudited BANK
RISK WEIGHTED ASSET			**CAR RATIO**		
RWA CREDIT RISK	19,132,788	14,044,142	**CET1 Ratio (%)**	**31.74%**	**44.42%**
RWA MARKET RISK	4,433	-	**Tier 1 Ratio (%)**	**31.74%**	**44.42%**
RWA OPERATIONAL RISK	972,213	675,260	**Tier 2 Ratio (%)**	**1.12%**	**1.14%**
TOTAL RWA	**20,109,434**	**14,719,402**	**CAR Ratio (%)**	**32.86%**	**45.56%**
CAR RATIO ACCORDING TO RISK PROFILE (%)	10.00%	10.00%	**CET 1 for BUFFER (%)**	**22.86%**	**35.56%**
CAR ALLOCATION ACCORDING TO RISK PROFILE			**BUFFER PERCENTAGE SHOULD BE FULFILLED BY BANK (%)**		
From CET 1	8.88%	8.86%	***Capital Conservation Buffer (%)***	2.50%	2.50%
From AT1	0.00%	0.00%	***Countercyclical Buffer (%)***	0.00%	0.00%
From Tier 2	1.12%	1.14%	***Capital Surcharge for Systemic Bank (%)***	0.00%	0.00%

EARNING ASSETS QUALITY AND OTHER INFORMATION
As of 30 September 2025 and 2024
(in million Rupiah)

	ACCOUNTS	30 Sep 2025 Unaudited Current	Special Mention	Substandard	Doubtful	Loss	Total	30 Sep 2024 Unaudited Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	Placements with other banks												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (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 (Non UMKM)												
	i. Rupiah	92,279	-	-	-	-	92,279	551,648	-	-	-	-	551,648
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	458,462	-	-	-	-	458,462	48,883	-	-	-	-	48,883
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II	**NON-RELATED PARTIES**												
1.	Placements with other banks												
	a. Rupiah	341,430	-	-	-	-	341,430	159,153	-	-	-	-	159,153
	b. Foreign currencies	78,609	-	-	-	-	78,609	-	-	-	-	-	-
2.	Spot and derivative/forward receivables												
	a. Rupiah	1,839	-	-	-	-	1,839	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities												
	a. Rupiah	3,725,363	-	-	-	-	3,725,363	2,855,391	-	-	-	-	2,855,391
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)												
	a. Rupiah	748,394	-	-	-	-	748,394	510,589	-	-	-	-	510,589
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)												
	a. Rupiah	46,053	-	-	-	-	46,053	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing												
	a. Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	2,844,835	451,813	4,061	2,832	19,431	3,322,972	1,018,637	97,580	6,342	10,675	1,336	1,134,570
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	19,138,421	848,731	13,112	6,934	43,003	20,050,201	15,088,147	460,074	6,072	14,536	869	15,569,698
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	607	32	-	-	-	639	5,422	5,455	414	36	93	11,420
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	4,207,776	5,244	498	375	689	4,214,582	3,536,761	-	-	-	-	3,536,761
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
III	**OTHER INFORMATION**												
1.	Value of Bank's assets pledged as collateral:												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						104,878						119,428

ALLOWANCE FOR IMPAIRMENT LOSSES
As of 30 September 2025 and 2024
(in million Rupiah)

	ACCCOUNTS	30 Sep 2025 Unaudited – Allowance for Impairment Stage 1	Stage 2	Stage 3	Required Provision General	Specific	30 Sep 2024 Unaudited – Allowance for Impairment Stage 1	Stage 2	Stage 3	Required Provision General	Specific
1.	Placements with other banks	762	-	-	4,200	-	278	-	-	1,592	-
2.	Spot and derivative receivables	-	-	-	1	-	-	-	-	-	-
3.	Marketable securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-
7.	Loans	282,381	107,569	80,237	220,755	134,920	125,912	15,021	38,376	166,584	44,555
8.	Investments	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	11,536	-	-	-	1,213	4,923	-	-	-	-

STATEMENTS OF CASH FLOWS
For the periods ended 30 September 2025 and 2024
(in million Rupiah)

