



Risk & Capital Disclosure Report

December 2025

INFORMATION DISCLOSURES OF RISK EXPOSURES AND CAPITAL
General - Key Metrics

No	Description	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	19,288,221	18,860,922	17,969,743	18,663,500	19,372,858
2	Primary Capital (Tier 1)	20,926,721	20,499,422	19,608,243	20,302,000	19,372,858
3	Total Capital	22,056,051	21,769,503	20,949,040	21,654,158	20,671,987
	Risk Weighted Asset (amounts)					
4	Total Risk Weighted Asset (RWA)	89,443,745	95,241,715	100,155,354	93,614,336	82,132,752
	Risk Based Capital Ratio in percentage compare to RWA					
5	CET 1 Ratio (%)	21.57%	19.80%	17.94%	19.94%	23.59%
6	Tier 1 Ratio (%)	23.40%	21.52%	19.58%	21.69%	23.59%
7	Total Capital Ratio (%)	24.66%	22.85%	20.92%	23.13%	25.17%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% from ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% from ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total Bank CET1 specific buffer requirements (%) (row 8+row 9+row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	15.66%	13.85%	11.92%	14.13%	16.17%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	159,359,718	156,859,916	158,152,792	154,023,938	151,384,568
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank	13.13%	13.07%	12.40%	13.18%	12.80%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank	13.13%	13.07%	12.40%	13.18%	12.80%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank	13.02%	13.16%	12.27%	13.99%	12.91%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank	13.02%	13.16%	12.27%	13.99%	12.91%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	63,571,355	52,648,631	53,463,121	59,441,889	60,554,576
16	Total net cash outflow	14,032,118	12,027,602	14,263,433	12,679,886	12,754,162
17	LCR ratio (%)	453.04%	437.73%	374.83%	468.79%	474.78%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	85,671,542	81,821,857	78,378,174	78,511,847	81,957,246
19	Total required stable funding	48,869,790	50,409,210	50,690,803	50,810,300	45,231,907
20	NSFR (%)	175.31%	162.32%	154.62%	154.52%	181.19%
Qualitative Analysis						
The Bank's common equity Tier 1, Tier 1 and total capital, as well as the liquidity and funding position for the last five quarters are above the minimum compliance ratio required.						

General - Explanations of Differences between Exposure Amounts in accordance with Financial Accounting Standards and

Bank HSBC Indonesia does not have insurance subsidiaries, so that no difference between carrying values under scope of regulatory principle and carrying value as reported in Published Financial Statements.

Difference between the carrying value as stated in the Published Financial Statements and the carrying value subject to regulation

The difference between the carrying value as stated in the Published Financial Statements and the carrying value subject to credit risk framework is in term of provision used as net off of carrying value/outstanding, where in the published financial statement, the carrying value/outstanding is net off with total provision/total Expected Credit Loss (ECL) stage 1, 2, and 3, while as per credit risk framework, carrying value/outstanding is net off with provision/ ECL stage 2 and 3 only.

For counterparty credit risk, the carrying value as stated in the Published Financial Statements differs from the exposure considered for regulatory purpose. The carrying value as stated in the Published Financial Statements represents replacement cost, while the carrying value subject to counterparty credit risk framework represents replacement cost and potential future exposure, multiplied by 1.4.

The Bank measures fair values using the following hierarchy:

- Level 1: Quoted market price: financial instruments with quoted prices (unadjusted) in an active market for an identical instrument.
- Level 2: Valuation technique using observable inputs: financial instruments valued using quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in the markets that are considered less than active and financial instruments valued using models where all significant inputs are directly or indirectly observable from market data.
- Level 3: Valuation techniques using significant unobservable inputs: financial instruments valued using valuation techniques where one or more significant inputs are unobservable. This category includes instrument that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

Bank uses a valuation model that refers to the discounted cash flow model after going through a validation process by an independent unit and an approval process by the Valuation Committee.

The market data sources used in valuation model goes through a verification process by an independent unit before it is used since the determination of market data sources. Furthermore, the verification process is carried out on inputting market data, including checking for stale and variance, and outliers on these market data on daily basis.

General - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (L1)

(In millions Rupiah)

Description	a	b	c	d	e		f	g
	Carrying value as stated in the published financial statements	The carrying value is based on the precautionary principle	Subject to credit risk framework	Subject to counterparty credit risk	Subject to the Securitisation Framework	Subject to the Market Risk Framework	Not subject to capital requirements or subject to deduction from	
Assets								
Cash	232,095	232,095	232,095	-	-	104,179	-	
Placement with Bank Indonesia	23,741,886	23,741,886	23,741,886	-	-	13,766,880	-	
Placement with other banks	3,081,035	3,081,035	3,081,035	-	-	2,476,061	-	
Spot and derivative/forward receivables	125,084	125,084	-	125,084	-	125,084	-	
Securities	44,334,522	44,334,522	39,141,755	-	-	10,447,213	-	
Securities sold under repurchase agreement	-	-	-	-	-	-	-	
Securities purchased with agreement to resell	2,627,707	2,627,707	-	2,627,707	-	1,667,500	-	
Acceptance receivables	2,465,802	2,465,802	2,465,802	-	-	2,021,271	-	
Loans to customers	63,564,049	63,564,049	63,564,049	-	-	22,913,784	-	
Sharia financing	-	-	-	-	-	-	-	
Equity investment	-	-	-	-	-	-	-	
Other financial assets	1,085,697	1,085,697	1,085,697	-	-	128,762	-	
Impairment on financial assets -/-	(1,486,750)	(1,486,750)	(1,486,750)	-	-	(904,365)	-	
Intangible asset	476,769	-	-	-	-	-	476,769	
Accumulated amortisation on intangible assets -	(360,498)	(360,498)	-	-	-	-	(360,498)	
Properties and equipment	2,146,116	2,146,116	2,146,116	-	-	-	-	
Accumulated depreciation on properties and eq	(1,377,973)	(1,377,973)	(1,377,973)	-	-	-	-	
Non productive assets	6,470	6,470	6,470	-	-	-	-	
a. Abandoned property	-	-	-	-	-	-	-	
b. Foreclosed assets	6,470	6,470	6,470	-	-	-	-	
c. Suspense accounts	-	-	-	-	-	-	-	
d. Interbranch assets	-	-	-	-	-	-	-	
Others Assets	2,052,930	2,052,930	1,996,365	-	-	88,764	56,565	
Total assets	142,714,941	142,714,941	134,596,547	2,752,791	-	52,835,133	172,836	
Liabilities								
Current account	44,223,400	44,223,400	-	-	-	12,153,750	44,223,400	
Savings account	17,636,313	17,636,313	-	-	-	7,014,795	17,636,313	
Time deposit	34,665,252	34,665,252	-	-	-	14,044,749	34,665,252	
Electronic money	-	-	-	-	-	-	-	
Liabilities to Bank Indonesia	-	-	-	-	-	-	-	
Deposits from other banks	5,410,054	5,410,054	-	-	-	32,345	5,410,054	
Spot and derivative/forward liabilities	128,197	128,197	-	-	-	128,180	128,197	
Liabilities on securities sold under repurchase	-	-	-	-	-	-	-	
Acceptance liabilities	2,465,802	2,465,802	-	-	-	2,021,271	2,465,802	
Issued securities	-	-	-	-	-	-	-	
Loans/financing received	13,811,250	13,811,250	-	-	-	12,172,750	13,811,250	
Margin deposit	165,742	165,742	-	-	-	73,870	165,742	
Interbranch liabilities	-	-	-	-	-	-	-	
Other Liabilities	4,729,226	4,729,226	-	-	-	813,163	4,729,226	
Non-controlling interest	-	-	-	-	-	-	-	
Total liabilities	123,235,236	123,235,236	-	-	-	48,454,873	123,235,236	
Qualitative Analysis								

The Bank does not have a subsidiary in the form of an insurance company; therefore, the carrying amount based on the prudential principle is in accordance with the carrying amount as stated in the Financial Publication Report.

General - Differences between carrying value in accordance with Indonesian Financial Accounting Standards with exposure value in accordance with Financial Services Authority (L12)

(in millions Rupiah)

No	Description	a	b	c	d	e
		Total	Items subject to:			
			Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template L11)	142,714,941	134,596,547	-	2,752,791	52,835,133
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template L11)	123,235,236	-	-	-	48,454,873
3	Total net amount under regulatory scope of consolidation	19,479,705	134,596,547	-	2,752,791	4,380,260
4	Off-balance sheet amounts	91,728,699	16,098,419	-	-	2,293,459
5	Difference in valuation	760,365	-	-	760,365	-
6	Difference due to different netting rules, other than those already included in row 2	-	-	-	-	-
7	Differences due to consideration of provisions	120,433	120,433	-	-	-
8	Difference due to prudential filters	-	-	-	-	-
	Exposure amounts considered for regulatory purposes	112,089,202	150,815,399	-	3,513,156	6,673,719

Qualitative Analysis

The difference between the carrying amount based on the Financial Publication Report and the credit risk framework lies in the treatment of provisions as the net value of the carrying amount/outstanding balance. Under the Financial Publication Report, the carrying amount/outstanding balance is presented after deducting the total Allowance for Impairment Losses (CKPN) for Stage 1, Stage 2, and Stage 3. Meanwhile, under the credit risk framework, the carrying amount/outstanding balance is presented after deducting provisions/CKPN for Stage 2 and Stage 3 only. For counterparty credit risk, the difference between the carrying amount based on the Financial Publication Report and the credit risk framework relates to potential future exposure and credit valuation adjustment. The carrying amount based on the Financial Publication Report is measured at replacement cost. Meanwhile, under the credit risk framework, in addition to replacement cost, potential future exposure is also taken into account.

