INFORMATION DISCLOSURES OF RISK EXPOSURES AND CAPITAL

General – Overview of RWA

(in millions Rupiah)

		RWA		Minimum capital requirements *)
		September 2026	June 2026	
		a	b	c
1	Credit risk (excluding counterparty credit risk)	92,374,319	88,215,255	8,315,803
2	Of which: standardised approach (SA)	92,397,810	88,275,563	8,315,803
3	Of which: foundation internal ratings-based (F-IRB)approach	N/A	N/A	N/A
4	Of which: supervisory slotting approach	N/A	N/A	N/A
5	Of which: advanced internal ratings-based (A-IRB)approach	N/A	N/A	N/A
6	Counterparty credit risk (CCR)	23,491	60,270	2,114
7	Of which: standardised approach for counterparty credit risk	23,491	60,270	2,114
8	Of which: IMM	N/A	N/A	N/A
9	Of which: other CCR	N/A	N/A	N/A
10	Credit Valuation Adjustment (CVA)	98,109	168,806	8,830
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	N/A	N/A	N/A
12	Equity investments in funds - look-through approach	N/A	N/A	N/A
13	Equity investments in funds - mandate-based approach	N/A	N/A	N/A
14	Equity investments in funds - fall-back approach	N/A	N/A	N/A
15	Settlement risk	-	38	-
16	Securitisation exposures in banking book	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	N/A	N/A	N/A
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SECSA)	-	-	-
20	Market risk	3,998,479	4,128,150	359,863
21	Of which: standardised approach (SA)	3,998,479	4,128,150	359,863
22	Of which: internal model approach (IMA)	N/A	N/A	N/A
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	8,654,964	8,654,964	778,947
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	N/A	N/A	N/A
26	Output floor applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	N/A	N/A	N/A
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	105,149,362	101,227,483	9,463,443

Qualitative Analysis
*) The minimum capital requirement is set at 9% of RWA (Risk-Weighted Assets), in accordance with the capital requirement based on the Bank's risk profile.