ACCOUNTS	30 Sep 2025 Unaudited	30 Sep 2024 Unaudited
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipt of interest and sharia income	2,420,771	1,368,284
Payment of interest and sharia expenses	(674,408)	(319,501)
Receipt of other operating income	317,437	213,240
Payment of other operating expenses	(569,649)	(451,653)
Payment of personnel expenses	(400,259)	(361,992)
Payment of non-operating and expenses - net	(1,305)	(1,034)
Recoveries from written-off loan	12,829	4,974
	1,105,416	452,318
(Increase)/decrease in operating assets		
Loans and sharia financing	(6,210,996)	(4,495,345)
Foreclosed asset	13,544	7,505
Securities purchased under resale agreements (Reverse Repo)	52,851	530,795
Other assets	(21,280)	7,718
Increase/(decrease) in operating liabilities:		
Liabilities due immediately	209,837	169,618
Current accounts	(276,815)	986,281
Savings	1,837,548	733,079
Time deposits	3,478,868	3,123,052
Deposits from other banks	(24)	-
Securities sold under repurchase agreement	352,737	348,838
Taxes payable	10,490	8,244
Other liabilities	18,276	8,246
Increase in temporary syirkah funds	47,624	33,410
Net cash flows generated from operating activities	618,076	1,913,759
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisitions of fixed assets	(11,630)	(15,018)
Acquisitions of intangible assets	(558,243)	(556,411)
Proceeds from sale of fixed assets	(3,788)	386
Purchase of securities	(123,027,547)	(23,622,102)
Proceeds from matured securities	122,720,310	23,213,090
Net cash flows used in investing activities	(880,898)	(980,055)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from shares issued	5,448	1,636
Payment of lease liabilities	(11,214)	(9,457)
Net cash flows used in financing activities	(5,766)	(7,821)
NET (DECREASE)/INCREASE CASH AND IN CASH EQUIVALENTS	**(268,588)**	**925,883**
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF PERIOD	**4,231,256**	**2,954,422**
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	**3,962,668**	**3,880,305**
Cash and cash equivalents consist of:		
Cash	16,347	15,062
Current account with Bank Indonesia	1,550,282	1,580,090
Current account with other banks	420,039	159,153
Placement with Bank Indonesia and other banks - mature within 3 months after acquisition	1,976,000	2,126,000
Total	**3,962,668**	**3,880,305**

Notes :

1. The presentation of the financial information in the Published Financial Statements as of and for the 9 months period ended 30 September 2025 and 2024 above is prepared based on the unaudited Financial Statements of PT Bank Jago Tbk. The presentation of the Published Financial Statements as of and for the year ended 31 December 2024 have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of the PricewaterhouseCoopers network) with the partner in charge being Tjhin Silawati, S.E. independent auditor, based on the Auditing Standards established by the Indonesian Institute of Certified Public Accountants, with unmodified opinion, stated in their reports dated 25 March 2025, which are not included in this publication. Due to the financial informations above are taken from the Financial Statements, these the information does not constitute a complete presentation of the Financial Statements.
2. The published financial statement above is prepared in order to meet:
   a) Financial Services Authority Regulation POJK No. 37/POJK.03/2019 dated 19 December 2019 regarding "Transparency and Publication of Bank's Report";
   b) Financial Services Authority Circular Letter POJK No. 09/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Publication of Conventional Bank";
   c) Financial Services Authority Regulation No. 14/POJK.04/2022 dated 18 August 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies" and LK No. Kep-346/BL/2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies"; and
   d) The Capital Adequacy Ratio ("KPMM") in accordance with POJK No.11/POJK.03/2016 dated 29 January 2016 concerning Capital Adequacy Ratio for Commercial Banks as amended in POJK No. 34/POJK.03/2016 dated 22 September 2016 and last amended in POJK No. 27 Year 2022 dated 26 December 2022.
3. Bank has commenced its foreign exchange business activities effective 15 January 2025. Exchange rate as of 30 September 2025: 1 USD = IDR 16,665.00

SPOT AND DERIVATIVE TRANSACTIONS
As of 30 September 2025
(in million Rupiah)

	TRANSACTION	INDIVIDUAL Notional Amount	Objective: Trading	Hedging	Derivative Receivables and Payables: Receivables	Payables
A.	RELATED TO EXCHANGE RATE	724,928	724,928	-	1,839	2,567
1.	Spot	141,653	141,653	-	1	105
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	583,275	583,275	-	1,838	2,462
6.	Others	-	-	-	-	-
B.	RELATED TO INTEREST RATE	-	-	-	-	-
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	OTHERS	-	-	-	-	-
	TOTAL	724,928	724,928	-	1,839	2,567

MANAGEMENT
As of 30 September 2025

BOARD OF COMMISSIONERS
- President Commissioner : Jerry Ng
- Commissioner : Anika Faisal
- Independent Commissioner : Arief Tarunakarya Surowidjojo
- Independent Commissioner : Mahdi Syahbuddin