Capital - Composition of Capital as of 31 December 2025 (CC1)

No	Component	Amount	Reference from Statement of Financial Position
Common Equity Tier 1 Capital : Instruments and Reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	10,844,005	A
2	Retained earnings	8,166,682	B
3	Accumulated other comprehensive income (and other reserves)	452,912	C
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	19,463,599	
Common Equity Tier 1 Capital: Regulatory Adjustments			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	116,271	D
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11	Cash-flow hedge reserve	N/A	
12	Shortfall of provisions to expected losses	N/A	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	N/A	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22	Amount exceeding the 15% threshold	N/A	
23	of which: significant investments in the common stock of financials	N/A	
24	of which: mortgage servicing rights	N/A	
25	of which: deferred tax assets arising from temporary differences	N/A	
26	National specific regulatory adjustments	-	
26a.	Difference between allowance for possible losses and allowance for impairment losses on earning assets	-	
26b.	Allowance for losses on non productive assets required to be provided	2,542	
26c.	Deferred tax asset	56,565	E
26d.	Investments in shares of stock	-	
26e.	Shortage of capital on insurance subsidiary company	-	
26f.	Securitisation Exposure	-	
26g.	Other deduction factor of Common Equity Tier 1	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Total regulatory adjustments to Common equity Tier 1	175,378	
29	Common Equity Tier 1 capital (CET1)	19,288,221	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	1,638,500	
31	of which: Classified as equity under applicable accounting standards	-	
32	of which: Classified as liabilities under applicable accounting standards *)	1,638,500	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: Instruments issued by subsidiaries subject to phase out	N/A	
36	Additional Tier 1 capital before regulatory adjustments	1,638,500	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	N/A	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41	National specific regulatory adjustments	-	
41a.	Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional Tier 1	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	1,638,500	
45	Tier 1 capital (T1 = CET 1 + AT 1)	20,926,721	

Capital - Composition of Capital as of 31 December 2025 (CC1)

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	318,478
47	Directly issued capital instruments subject to phase out from Tier 2	N/A
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
49	of which: Instruments issued by subsidiaries subject to phase out	N/A
50	Provisions	810,852
51	Tier 2 capital: regulatory adjustments	1,129,330
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	N/A
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-
54	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A
56	National specific regulatory adjustments	-
56a	Sinking fund	-
56b	Investments in instruments issued by the other bank that meet the criteria for inclusion in additional Tier 2	-
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	1,129,330
59	Total capital (TC = T1 + T2)	22,056,051
60	Total risk weighted assets	89,443,745
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	21.57%
62	Tier 1 (as a percentage of risk weighted assets)	23.40%
63	Total capital (as a percentage of risk weighted assets)	24.66%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	3.50%
65	of which: capital conservation buffer requirement	2.50%
66	of which: Bank specific countercyclical buffer requirement	0.00%
67	Of which: higher loss absorbency requirement	1.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	15.66%
National minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A
71	National total capital minimum ratio (if different from Basel 3 minimum)	N/A
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A
73	Significant investments in the common stock of financial entities	N/A
74	Mortgage servicing rights (net of related tax liability)	N/A
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A
77	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	N/A
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A
82	Current cap on AT1 instruments subject to phase out arrangements	N/A
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A
84	Current cap on T2 instruments subject to phase out arrangements	N/A
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A

NOTES

- *) Additional Tier 1 instruments (AT1) on Risk Capital Disclosure Report record as Additional Tier 1 instruments (AT1) classified as liability refer to SEOJK NOMOR 9 /SEOJK.03/2020 for authorities/regulator needs and will have a difference between annual report which the recognition refer to applicable accounting standards, record as equity.

Capital - Reconciliation of Capital as of 31 December 2025 (CC2)

(in millions Rupiah)

No.	Accounts	Published	Financial Position under Regulatory Scope	Reference number
		Statements of Financial Position		
		31 December 2025	31 December 2025	
ASSETS				
1.	Cash	232,095	232,095	
2.	Placement with Bank Indonesia	23,741,886	23,741,886	
3.	Placement with other banks	3,081,035	3,081,035	
4.	Spot and derivative receivables	125,084	125,084	
5.	Securities	44,334,522	44,334,522	
6.	Securities sold under repurchase agreement (repo)	-	-	
7.	Securities purchased with agreement to resell (reverse repo)	2,627,707	2,627,707	
8.	Acceptance receivables	2,465,802	2,465,802	
9.	Loans to customers	63,564,049	63,564,049	
10.	Sharia financing	-	-	
11.	Equity investment	-	-	
12.	Other financial assets	1,085,697	1,085,697	
13.	Impairment on financial assets -/-	(1,486,750)	(1,486,750)	
	a. Securities	(255)	(255)	
	b. Loans	(1,482,774)	(1,482,774)	
	c. Others	(3,721)	(3,721)	
14.	Intangible assets	476,769	476,769	D
	Accumulated amortisation on intangible assets -/-	(360,498)	(360,498)	D
15.	Properties and equipment	2,146,116	2,146,116	
	Accumulated depreciation on properties and equipment -/-	(1,377,973)	(1,377,973)	
16.	Non productive assets	6,470	6,470	
	a. Abandoned property	-	-	
	b. Foreclosed assets	6,470	6,470	
	c. Suspense accounts	-	-	
	d. Interbranch assets	-	-	
17.	Other Assets	2,052,930	2,052,930	
TOTAL ASSETS		142,714,941	142,714,941	
LIABILITIES AND EQUITIES				
LIABILITIES				
1.	Current account	44,223,400	44,223,400	
2.	Savings Account	17,636,313	17,636,313	
3.	Time deposits	34,665,252	34,665,252	
4.	Electronic money	-	-	
5.	Liabilities to Bank Indonesia	-	-	
6.	Deposits from other banks	5,410,054	5,410,054	
7.	Spot and derivative liabilities / forward	128,197	128,197	
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-	
9.	Acceptance liabilities	2,465,802	2,465,802	
10.	Issued securities	-	-	
11.	Loans/financing received	13,811,250	13,811,250	
12.	Margin deposits	165,742	165,742	
13.	Interbank liabilities	-	-	
14.	Other liabilities	4,729,226	4,729,226	
TOTAL LIABILITIES		123,235,236	123,235,236	
EQUITIES				
15.	Paid in capital	10,586,395	10,586,395	
	a. Authorised capital	20,000,000	20,000,000	A
	b. Unpaid capital -/-	(9,413,605)	(9,413,605)	A
	c. Treasury stock -/-	-	-	
16.	Additional paid in capital	268,941	268,941	
	a. Agio	257,610	257,610	A
	b. Disagio -/-	-	-	
	c. Fund for paid up capital	-	-	
	d. Others	11,331	11,331	
17.	Other comprehensive income	310,622	310,622	
	a. Translation adjustment from foreign currency	-	-	
	b. Potential gain (losses) from an increase in fair value of financial assets measured at fair value through other comprehensive income	392,112	392,112	C
	c. Effective portion of cash flow hedges	-	-	
	d. Gain on revaluation of fixed assets	-	-	
	e. Portion of other comprehensive income from associates	-	-	
	f. Remeasurement of defined benefit pension plans	(6,756)	(6,756)	
	g. Income tax of other comprehensive income:	-	-	
	g.1. In accordance with gain from increase of fair value of financial assets measured at fair value through other comprehensive income	(86,265)	(86,265)	C
	g.2. In accordance with remeasurement of defined benefit pension plans	1,486	1,486	
	h. Others	10,045	10,045	
18.	Reserves	147,065	147,065	
	a. General reserves	147,065	147,065	C
	b. Appropriated reserves	-	-	
19.	Profit/Loss	8,166,682	8,166,682	
	a. Previous years	9,072,683	9,072,683	B
	b. Current year	2,179,267	2,179,267	B
	c. Dividend paid (-/-)	(3,085,268)	(3,085,268)	B
TOTAL EQUITY ATTRIBUTABLE TO OWNERS		19,479,705	19,479,705	
TOTAL EQUITY		19,479,705	19,479,705	
TOTAL LIABILITIES AND EQUITY		142,714,941	142,714,941	

Capital - Key Features of Capital Instruments and TLAC-Eligible Instruments (CCA)

No	Questions	Answers	Answers	Answers
1	Issuer	PT Bank HSBC Indonesia	PT Bank HSBC Indonesia	PT Bank HSBC Indonesia
2	Unique identifier	-	-	-
3	Governing law(s) of the instrument	Indonesian Legal	Indonesian Legal	Indonesian Legal
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	CET 1	Tier 2	AT1
6	Eligible at solo/group/group and solo	Individually	Individually	Individually
7	Instrument type	Regular Stock	Subordinated Loan	Subordinated Loan
8	Amount recognized in regulatory capital	10,844,005	318,478	1,638,500
9	Par value of the instrument	10,586,395	1,250.625 (USD 75 juta)	1,638,500
10	Accounting classification	Equity	Liabilities - Amortised Cost	Equity
11	Original date of issuance	13-Apr-17	10-Apr-17	26-Feb-25
12	Perpetual or dated	No Maturity	With Maturity	No Maturity
13	Original maturity date	N/A	10-Apr-27	N/A
14	Issuer call subject to prior supervisory approval	N/A	N/A	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	*
16	Subsequent call option	N/A	N/A	N/A
Coupons/dividends				
17	Fixed or floating dividend/coupon	N/A	Floating	Fixed to floating
18	Coupon rate and any related index	N/A	SOFRA + 4.29586%	US Treasury (when floating)
19	Existence of a dividend stopper	No	No	Yes
20	Fully discretionary, partial or mandatory	N/A	Mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	N/A	No	N/A
22	Non-cumulative or cumulative	N/A	Cumulative	Non cumulative
23	Convertible or non-convertible	N/A	Non Convertible	Non Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	N/A	Yes	Yes
31	If write-down, writedown trigger(s)	N/A	According to OJK's provision	According to OJK's provision
32	If write-down, full or partial	N/A	According to OJK's provision	Will always be fully written down
33	If write-down, permanent or temporary	N/A	Permanent	Permanent
34	If temporary write-down, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination	No	Subordinated Debt	Subordinated Debt
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	At last	**)	**)
36	Non-compliant transitioned features	N/A	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

NOTES

- *) AT1 Instruments do not have a fixed settlement date.
The Issuer has the option to redeem an AT1 Instrument, in whole but not in part, subject to the following settlement conditions:
(i) on the First Reset Date and each Distribution Payment Date thereafter; or
(ii) upon the occurrence of a Qualifying Change Event; or
(iii) upon the occurrence of a Tax Event.

Each such redemption of an AT1 Instrument will be for the Applicable Principal Amount plus accrued and unpaid Distributions (if any, and other than due to non-payment under an optional distribution Cancellation Event or a mandatory distribution Cancellation Event) up to (but not including) the date fixed for redemption.

The Issuer may not redeem any AT1 Instrument unless the following conditions are met:

- (i) OJK approval is obtained for the redemption.
(ii) the redemption will not result in a breach of the consolidated or aggregated capital adequacy requirements under Applicable Law.
(iii) it is replaced with a capital instrument of better or similar quality.

- **) The Instruments referred to constitute direct, unsecured, and subordinated obligations of PT Bank HSBC Indonesia. Upon liquidation or insolvency, claims against PT Bank HSBC Indonesia in respect of the Instruments:
(i) shall rank senior to Junior Obligations;
(ii) shall be subordinated to Senior Obligations;
(iii) shall rank pari passu, without any preference, among their Parity Obligations.

Capital - Qualitative Disclosure on Capital Structure and Capital Adequacy

Qualitative disclosure regarding capital structure and capital adequacy can be found in the 2025 Annual Report, in the section Other Material Information related to Capital Structure and Management's Policy on Capital Structure.

Disclosure of the Bank's Risk Management Approach (OVA)

Disclosure of the Bank's Risk Management Approach (OVA) can be found in the 2025 Annual Report under the Risk Management section, including the Risk Management Practice subsection.

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.

Leverage Ratio - Report of Leverage Ratio and Report of Leverage Ratio Framework

A. Leverage Ratio Total Exposures

(in millions Rupiah)

No	Description	As of 31 December 2025
1	Total assets on the balance sheet in published financial statement (gross value before deducting impairment provision)	144,201,691
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/ or other entities that consolidated based on accounting standard yet out of scope consolidation based on Financial Services Authority	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitisation asset as stipulated in OJK's statutory regulation related to Prudential Principles in Securitisation Asset Activity for General Bank. In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero)	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	-
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation	-
6	Adjustment to acquisition cost and sales price of financial assets regularly using trade date accounting method	-
7	Adjustment to qualified cash pooling transaction as stipulated in Financial Services Authority (OJK) regulation	-
8	Adjustment to exposure of derivative transaction	760,365
9	Adjustment to exposure on Securities Financing Transaction (STF) as example: reverse repo transaction	-
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	16,098,419
11	Prudent valuation adjustments in form of capital deduction factor and impairment provision	(1,700,757)
12	Other adjustments	-
13	Total exposure in Leverage Ratio Calculation	159,359,718

Notes :

Calculation of leverage ratio is based on POJK No.31/POJK.03/2019

B. Leverage Ratio Calculation Report

(in millions Rupiah)

Description		Period	
		December 2025	September 2025
On Balance Sheet Exposure			
1	On-balance sheet exposures excluding derivatives and securities financing transactions (SFTs) (gross value before deducting impairment provision)	141,448,900	137,507,790
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transaction)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets in line with accounting standard applied)	(1,486,750)	(1,835,230)
6	(Asset amounts accounted as a deduction factor of main capital as stipulated in Financial Services Authority's regulation on the obligation of minimum capital for general bank)	(172,836)	(392,543)
7	Total asset exposure on the financial report Total from line 1 to 6	139,789,314	135,280,017
Derivative Exposure			
8	Replacement cost associated with all derivatives transaction both with margin variation within the requirement or with bilateral netting to comply with particular conditions	175,118	460,796
9	Add-on amounts for potential future exposure associated with all derivatives transaction	710,331	738,840
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	(Adjusted effective national offsets and add-on deduction for written credit derivatives)	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures Total from line 8 to 12	885,449	1,199,636
Securities financing transaction exposures			
14	Gross SFT assets	2,627,707	4,625,918
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to Current Exposure Calculation stipulated in OJK's regulation annex	-	-
17	Agent Transaction exposures	-	-
18	Total SFT exposures Total from line 14 to 17	2,627,707	4,625,918

B. Leverage Ratio Calculation Report

(in millions Rupiah)

Description		Period	
		December 2025	September 2025
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross national amount	91,728,698	84,025,979
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(75,630,279)	(68,229,993)
21	(Impairment provision for off-balance sheet in line with accounting standard)	(41,171)	(41,641)
22	Total Off-balance sheet Total from line 19 to 21	16,057,248	15,754,345
Capital and Total Exposures			
23	Tier 1 Capital	20,926,721	20,499,422
24	Total Exposure Total from line 7, line 13, line 18, and line 22	159,359,718	156,859,916
Leverage Ratio			
25	Leverage Ratio, including the impact from adjustment to temporary exemption on the current account placement to Bank Indonesia in fulfilling minimum current account provision (if any), that included average value of accounted assets	13.13%	13.07%
25a	Leverage Ratio, including the impact from adjustment to temporary exemption on the current account placement to Bank Indonesia in fulfilling minimum current account provision (if any)	13.13%	13.07%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	N/A	N/A
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	4,044,253	3,528,274
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	2,627,707	4,625,918
30	Total exposures, including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets	160,776,264	155,762,272
30a	Total exposures excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets	160,776,264	155,762,272
31	Basel III leverage ratio, including the impact of any applicable temporary exemption of central bank reserve, incorporating mean values from row 28 of gross SFT assets	13.02%	13.16%
31a	Basel III leverage ratio, excluding the impact of any applicable temporary exemption of central bank reserve, incorporating mean values from row 28 of gross SFT assets	13.02%	13.16%
Qualitative Analysis			
Leverage Ratio Increased by 13.13% caused by increase of Tier 1 capital amounting to 427 Billion. Besides that, there is also increase of Total Exposure amounting to 2,5 Trillion. Increase of Total Exposure mainly caused by increase of On-balance sheet exposures excluding derivatives and securities financing transactions (SFTs) (gross value before deducting impairment provision) amounting to 3,9 Trillion, followed by decrease of SFT exposure amounting to 2 Trillion. Overall, leverage ratio as of 31 December 2025 still above minimum limit of leverage ratio 3%.			

Notes :

Calculation of leverage ratio is based on POJK No.31/POJK.03/2019

Credit Risk – Qualitative Disclosure of General Information on Credit Risk (CRA)

Disclosure of qualitative information related to Credit Risk in general (CRA) can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (i) Credit Risk.

Note: The 2025 Annual Report is published on the Bank’s website at www.hsbc.co.id.

Credit Risk - Disclosure of Credit Quality over Asset (CR1)

(in millions Rupiah)

		Gross carrying value			CKPN		IRB Approach	Net Receivables
		Past Due Receivables	Non Past Due Receivables	Allowance for impairment losses	Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e		
1	Loans	648,512	93,125,304	1,486,495	1,376,362	110,133		92,287,321
2	Securities	-	39,449,909	255	-	255		39,449,654
3	Off Balance Sheet Transaction	-	17,341,655	27,456	15,550	11,906		17,314,199
4	Total	648,512	149,916,868	1,514,206	1,391,912	122,294		149,051,174

Credit Risk - Disclosures of Past Due Credit and Securities Movements (CR2)**(in millions Rupiah)**

		a
1	Past Due Loans and Securities in prior reporting	916,195
2	Past Due Loans and Securities since prior reporting	106,062
3	Credit and Securities Restated to Not Past Due Receivables	5,919
4	Written-Off	26,583
5	Other Changes	(341,243)
6	Past Due Credit and Securities for end of reporting period (1+2-3-4+5)	648,512

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

Credit Risk disclosure – Additional disclosures related to Credit Quality of Assets (CRB) can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (i) Credit Risk – Credit Risk Management Policy – d. Adequacy of Process Measurement, Monitoring, and Risk Control :

- Past Due Receivables and Impaired Receivables
- Establishment of Individual and Collective Allowance for Impairment Losses (CKPN)

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

a) Disclosure of Net Receivables by Region

(in millions Rupiah)