DIRECTORS
- President Director/Sharia Business Unit Director : Arief Harris Tandjung
- Compliance Director : Tjit Siat Fun
- Director : Sonny Christian Joseph
- Director : Umakanth Rama Pai
- Director : Supranoto Prajogo

SHARIA SUPERVISORY BOARD
- Chairman : Yulizar Djamaluddin Sanrego
- Member : Muhammad Maksum
- Member : Sutan Emir Hidayat

SHAREHOLDERS
As of 30 September 2025

Controlling Shareholder (PSP)
Ultimate Shareholder:

PT. Metamorfosis Ekosistem Indonesia	29.79%
Wealth Track Technology Limited	11.68%
Non Controlling Shareholder through capital market (> 5%) :	
PT Dompet Karya Anak Bangsa	21.40%
GIC Private Limited	9.02%
Non Controlling Shareholder not through capital market (> 5%) :	
None	

Jakarta, 29 October 2025
PT Bank Jago Tbk
S.E & O.

Arief Harris Tandjung
President Director

Supranoto Prajogo
Director

SHARIA BUSINESS UNIT FINANCIAL INFORMATION

STATEMENTS OF FINANCIAL POSITION OF SHARIA BUSINESS UNIT
As of 30 September 2025 and 31 December 2024
(in million Rupiah)

	ACCOUNTS	BANK 30 Sep 2025	BANK 31 Dec 2024
ASET			
1.	Cash	-	-
2.	Placements with Bank Indonesia	731,349	305,512
3.	Placements with other banks	737	401
4.	Marketable securities	2,028,310	2,041,989
5.	Financing receivables	35	3,942
6.	Profit sharing financing	95,500	53,500
7.	Leased financing	-	-
8.	Other earning assets	2,267	26,424
9.	Allowance for impairment losses on earning assets	(992)	(4,541)
10	Fixed assets and equipment	-	-
11.	Non earning assets	-	-
12.	Other assets	4,832	7,689
TOTAL ASSETS		**2,862,038**	**2,434,916**
LIABILITIES			
	LIABILITIES		
1.	Wadiah saving	1,007,903	742,834
2.	Non profit sharing investment funds	255,045	207,421
3.	Liabilities to Bank Indonesia	-	-
4.	Liabilities to other banks	-	-
5.	Marketable securities issued	-	-
6.	Other liabilities	29,047	20,917
7.	Profit sharing investment funds	-	-
8.	Working funds	1,043,680	1,014,767
9.	Retained earnings	526,363	448,977
TOTAL LIABILITIES		**2,862,038**	**2,434,916**

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME OF SHARIA BUSINESS UNIT
For the periods ended 30 September 2025 and 2024
(in million Rupiah)

	ACCOUNTS	BANK 30 Sep 2025	BANK 30 Sep 2024
OPERATING INCOME AND EXPENSES			
A.	**Operational Income dan Expense from Distribution of Fund**		
1.	**Income from distribution of fund**		
	a. Income from receivables	57	8,429
	b. Income from profit sharing	3,965	928
	c. Leased income	-	-
	d. Others	101,793	67,389
2.	**Margin distribution to owners of investment funds -/-**		
	a. Non profit sharing	(7,814)	(6,767)
	b. Profit sharing	-	-
3.	**Income after margin distribution**	**98,001**	**69,979**
B.	**Other Operating Income and Expenses Except Fund Distribution**		
1.	Gain (loss) on foreign currencies translation	-	-
2.	Income as mudharib in mudharabah muqayyadah	-	-
3.	Commision/Provision/Fees and administrative	558	547
4.	Other income	12,659	4,451
5.	Wadiah bonus expense -/-	-	-
6.	Impairment losses on financial assets -/	(551)	(3,549)
7.	Losses on operational risk -/-	-	-
8.	Impairment losses on other asset (non financial) -/-	-	-
9.	Salaries and employee benefits -/-	(13,679)	(18,901)
10.	Other expenses -/-	(19,601)	(18,517)
	Other operating income (expenses)	**(20,614)**	**(35,969)**
	OPERATING INCOME (LOSS)	**77,387**	**34,010**
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) from sale of fixed assets and equipments	-	-
2.	Other non operating income (expenses)	-	-
	NON OPERATING INCOME (LOSS)	-	-
	INCOME (LOSS) FOR THE PERIOD BEFORE TAX	**77,387**	**34,010**
	Income tax	-	-
	NET INCOME (LOSS) FOR THE PERIOD	**77,387**	**34,010**
OTHER COMPREHENSIVE INCOME/(EXPENSES)			
1.	Items that will not be reclassified to profit or loss	-	-
2.	Items that will be reclassified to profit or loss	-	-
	CURRENT PERIOD OTHER COMPREHENSIVE INCOME - NET OF TAX	-	-
	TOTAL COMPREHENSIVE INCOME DURING THE PERIOD	**77,387**	**34,010**