No.	Portfolio Category	31 December 2025					
		Net Receivables by Region					
		JAVA	SUMATERA	SULAWESI	KALIMANTAN	OTHERS	Total
a	b	c	d	e	f	g	h
1	Receivables on Government	60,383,895	-	-	-	-	60,383,895
2	Receivables on Public Sector Entities	2,735,069	69,950	-	-	-	2,805,019
3	Receivables on Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Receivables on Banks	13,524,283	-	-	-	-	13,524,283
5	Receivables by Covered Bonds	-	-	-	-	-	-
6	Receivables from Securities Companies and Other Financial Services Institutions	7,255,180	-	-	-	-	7,255,180
7	Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-	-
8	Loans Secured by Residential Properties	1,366,400	17,179	1,047	4,272	572	1,389,470
9	Loans Secured by Commercial Properties	5,511,926	447,169	55,220	16,547	-	6,030,862
10	Loans for Land Acquisition, Land Processing, and Construction	134	-	-	-	-	134
11	Employee/Retired Loans	-	-	-	-	-	-
12	Receivables from Micro, Small and Retail Portfolios	4,198,586	449,900	65,225	47,046	52,502	4,813,259
13	Receivables from Corporates	50,553,847	4,097,815	346,250	9,016	85,489	55,092,417
14	Past Due Receivables	137,224	15,316	10,904	106	869	164,419
15	Other Assets	1,578,174	-	-	-	-	1,578,174
Total		147,244,718	5,097,329	478,646	76,987	139,432	153,037,112

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

a) Disclosure of Net Receivables by Region

(in millions Rupiah)

No.	Portfolio Category	31 December 2024					
		Net Receivables by Region					
		JAVA	SUMATERA	SULAWESI	KALIMANTAN	OTHERS	Total
a	b	c	d	e	f	g	h
1	Receivables on Government	55,965,604	-	-	-	-	55,965,604
2	Receivables on Public Sector Entities	1,742,700	105,274	-	-	-	1,847,974
3	Receivables on Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Receivables on Banks	12,396,715	-	-	-	-	12,396,715
5	Receivables by Covered Bonds	-	-	-	-	-	-
6	Receivables from Securities Companies and Other Financial Services Institutions	6,599,548	-	-	-	-	6,599,548
7	Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-	-
8	Loans Secured by Residential Properties	2,130,004	93,896	10,504	21,850	7,154	2,263,408
9	Loans Secured by Commercial Properties	5,778,846	375,334	87,219	55,712	10,435	6,307,546
10	Loans for Land Acquisition, Land Processing, and Construction	111	-	-	-	-	111
11	Employee/Retired Loans	-	-	-	-	-	-
12	Receivables from Micro, Small and Retail Portfolios	4,658,325	532,842	77,201	79,229	46,508	5,394,105
13	Receivables from Corporates	44,240,765	4,140,017	30,505	173,381	2,866,265	51,450,933
14	Past Due Receivables	425,914	40,667	4,838	6,309	2,044	479,772
15	Other Assets	2,781,105	-	-	-	-	2,781,105
Total		136,719,637	5,288,030	210,267	336,481	2,932,406	145,486,821

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

c) Disclosure of Net Receivables by Remaining Contractual Maturity

(in millions Rupiah)

No.	Portfolio Category	31 December 2025					
		Net Receivables by Remaining Contractual Maturity					
		≤ 1 year	> 1 years to 3 years	> 3 years to 5 years	> 5 years	Non Contractual	Total
a	b	c	d	e	f	g	h
1	Receivables on Government	36,248,222	4,136,436	8,841,549	420,148	10,737,540	60,383,895
2	Receivables on Public Sector Entities	2,536,381	268,638	-	-	-	2,805,019
3	Receivables on Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Receivables on Banks	7,851,795	2,449,858	2,236	53,760	3,166,634	13,524,283
5	Receivables by Covered Bonds	-	-	-	-	-	-
6	Receivables from Securities Companies and Other Financial Services Institutions	4,570,774	2,455,572	228,834	-	-	7,255,180
7	Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-	-
8	Loans Secured by Residential Properties	886,394	15,838	59,910	427,328	-	1,389,470
9	Loans Secured by Commercial Properties	3,958,483	611,405	517,486	943,488	-	6,030,862
10	Loans for Land Acquisition, Land Processing, and Construction	134	-	-	-	-	134
11	Employee/Retired Loans	-	-	-	-	-	-
12	Receivables from Micro, Small and Retail Portfolios	701,037	899,225	2,813,117	399,880	-	4,813,259
13	Receivables from Corporates	44,705,555	2,501,812	6,380,157	1,504,892	1	55,092,417
14	Past Due Receivables	65,707	18,461	17,827	62,417	7	164,419
15	Other Assets	-	-	-	-	1,578,174	1,578,174
	Total	101,524,482	13,357,245	18,861,116	3,811,913	15,482,356	153,037,112

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

c) Disclosure of Net Receivables by Remaining Contractual Maturity

(in millions Rupiah)

No.	Portfolio Category	31 December 2024					
		Net Receivables by Remaining Contractual Maturity					
		≤ 1 year	> 1 years to 3 years	> 3 years to 5 years	> 5 years	Non Contractual	Total
a	b	c	d	e	f	g	h
1	Receivables on Government	32,486,094	2,010,416	6,977,006	1,495,539	12,996,549	55,965,604
2	Receivables on Public Sector Entities	1,517,051	330,923	-	-	-	1,847,974
3	Receivables on Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Receivables on Banks	7,172,883	1,766,051	48,393	51,890	3,357,498	12,396,715
5	Receivables by Covered Bonds	-	-	-	-	-	-
6	Receivables from Securities Companies and Other Financial Services Institutions	3,954,060	1,036,378	1,609,110	-	-	6,599,548
7	Receivables in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-	-
8	Loans Secured by Residential Properties	1,629,722	59,043	60,959	513,684	-	2,263,408
9	Loans Secured by Commercial Properties	4,085,578	753,498	331,997	1,136,473	-	6,307,546
10	Loans for Land Acquisition, Land Processing, and Construction	111	-	-	-	-	111
11	Employee/Retired Loans	-	-	-	-	-	-
12	Receivables from Micro, Small and Retail Portfolios	1,946,924	1,471,625	1,761,759	213,797	-	5,394,105
13	Receivables from Corporates	41,860,517	4,686,096	4,115,470	788,847	3	51,450,933
14	Past Due Receivables	363,054	24,768	13,916	78,034	-	479,772
15	Other Assets	-	-	-	-	2,781,105	2,781,105
	Total	95,015,994	12,138,798	14,918,610	4,278,264	19,135,155	145,486,821

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)
d) Disclosures of Receivables and Allowance by Region

(in millions Rupiah)

No.	Keterangan	31 December 2025					
		Region					
		JAVA	SUMATERA	SULAWESI	KALIMANTAN	OTHERS	Total
a	b	c	d	e	f	g	i
1	Receivables	144,203,555	5,675,623	514,498	52,185	119,519	150,565,380
2	Increased and impaired credit risk receivables	2,506,329	1,119,972	159,925	3,171	6,310	3,795,707
	a. Non past due	2,012,386	1,023,528	109,524	3,010	4,650	3,153,098
	b. Past due	493,943	96,444	50,401	161	1,660	642,609
3	Allowance for Impairment Losses - Stage 1	114,311	6,333	720	378	552	122,294
4	Allowance for Impairment Losses - Stage 2	81,232	5,345	1,940	735	1,157	90,409
5	Allowance for Impairment Losses - Stage 3	683,529	577,785	39,043	89	1,057	1,301,503
6	Written-off receivables	62,497	5,216	681	366	509	69,269

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)
d) Disclosures of Receivables and Allowance by Region

(in millions Rupiah)

No.	Keterangan	31 December 2024					
		Region					
		JAVA	SUMATERA	SULAWESI	KALIMANTAN	OTHERS	Total
a	b	c	d	e	f	g	i
1	Receivables	131,267,940	4,952,914	209,603	288,701	4,505,726	141,224,884
2	Increased and impaired credit risk receivables	3,379,844	169,234	46,231	11,665	4,770	3,611,744
	a. Non past due	1,691,214	26,894	3,051	1,611	1,568	1,724,338
	b. Past due	1,688,630	142,340	43,180	10,054	3,202	1,887,406
3	Allowance for Impairment Losses - Stage 1	77,647	4,579	371	506	1,717	84,820
4	Allowance for Impairment Losses - Stage 2	54,196	3,739	701	372	326	59,334
5	Allowance for Impairment Losses - Stage 3	1,612,397	107,904	38,338	3,902	1,578	1,764,119
6	Written-off receivables	64,870	4,391	585	170	55	70,071

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

e) Disclosures of Receivables and Allowance by Economic Sector

(in millions Rupiah)

No.	Economy Sector	Receivables	Receivables with impaired credit risk		Allowance for Impairment Losses	Allowance for Impairment Losses	Allowance for Impairment Losses	Written-Off Receivables
			Non Past Due	Past Due	Stage 1	Stage 2	Stage 3	
a	b	c	d	e	f	g	h	i
31 December 2025								
1	Agriculture, Forestry, and Fisheries	657,886	-	5,506	151	-	5,506	-
2	Mining and Quarrying	6,134,911	-	-	5,699	-	-	-
3	Manufacturing	29,881,884	1,959,728	239,092	20,864	2,534	734,220	-
4	Electricity, Gas, and Hot Steam/Water and Cold Air	40,044	-	-	6	-	-	-
5	Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-	-
6	Construction	2,607,503	-	8,902	820	-	3,224	-
7	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance	9,644,754	752,605	232,655	6,324	3,290	476,613	-
8	Transportation and Warehousing	2,401,438	1,522	13,857	2,701	91	5,572	-
9	Accommodation, Food and Beverage Supply	127,606	29,073	-	63	39	-	-
10	Information and Communication	6,441,748	28,350	-	4,416	99	-	-
11	Financial Activities and Insurance	20,352,035	-	-	10,591	-	-	-
12	Real Estate	730,157	-	-	494	-	-	42,687
13	Professional, Scientific, and Technical Activities	68,628	-	-	48	-	-	-
14	Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports	1,526,146	-	-	922	-	-	26,582
15	Government Administration, Defense and Compulsory Social	36,224,295	-	-	6	-	-	-
16	Education	-	-	-	-	-	-	-
17	Human Health and Social Activities	846,774	-	-	568	-	-	-
18	Art, Entertainment and Recreation	-	-	-	-	-	-	-
19	Other Service Activities	2,564,777	-	-	2,313	-	-	-
20	Households Activities " as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs"	-	-	-	-	-	-	-
21	International Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-	-
22	Households	5,153,064	353,309	142,597	59,899	83,101	76,368	-
23	Non-Business Activities	1,419,844	28,511	-	2,602	931	-	-
24	Others	23,741,886	-	-	3,807	324	-	-
Total		150,565,380	3,153,098	642,609	122,294	90,409	1,301,503	69,269

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

e) Disclosures of Receivables and Allowance by Economic Sector

(in millions Rupiah)

No.	Economy Sector	Receivables	Receivables with impaired credit risk		Allowance for Impairment Losses	Allowance for Impairment Losses	Allowance for Impairment Losses	Written-Off Receivables
			Non Past Due	Past Due	Stage 1	Stage 2	Stage 3	
a	b	c	d	e	f	g	h	i
31 December 2024								
1	Agriculture, Forestry, and Fisheries	1,000,678	-	5,506	319	-	4,875	-
2	Mining and Quarrying	6,786,182	-	-	3,390	-	-	-
3	Manufacturing	28,125,267	565,515	232,802	14,978	2,445	222,289	-
4	Electricity, Gas, and Hot Steam/Water and Cold Air	327,522	-	-	24	-	-	-
5	Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-	-
6	Construction	2,916,149	14,201	984,859	628	159	693,703	-
7	Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance	11,044,693	693,598	244,133	5,886	3,412	501,226	-
8	Transportation and Warehousing	1,196,970	7,303	13,960	999	136	5,789	-
9	Accommodation, Food and Beverage Supply	132,064	38,758	-	113	227	2,919	-
10	Information and Communication	8,134,400	-	255,461	3,055	-	244,902	-
11	Financial Activities and Insurance	14,745,316	70,025	-	3,578	275	-	-
12	Real Estate	559,998	-	8,297	245	-	10,839	-
13	Professional, Scientific, and Technical Activities	557,721	2,346	-	559	265	-	-
14	Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports	1,547,786	-	-	585	-	-	-
15	Government Administration, Defense and Compulsory Social	32,682,238	-	-	-	-	-	-
16	Education	1,411	-	-	21	-	-	-
17	Human Health and Social Activities	1,118,232	26,994	-	396	1,254	-	-
18	Art, Entertainment and Recreation	-	-	-	-	-	-	-
19	Other Service Activities	2,301,651	-	1,645	796	-	641	-
20	Households Activities " as Employer; Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs"	-	-	-	-	-	-	-
21	International Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-	-
22	Households	3,945,393	246,051	140,743	49,234	51,054	76,936	70,071
23	Non-Business Activities	1,826,094	59,547	-	14	107	-	-
24	Others	22,275,119	-	-	-	-	-	-
Total		141,224,884	1,724,338	1,887,406	84,820	59,334	1,764,119	70,071

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

f) Disclosure of Receivables by Due Date

(in millions Rupiah)

No.	Exposure Type	31 December 2025			
		Net Receivables based on Days Past Due			
		> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
a	b	c	d	e	f
1	Loans include to Past Due Receivables	25,525	39,325	564,607	629,457
2	Securities include to Past Due Receivables	-	-	-	-
	Total	25,525	39,325	564,607	629,457

Credit Risk - Additional Disclosures on Credit Quality of Assets (CRB)

f) Disclosure of Receivables by Due Date

(in millions Rupiah)

No.	Exposure Type	31 December 2024			
		Net Receivables based on Days Past Due			
		> 90 days to 120 days	> 120 days to 180 days	> 180 days	Total
a	b	c	d	e	f
1	Loans include to Past Due Receivables	2,572	20,166	1,692,944	1,715,682
2	Securities include to Past Due Receivables	0	0	0	0
	Total	2,572	20,166	1,692,944	1,715,682

Credit Risk - Additional Disclosures on the Treatment of Non-performing Assets (CRB-A)

Credit Risk disclosure – Additional disclosure related to the Treatment of Non-Performing Assets (CRB-A) can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (i) Credit Risk – Credit Risk Management Policy – c. Adequacy of Credit Risk Identification Process

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.

Credit Risk - Additional Disclosures on the Treatment of Non-performing Assets (CRB-A)

1) Disclosure of Performing and Non-performing Assets

(In millions Rupiah)

		31 December 2025							
		Performing (Current and Special Mention Quality)		Non-Performing (Substandard, Doubtful, and Loss Quality)					
				Impaired Receivables		Not Impaired Receivables			
		Gross Carrying Value	Allowance for Impairment Losses	Gross Carrying Value	Allowance for Impairment Losses	> 90 days Overdue		> 90 days Overdue	
a	b	c	d	e	f	g	h		
1	Securities	39,449,909	255	-	-	-	-	-	-
2	Loans	93,125,304	998,207	648,512	488,298	-	-	5,903	57
	a. Corporates	89,284,835	844,285	404,580	389,004	-	-	-	-
	b. Retail	3,840,469	153,922	243,932	99,284	-	-	5,903	57
3	Off Balance Sheet Transaction	17,341,655	11,906	-	15,550	-	-	-	-

Credit Risk - Additional Disclosures on the Treatment of Non-performing Assets (CRB-A)

1) Disclosure of Performing and Non-performing Assets

(In millions Rupiah)

		31 December 2024							
		Performing (Current and Special Mention Quality)		Non-Performing (Substandard, Doubtful, and Loss Quality)					
				Impaired Receivables		Not Impaired Receivables			
		Gross Carrying Value	Allowance for Impairment Losses	Gross Carrying Value	Allowance for Impairment Losses	> 90 days Overdue		> 90 days Overdue	
a	b	c	d	e	f	g	h		
1	Securities	35,777,905	132	-	-	-	-	-	-
2	Loans	87,586,651	477,517	1,893,327	1,424,702	-	-	-	-
	a. Corporates	82,508,869	403,600	1,653,629	1,409,945	-	-	-	-
	b. Retail	5,077,782	73,917	239,698	14,757	-	-	-	-
3	Off Balance Sheet Transaction	15,963,415	5,229	3,586	693	-	-	-	-

Credit Risk – Qualitative Disclosure on CRM Techniques (CRC)

Credit Risk disclosure – Qualitative disclosure related to Credit Risk Mitigation (CRM) Techniques (CRC) can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (i) Credit Risk – Credit Risk Management Policy – d. Adequacy of Process Measurement, Monitoring, and Risk Control – Policy, Procedure, and Process for Collateral Management and Appraisal

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.



Credit Risk - Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3)

(in millions Rupiah)

		Receivables that are not secured by MRK techniques	Receivables Secured by MRK Techniques	Receivables Secured by Collateral	Receivables Secured by Guarantees	Receivables Secured by Credit Derivatives
		a	b	c	d	e
1	Loans	91,942,308	345,013	345,013	-	
2	Securities	39,449,654	-	-	-	
3	Total	131,391,962	345,013	345,013	-	
4	Past Due Loans and Securities	160,281	-	-	-	

Credit Risk – Disclosure on the Use of External Credit Ratings (CRD)

Credit Risk disclosure – Disclosure on the Use of External Credit Ratings (CRD) can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (i) Credit Risk – Credit Risk Management Policy :

c. Adequacy of the Credit Risk Identification Process

d. Adequacy of Process Measurement, Monitoring, and Risk Control – The use of ratings in calculating RWA for Credit Risk

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.

Credit Risk - Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4)

(in millions Rupiah)

No	Portfolio Category	Net Receivables Before Application of FKK and MRK Techniques		Net Receivables After Application of FKK and MRK Techniques		RWA and Average Risk Weight	
		RWA and Average Risk Weight	TRA	Statement of Financial Position	TRA	RWA	Average Risk Weight
01	Receivables on the Government	60,301,998	98,798	60,301,998	81,897	-	0%
02	Receivables on Public Sector Entities	2,723,778	812,415	2,723,778	81,241	1,402,510	50%
03	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	0%
04	Receivables on Banks	11,555,919	4,966,150	9,040,549	1,968,365	6,804,399	62%
05	Receivables from Securities Companies and Other Financial Services Institutions	6,400,421	4,920,131	6,335,922	854,758	5,305,704	74%
06	Receivables by Covered Bond	-	-	-	-	-	0%
07	Receivables from Corporates General Corporate Exposure	43,990,252	61,971,850	43,731,411	11,099,071	53,807,658	98%
	Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	0%
	Special Financing Exposure	-	-	-	-	-	0%
08	Receivables in the form of Subordinated Notes, Equity and Other Capital Instruments	-	-	-	-	-	0%
09	Receivables from Micro Business, Small Business and Retail Portfolio	3,217,945	15,953,138	3,213,464	1,595,314	3,483,567	72%
10	Loans Secured by Properties	-	-	-	-	-	0%
	Residential mortgage loans whose repayment is materially dependent on property cash flows	1,346,639	428,310	1,330,028	42,570	522,316	38%
	Commercial Property- Backed Loans whose Payments are Not Materially Dependent on Property Cash Flows	-	-	-	-	-	0%
	Commercial Property- Backed Loans whose Payments Depend Materially on Property Cash Flows	5,663,286	2,535,187	5,662,705	367,098	4,104,459	68%
	Commercial Property- Backed Loans whose Payments Depend Materially on Property Cash Flows	-	-	-	-	-	0%
	Credit for Land Acquisition, Land Processing, and/or Construction	-	1,341	-	134	134	100%
11	Past Due Receivables	160,281	41,379	160,281	4,138	163,271	99%
12	Other Assets	1,578,174	-	1,578,174	-	1,349,313	85%
	Total	136,938,693	91,728,699	134,078,310	16,094,586	76,943,331	51%