STATEMENTS OF COMMITMENTS AND CONTINGENCIES OF SHARIA BUSINESS UNIT
As of 30 September 2025 and 31 December 2024
(in million Rupiah)

	ACCOUNTS	BANK 30 Sep 2025	BANK 31 Dec 2024
I.	**COMMITMENT RECEIVABLES**		
	1. Unused financing facilities	-	-
	2. Outstanding buying of spot and forward contract	-	-
	3. Others	-	-
II.	**COMMITMENT LIABILITIES**		
	1. Unused financing facilities	169,500	36,500
	2. Outstanding selling of spot and forward contract	-	-
	3. Others	-	-
III.	**CONTINGENT RECEIVABLES**		
	1. Guarantees received	-	-
	2. Margin receivables on non performing assets	-	21
	3. Others	-	-
IV.	**CONTINGENT LIABILITIES**		
	1. Guarantees issued	-	-
	2. Others	-	-

FINANCIAL RATIOS OF SHARIA BUSINESS UNIT
As of 30 September 2025 and 2024

	RATIO	BANK 30 Sep 2025	BANK 30 Sep 2024
1.	Total Sharia Business Unit (UUS) assets to total Conventional Bank asset which owned UUS	8.30%	7.16%
2.	Non-performing earning assets to total productive assets	0.00%	0.08%
3.	Allowance for impairment losses for financial asset to productive asset	0.04%	0.98%
4.	NPF gross	0.00%	2.00%
5.	NPF net	0.00%	0.00%
6.	Return on Assets (ROA)	3.81%	2.59%
7.	Profit sharing financing to total financing	99.96%	77.90%
8.	Financing to Deposit Ratio (FDR)	7.56%	8.27%

TABLE OF MARGIN DISTRIBUTIONS
For the month September 2025
(in million Rupiah)

Net Revenue Sharing

	Type of Funding	Average Balance	Revenue to be Distributed	Depositor's portion: Nisbah (%)	Total bonus & profit sharing	Rate of return indication (%)
1.	Liabilities to other bank	-	-	-	-	-
2.	Mudharabah current account					
	a. Bank	-	-	-	-	-
	b. Non Bank	-	-	-	-	-
3.	Mudharabah saving account					
	a. Bank	-	-	-	-	-
	b. Non Bank	-	-	2.00%	-	0.00%
4.	Mudharabah time deposit					
	a. Bank					
	- 1 month	-	-	-	-	-
	- 3 months	-	-	-	-	-
	- 6 months	-	-	-	-	-
	- 12 months	-	-	-	-	-
	b. Non Bank					
	- 1 month	204,351	5,779	15.14%	875	5.14%
	- 3 months	24,013	747	12.85%	96	4.80%
	- 6 months	12,404	382	12.83%	49	4.74%
	- 12 months	9,876	282	13.12%	37	4.50%
5.	Marketable securities issued	-	-	-	-	-
6.	Financing Received	-	-	-	-	-
	Total	**250,644**	**7,190**			

	Type of financing	Average balance	Revenue received
1.	Placements with other banks	753	-
2.	Marketable securities	2,135,371	31,859
3.	Murabahah receivables		
	a. Bank	-	-
	b. Non Bank	68	-
4.	Istishna receivables		
	a. Bank	-	-
	b. Non Bank	-	-
5.	Multipurpose receivables		
	a. Bank	-	-
	b. Non Bank	-	-
6.	Pawn financing		
	a. Bank	-	-
	b. Non Bank	-	-
7.	Mudharabah financing		
	a. Bank	-	-
	b. Non Bank	12,500	-
8.	Musyarakah financing		
	a. Bank	-	-
	b. Non Bank	41,183	416
9.	Lease financing		
	a. Bank	-	-
	b. Non Bank	-	-
10.	Other financing		
	a. Bank	-	-
	b. Non Bank	-	-
	Total	**2,189,875**	**32,275**

Notes :

The Financial Statements of the Bank's Sharia Business Units were issued to comply with the Financial Services Authority Regulation No.37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports and presented in accordance with the Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Bank Reports and No.10/SEOJK.03/2020 dated 01 July 2020 concerning Transparency and Publication of Reports for Sharia Commercial Banks and Sharia Business Units.

Jakarta, 29 October 2025
PT Bank Jago Tbk
Sharia Business Unit

Yulizar Djamaluddin Sanrego
Sharia Supervisory Board

Arief Harris Tandjung
President Director