Credit Risk - Disclosure of Exposure Based On Asset Class and Weight Risk (CR)

Portfolio Category	0%	25%	50%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques				
01 Receivables on the Government	40,343,892						40,343,892				
Portfolio Category	20%	50%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
02 Receivables on Public Sector Entities	2,805,053					2,805,053					
Portfolio Category	0%	25%	50%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques				
03 Receivables on Multilateral Development Banks and International Entities											
Portfolio Category	20%	30%	40%	50%	75%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		
04 Deposits on Banks	130,820	982,213		4,087,080	5,240,600		482,824		11,003,537		
Portfolio Category	20%	30%	40%	50%	75%	100%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		
05 Receivables from Securities Companies and Other Financial Services Institutions		114,464		144,991	6,832,221				7,190,682		
Portfolio Category	10%	15%	20%	25%	35%	50%	100%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		
06 Receivables by Covered Bond											
Portfolio Category	20%	50%	65%	75%	80%	85%	100%	130%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
07 Receivables from Corporates - General Corporate Exposure Special Financing Exposure	76,672	543,301		1,819,430		5,466,405	45,254,117		1,059,096		54,830,483
Portfolio Category	100%	150%	250%	400%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
08 Receivables in the form of Subordinated Notes, Equity and Other Capital Instruments											
Portfolio Category	45%	75%	85%	100%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
09 Receivables from Micro Business, Small Business	661,741	3,874,883		79,111	89,014	4,898,771					

Credit Risk – Qualitative Disclosure on Counterparty Credit Risk (CCRA)

Credit Risk disclosure – Qualitative disclosure on Counterparty Credit Risk (CCRA) can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (i) Credit Risk – Credit Risk Management Policy – d. Adequacy of Process Measurement, Monitoring, and Risk Control :

- Methods Used to Apply Defined Operating Limits to Internal Capital for Counterparty Credit Exposures and for CCP exposures
- Policy Related to Guarantee and Risk Mitigation and Assessment Related to Counterparty Risk, including exposure to CCPs
- Policies Related to Wrong Way Risk Exposure

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.

Credit Risk - CCR Exposure by Portfolio Category and Risk Weight (CCR3)

Risk Weight Portfolio Category	Risk Weight												Total Net Receivables	
	0%	10%	20%	25%	30%	50%	75%	85%	100%	112.50%	150%	Others		
Receivables on Government and Central Bank	151,726	-	-	-	-	-	-	-	-	-	-	-	-	212,416
Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables on Other Banks	-	-	14,594	-	32,038	60,910	230,301	-	319	-	-	-	-	473,428
Receivables on Securities Firms	-	-	-	-	-	1,006	-	-	-	-	-	-	-	1,408
Receivables on Corporate	-	-	-	-	-	-	-	24,861	115,044	-	-	-	-	195,867
Receivables on Micro, Small Business, & Retail Portfolio	-	-	-	-	-	-	-	-	-	1,654	10	-	-	2,330
Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	151,726	-	14,594	-	32,038	61,916	230,301	24,861	115,363	1,654	10	-	-	885,449

Credit Risk - CCR Exposure by Portfolio Category and Risk Weight (CCR3)

(in millions Rupiah)

Risk Weight Portfolio Category	Risk Weight												Total Net Receivables	
	0%	10%	20%	25%	30%	50%	75%	85%	100%	112.50%	150%	Others		
Receivables on Government and Central Bank	344,618	-	-	-	-	-	-	-	-	-	-	-	-	482,465
Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables on Other Banks	-	-	54,685	-	145,959	126,270	419,411	-	10,519	-	-	-	-	1,059,582
Receivables on Securities Firms	-	-	-	-	-	27,071	2,158	-	-	-	-	-	-	40,921
Receivables on Corporate	-	-	-	-	-	-	-	47,423	134,134	-	84	-	-	254,297
Receivables on Micro, Small Business, & Retail Portfolio	-	-	-	-	-	-	-	-	-	3,604	71	-	-	5,145
Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	344,618	-	54,685	-	145,959	153,341	421,569	47,423	144,653	3,604	155	-	-	1,842,410

Credit Risk - Exposure to net credit derivative receivables (CCR6)

The Bank has no exposure to net credit derivative receivables.

Qualitative Disclosure of Securitization Exposure (SECA)

The Bank does not have any securitization exposure in Bank book and trading book report.

Securitization Exposure on Banking Book (SEC1)

The Bank does not act as originator, sponsor, nor investor of securitization exposures.

Credit Risk - Securitization Exposure on Trading Book (SEC2)

The Bank does not act as originator, sponsor, nor investor of securitization exposures.

Credit Risk - Securitization Exposure on Banking Book and related to its capital requirement – Bank as Originator or sponsor (SEC3)

The Bank does not act as originator nor sponsor of securitization exposures

Credit Risk - Securitization Exposure on Banking Book and related to its capital requirement - Bank Investor (SEC4)

The Bank does not act as investor of securitization exposures.

Market Risk – General Qualitative Disclosure

Market Risk disclosure – General qualitative disclosure can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (ii) Market Risk.

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.

Market Risk – Qualitative Disclosure on CVA

Market Risk disclosure – General qualitative disclosure can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (ii) Market Risk.

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.

Market Risks - Disclosures of Market Risks Using Standard Method

(in millions Rupiah)

Type of Risk	Capital Charge	Capital Charge
	Standardized Approach	Standardized Approach
	Reporting Date Position	Reporting Date Position
	As of 31 December 2025	As of 31 December 2024
GIRR Risk	72,326	45,887
Non-securitized CSR Risk	36,848	15,058
NonCTP Securitization CSR Risk	-	-
CTP Securitized CSR Risk	-	-
Equity Risk	-	-
Commodity Risk	-	-
Exchange Rate Risk	218,437	6,256
DRC - nonsecuritization	-	-
DRC - nonCTP securitization	-	-
DRC - CTP securitization	-	-
RRAO	-	-
Total	327,611	67,201

RWA Disclosure for Market Risk Using the Simplified Standardized Approach (MR3)

The Bank discloses using the Standardized Approach

Simplified BA-CVA Disclosure (CVA1)

	Component	Risk Weighted Asset BA-CVA
	(a)	(b)
Aggregation of systematic component of CVA risk	7,357	
Aggregation of idiosyncratic component of CVA risk	2,046	
Total		33,175

IRBBB - Risk Management Implementation Report for IRBBB

No	Qualitative Analysis	Remarks
1	An explanation of how the Bank defines IRBBB for Risk measurement and control.	In the implementation of IRBBB Risk Management, the Bank carries out the process of identifying, measuring, monitoring and controlling the movement of interest rates that can cause changes in the present value and timing of future cash flows that affect the Bank's economic value from assets, liabilities and administrative account transactions and may cause changes in net interest income. In terms of risk control, the Bank determines Risk Appetite and Risk Tolerance for IRBBB measurements based on stress scenarios. The Bank uses historical data and hypothetical assumptions in determining Risk Appetite and Risk Tolerance. IRBBB measurement results will be discussed and monitored in ALCO and RMC meetings.
2	Explanation of Risk Management and Risk mitigation strategies for IRBBB.	The implementation of Risk Management for IRBBB is implemented by the Bank in accordance with the objectives, business policies, size, strategy and complexity of the Bank's business which include Active Oversight by the Directors and Board of Commissioners; Determination of Risk Management Policies and Procedures and Risk Limits; Risk Identification, Measurement, Monitoring and Control and Risk Management Information System; Internal Control System.
3	Periodization of the Bank's IRBBB calculation and explanation of the specific measurements used by the Bank to measure sensitivity to IRBBB.	In measuring IRBBB Risk, the Bank uses 2 methods: a) measurement based on changes in the economic value of equity (EVE), which is a method that measures the impact of changes in interest rates on the bank's economic value equity; and b) measurement based on changes in net interest income (NII), which is a method that measures the impact of changes in interest rates on the Bank's earnings.
4	An explanation of the interest rate shock and stress scenarios used by the Bank in calculating IRBBB using the EVE and NII methods.	In calculating IRBBB with EVE method, the Bank applies an interest rate shock scenario that reflects the bank's risk profile, referring to 6 standard scenarios as required by the Financial Service Authority (OJK). In the calculation of IRBBB with NII method, the Bank applies the volatility of an increase/decrease of 200bps interest rate on the Bank's static balance sheet.
5	If there are modeling assumptions used significantly in the Bank's IMS (for example: the results of EVE measurements carried out by the Bank for purposes other than disclosure, internal assessment of capital adequacy) differ from the modeling assumptions used in the IRBBB calculation report using the standard approach, the Bank must provide an explanation of these assumptions including their impact and the reasons for using these assumptions (eg historical data, management judgments and analysis).	The Bank uses modeling assumptions in accordance with the methods contained in the OJK Circular letter for calculation of EVE sensitivity. While the modelling assumptions used in the calculation of NII sensitivity, the Bank uses an internal model and this is also in accordance with OJK Circular letter.
6	Explanation on how the Bank hedges against IRBBB (if any) and the related accounting treatment	At this time, HBID does not perform hedging for IRBBB purpose.
7	Comprehensive explanation of the main modeling assumptions and parameters used in calculating ΔEVE and ΔNII, at least: a. determine whether the commercial margin and other spread components have been taken into account in the cash flow and in the discount rate used in the calculation using the EVE method; b. determining how NMD's average repricing maturities in quantitative disclosures are determined (including unique product characteristics that influence repricing behavior); c. the methodology used to estimate the prepayment rate of loans and/or early withdrawal rates for time deposits and other significant assumptions; d. other assumptions, including instruments with behavior options that have been excluded from the calculation, which have a material impact on ΔEVE and ΔNII disclosed in the IRBBB calculation report using the standard approach and an explanation of how this has a material impact; and e. aggregation methodologies across currencies and significant cross-currency interest rate correlations.	a) Commercial margins and other spread components are excluded in calculations using the EVE method. The interest calculated is the interest rate based on Risk Free rate. b) The Bank uses historical data for the last one year to assess the frequency of repricing tenor on the interest bearing NMD products. Meanwhile, for non-interest bearing NMD products, the bank used a theoretical tenor. subsequently, the Bank will consider the ability of Balance Sheet Management(BSM) to hedge against the NMD. The final figure used as repricing maturities is after considering BSM hedging constraint. c) Currently, the Bank does not consider the prepayment rate and early withdrawal rate, since the exposure to the prepayment rate and early withdrawal is considered immaterial. d) The Bank does not have assumptions on behavior options issued in the calculation of EVE and NII Sensitivity. e) Significant currencies that apply to HBID are LCY and USD. The Bank uses a standard method in accordance with the SEOIK in carrying out stress scenarios and aggregating the impact of significant currencies on stress scenarios.
8	Other information that needs to be disclosed by the Bank regarding the Bank's interpretation of the significance and sensitivity of the disclosed IRBBB measurement results and/or an explanation of significant variations in reported IRBBB levels compared to the previous disclosure (if any).	EVE and NII Sensitivity Reporting is done on a quarterly basis using the standard method set by OJK. Based on the bank's calculation methodology as of December 2025, ΔEVE to Tier 1 Capital is at 7.33% (Low) and ΔNII to Projected Income is at 10.50% (Low), both of which indicate a level of sensitivity that tends to be low. NII sensitivity increased by 0.96% in December 2025 due to a decrease in projected income due to lower market rates, compared to the rate in September 2025. EVE sensitivity decreased by 0.51% in December 2025 compared to September 2025, due to a shift in Securities exposure to shorter tenors and a subsequent increase in Core Capital (Tier 1) compared to the September 2025 position. There were no significant changes to the Bank's overall balance sheet in December 2025 compared to September 2025.
No	Qualitative Analysis	Remarks
1	The average repricing maturity period applied to NMDs.	The average interest rate repricing applied for NMD in LCY is one year, this applies to Non-Interest Bearing Corporate NMD products and retail NMD products. Meanwhile,
2	Longest repricing maturity period applied to NMD.	the average interest rate repricing applied for NMD in USD is three months.

Calculation of IRRBB

In Millions Rupiah	NEW		NEW	
	Δ EVE		Δ NII	
Period	T	T-1	T	T-1
<i>Parallel up</i>	1,532,165	1,606,144	266,847	146,641
<i>Parallel down</i>	(1,794,438)	(1,883,733)	(415,082)	(396,754)
<i>Steeper</i>	19,552	72,825		
<i>Flattener</i>	340,243	329,698		
<i>Short rate up</i>	956,908	982,659		
<i>Short rate down</i>	(1,040,400)	(1,069,080)		
Negative Maximum Value (absolute)	1,532,165	1,606,144	415,082	396,754
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	20,909,048	20,499,422	3,953,879	4,159,763
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7.33%	7.84%	10.50%	9.54%

Description of IRRBB Calculation Report:

For each interest rate shock scenario prescribed by the Otoritas Jasa Keuangan, the Bank is required to report, for both the current and prior periods, the following:

Changes in the Economic Value of Equity (EVE) based on the standardized approach as referred to in Appendix II, which constitutes an integral part of this Circular Letter issued by the Financial Services Authority, using a run-off balance sheet assumption and six (6) interest rate shock scenarios as prescribed by the Authority.

Changes in the projected Net Interest Income (NII) over a 12 (twelve)-month horizon compared with the Bank's projected estimates under normal conditions for the same period, using a constant balance sheet assumption and two (2) interest rate shock scenarios as prescribed by the Authority.

Calculation Report
Liquidity Risk - Disclosure of Liquidity Coverage Ratio (LCR) Quarter

(in millions Rupiah)

No	Component	INDIVIDUAL			
		Q4 2025		Q3 2025	
		Outstanding commitment and liabilities/contractual receivables	HQLA after haircut, outstanding commitment and liabilities times runoff rate or contractual receivables times inflow rate	Outstanding commitment and liabilities/contractual receivables	HQLA after haircut, outstanding commitment and liabilities times runoff rate or contractual receivables times inflow rate
1	Total data used in LCR calculation		64		64
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		63,571,355		52,648,631
ARUS KAS KELUAR (CASH OUTFLOWS)					
3	Retail deposits and deposits from Micro and Small Business customers, consist of:				
	a. Stable Deposit/Funding	6,732,441	494,659	10,296,216	514,811
	b. Less Stable Deposit/Funding	9,693,746	1,409,217	11,269,806	1,126,981
4	Wholesale funding, consist of:				
	a. Operational deposit	19,347,518	6,516,808	27,869,336	6,469,868
	b. Non operational deposit and/or Other Non Operational liabilities	23,352,154	18,926,060	31,370,111	17,864,618
	c. Marketable securities issued by bank	-	-	-	-
5	Secured Funding				
6	Other cash outflow (additional requirement), consist of:				
	a. cash outflow from derivative transactions	41,591	52,848	129,598	129,598
	b. cash outflow from additional liquidity requirement	-	-	-	-
	c. cash outflow from liquidation of funding	-	-	-	-
	d. cash outflow from disbursement of loan commitment and liquidity facilities	4,851,955	728,772	6,367,020	636,702
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	60,193,503	337,774	83,656,213	331,782
	g. other contractual cash outflow	14,439	24,617	41,676	41,676
7	TOTAL CASH OUTFLOW		28,490,753		27,116,035
CASH INFLOW					
8	Secured lending	-	-	-	-
9	Inflows from fully performing exposures	17,163,514	14,380,384	24,190,855	14,958,395
10	Other Cash Inflow	64,702	78,251	130,038	130,038
11	TOTAL CASH INFLOW		14,458,635		15,088,433
12	TOTAL HQLA		63,571,355		52,648,631
13	TOTAL NET CASH OUTFLOW		14,032,118		12,027,602
14	LCR (%)		453.04%		437.73%

Keterangan:

¹ Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2

QUALITATIVE ASSESSMENT OF LIQUIDITY CONDITION

Bank's Name: PT Bank HSBC Indonesia

Period: December 2025

Analysis

The Liquidity Coverage Ratio (LCR) for the fourth quarter of 2025 increased by 15.31%, from 437.73% (Q3 2025) to 453.04% (Q4 2025). This increase was primarily due to an increase in average HQLA of IDR 10,9 trillion, or 20.75%, which was greater than the increase in average Net Cash Outflow of IDR 2 trillion, or 16.67%.

The increase in average HQLA was primarily due to an increase in average Placements with Bank Indonesia of IDR 5,4 trillion, or 32.03%, and an increase in average Securities issued by the Central Government and Bank Indonesia in Rupiah and foreign currencies of IDR 5,5 trillion, or 15.59%.

The increase in average Net Cash Outflow was primarily due to an increase in average non-operational deposits and/or non-operational liabilities not guaranteed by the Indonesia Deposit Insurance Corporation (IDIC) of IDR 944,1 billion, or 10.89%, and an increase in less stable deposits of IDR 282,2 billion, or 25.04%. Furthermore, there was also a decrease in average receivables from Non-Financial Corporate Customers, the Central Government, Other Governments, Public Sector Entities, and Multilateral Development Banks of IDR 625,6 billion, or 6.78%.

In the fourth and third quarters of 2025, Cash Inflows directly impacted net cash outflows because the cash inflows did not exceed the threshold of cash inflows, which is 75% of the Total Cash Outflows.

ASF Component	Reporting Position (September / 2025)					Reporting Position (December / 2025)					No. Ref. from NSFR working paper
	Carrying Value By Residual Maturity (in millions Rupiah)					Carrying Value By Residual Maturity (in millions Rupiah)					
	No Specified Maturity	< 6 Months	≥ 6 Months - 1 year	≥ 1 Year	Weighted Value	No Specified Maturity	< 6 Months	≥ 6 Months - 1 Year	≥ 1 Year	Weighted Value	
1 Capital	21,780,785	-	-	381,260	22,162,045	21,907,510	-	-	318,478	22,225,988	1.1
2 Regulatory Capital as per POJK KPMM	-	-	-	-	-	-	-	-	-	-	1.2
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4 Retail deposits and deposits from micro and small business customers	18,502,622	11,783,513	353,607	-	28,078,758	19,006,323	11,594,079	916,850	-	28,884,455	2
5 Stable Deposits	9,493,547	565,168	1,094	-	9,556,818	10,049,842	327,415	1,323	-	9,859,651	2.1
6 Less Stable Deposits	9,009,076	11,218,345	352,513	-	18,521,940	8,956,481	11,266,664	915,527	-	19,024,805	2.2
7 Wholesale Funding	47,914,725	18,944,918	420,470	84,123	22,331,979	47,023,445	25,514,191	250,036	95,897	23,638,974	4
8 Operational deposits	26,961,472	-	-	-	13,480,736	25,967,592	-	-	-	12,983,796	4.1
9 Other wholesale funding	20,953,253	18,944,918	420,470	84,123	8,851,243	21,055,853	25,514,191	250,036	95,897	10,655,178	4.2
10 Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-	5
11 Other liabilities and equity	-	-	-	-	-	-	-	-	-	-	6
12 NSFR derivative liabilities	-	-	304	-	-	-	-	-	4,871	-	6.1
13 All other liabilities and equity not included in the above categories	-	10,975,389	-	9,249,075	9,249,075	-	4,894,968	-	10,922,125	10,922,125	6.2 s.d. 6.5
14 Total ASF	-	-	-	-	81,821,857	-	-	-	-	85,671,542	7
15 Total NSFR HQLA	-	-	-	-	1,782,402	-	-	-	-	2,052,293	1
16 Deposits held at other financial institutions for operational purposes	-	-	-	-	-	-	-	-	-	-	2
17 Performing loans and securities	-	32,786,297	28,635,637	18,610,377	42,521,912	-	29,665,556	22,197,927	19,205,970	40,734,279	3
18 to financial institutions secured by Level 1 HQLA	-	2,959,418	-	1,666,500	1,962,441	-	960,207	-	1,667,500	1,763,520	3.1.1
19 to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	9,054,094	3,164,500	1,168,123	4,108,487	-	4,082,036	8,239,032	1,048,150	5,779,971	3.1.2
20 to non-financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	17,157,024	24,831,975	15,379,907	34,062,820	-	21,073,724	13,375,496	15,904,880	30,743,759	3.1.4.2
21 meet a risk weight of less than or equal to 35% under SE OJK RWA for credit risk	-	70,000	-	112,651	108,223	-	-	110,000	103,005	121,953	3.1.4.1
22 Unpledged residential mortgages, of which:	-	-	-	-	-	-	-	-	-	-	3.1.7.2
23 meet a risk weight of less than or equal to 35% under SE OJK RWA for credit risk	-	285,387	638,162	289,197	649,753	-	217,940	473,399	482,436	659,252	3.1.7.1
24 Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	3,260,374	-	-	1,630,187	-	3,331,648	-	-	1,665,824	3.2
25 Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-	4
26 Other assets	-	-	-	-	5,393,168	-	-	-	-	5,443,057	5
27 Physical traded commodities, including gold	-	-	-	-	-	-	-	-	-	-	5.1
28 Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCP)	-	-	-	-	-	-	-	-	-	-	5.2
29 NSFR derivative assets	-	81,927	-	-	81,927	-	-	1,758	-	1,758	5.3
30 NSFR derivative liabilities before deduction of variation margin posted	-	-	476	-	49,503	-	-	295	-	25,640	5.4
31 All other assets not included in the above categories	2,121,820	5,255,411	152,678	1,512,703	5,261,737	1,479,439	3,821,809	20,357	1,289,347	5,415,660	5.5. s.d. 5.12
32 Off-balance sheet items	-	38,558,910	28,602,831	16,864,235	741,729	-	40,825,223	33,439,258	17,464,217	640,161	12
33 Total RSF	-	-	-	-	50,409,210	-	-	-	-	48,869,790	13
34 Net Stable Funding Ratio (%)	-	-	-	-	162.32%	-	-	-	-	175.31%	14

*) Select based on the scope of the report.

**) Other assets that are not included in the above categories include commemorative coins and notes, purchased/forfeited travellers' cheques, advances to customers, intangible receivables, other receivables, deferred income from loan restructuring, interest income to be received, tax advances, prepaid expenses, deferred expenses, bailouts under government programs.

NSFR TREND ANALYSIS	
Bank's Name:	PT Bank HSBC Indonesia (Individual)
Period:	December 2025
Analysis	
The NSFR percentage for the fourth quarter of 2025 is 175.31%, increased by 12.99% compared to the third quarter of 2025 by 162.32%. This was mainly due to the increase in the weighted value of the Available Stable Funding (ASF) amounting to IDR 3.8T or 4.70% and the decrease in the Required Stable Funding (RSF) amounting to IDR 1.5 T or 3.05%.	
The increase in the weighted value of ASF mainly due to the increase of Other Funding from Corporate Customers amounting to IDR 1.8 T or 20.38% followed by the increase of Retail deposits and deposits from Micro and Small Business Customers amounting to IDR 502.8 M or 2.71% and the increase of Stable Deposits from Individual Customers and Funding from Micro and Small Business Customers amounting to IDR 302.8 M or 3.17%.	
The decrease in the weighted value of the RSF mainly due to the decrease in Loans classified as current and under special mention (performing loans) to Non-Financial Companies, Individual Customers and Micro and Small Business Customers, the Government of Indonesia, Other Governments, Bank Indonesia, Other Central Banks and Public Sector Entities by IDR 3.3 T or 9.74% which was offset by the increase in Loans classified as current and under special mention (performing loans) to Financial institutions secured by non-HQLA Level 1 and loans to Financial Institutions without collateral by IDR 1.6 T or 40.68%.	
The Bank's NSFR percentage is above the minimum requirement of 100% set by the Financial Services Authority (OJK).	

Liquidity Risk - Encumbrance Asset (ENC)

(in millions Rupiah)

	31 December 2025				31 December 2024			
	Encumbered Asset	Assets held or agreed with the Central Bank but not yet used to generate liquidity	Unencumbered Asset	Total	Encumbered Asset	Assets held or agreed with the Central Bank but not yet used to generate liquidity	Unencumbered Asset	Total
Cash	-	-	232,095	232,095	-	-	320,564	320,564
Placement with Bank Indonesia	-	23,741,886	-	23,741,886	-	22,275,120	-	22,275,120
Securities	-	-	39,713,402	39,713,402	2,490,296	-	35,914,177	38,404,473
Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
Securities purchased with agreement to resell (reverse repo) with other banks	-	2,627,707	-	2,627,707	-	2,079,156	-	2,079,156
TOTAL	-	26,369,593	39,945,497	66,315,091	2,490,296	24,354,276	36,234,741	63,079,313

Qualitative Analysis

- Encumbered assets are bank assets restricted, both legally and contractually by the Bank, for supporting liquidity under stress conditions. Encumbered assets do not include assets being placed with or pledged to Bank Indonesia but yet to be used to create liquidity, as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Unencumbered assets are assets that qualify as High Quality Liquid Asset (HQLA) as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Asset placed or pledged to Bank Indonesia but yet to be used to create liquidity are as referred to in the POJK concerning the obligation to meet the LCR for Commercial Bank.

Liquidity Risk – Liquidity Risk Management (LIQA)

Liquidity Risk disclosure – Liquidity Risk Management (LIQA) can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (iii) Liquidity Risk.

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.

Form D3. Detailed Business Indicator Report

(in millions Rupiah)

No	Business Indicator (IB) and IB Components	Validation Column T	Validation Column T-1	Validation Column T-2
1	Interest, Rent, and Dividend Component (KBSD)	2,649,439		
2	Interest Income	7,468,251	7,723,902	7,142,231
3	Interest Expense	2,885,912	3,240,279	2,609,032
4	Earning Assets	127,232,883	117,554,415	108,471,178
5	Dividend Income	-	-	-
6	Service Component (SC)	1,752,868		
7	Service and Commission Income	1,773,264	1,602,332	1,486,518
8	Service and Commission Expense	504,947	490,972	411,995
9	Other Operating Income	122,304	208,863	65,322
10	Other Operating Expenses	2,236	2,444	12,259
11	Financial Component	1,367,670		
12	Net Profit or Loss from Trading Book	25,593	113,014	63,754
13	Net Profit or Loss from Banking Book	1,421,084	1,186,793	1,292,771
14	BI	5,769,976		
15	Business Indicator Component (BIC)	692,397		
16	Business Indicator Disclosure			
17	Total BI including divested activities	5,769,976		
18	Reduction in BI due to excluded divested activities	-		
19	Additional Informations	Optional		

Form D5. Calculation Report of Risk-Weighted Assets for Operational Risk using the standard approach

(in millions Rupiah)

No	Details	31 December 2025	31 December 2024
		Jumlah	Jumlah
(1)	(2)	(3)	(4)
1	Business Indicator Component (BIC)	692,397	669,749
2	Internal Loss Multiplier Factor (ILM)	1	1
3	Operational Risk Minimum Capital (ROC)	692,397	669,749
4	RWA for Operational Risk	8,654,964	8,371,866

Operational Risk – General Qualitative Disclosure

Operational Risk disclosure – General qualitative disclosure can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (iv) Operational Risk.

Legal Risk – General Qualitative Disclosure

Legal Risk disclosure – General qualitative disclosure can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (v) Legal Risk.

Reputational Risk – General Qualitative Disclosure

Reputational Risk disclosure – General qualitative disclosure can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (vi) Reputational Risk.

Strategic Risk – General Qualitative Disclosure

Strategic Risk disclosure – General qualitative disclosure can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (vii) Strategic Risk.

Compliance Risk – General Qualitative Disclosure

Compliance Risk disclosure – General qualitative disclosure can be found in the 2025 Annual Report under the Risk Management section – Risk Management Practice – (viii) Compliance Risk.

Corporate Governance

Governance disclosures consisting of:

- Remuneration Policy
- Remuneration Report for the Financial Year
- Variable Remuneration
- Deferred Variable Remuneration

can be found in the 2025 Annual Report under the Corporate Governance section.

Note: The 2025 Annual Report is published on the Bank's website at www.hsbc.co.id.