INFORMATION DISCLOSURES OF RISK EXPOSURES AND CAPITAL

General - Key Metrics

(in millions Rupiah)

No	Description	30-Sep-26	30-Jun-26	31-Mar-26	31-Des-25	30-Sep-25
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	19,093,663	18,396,550	19,425,785	19,288,221	18,860,922
1a	Fully loaded ECL accounting model CET1	N/A	N/A	N/A	N/A	N/A
2	Primary Capital (Tier 1)	20,732,163	20,035,050	21,064,285	20,926,721	20,499,422
2a	Fully loaded ECL accounting model Tier 1	N/A	N/A	N/A	N/A	N/A
3	Total Capital	21,871,987	21,169,391	22,187,079	22,056,051	21,769,503
3a	Fully loaded ECL accounting model total capital	N/A	N/A	N/A	N/A	N/A
	Risk Weighted Asset (amounts)					
4	Total Risk Weighted Asset (RWA)	105,149,362	101,227,483	95,266,597	89,443,745	95,241,715
4a	Total Risk-Weighted Assets (pre-floor)	N/A	N/A	N/A	N/A	N/A
	Risk Based Capital Ratio in percentage compare to RWA					
5	CET 1 Ratio (%)	18.16%	18.17%	20.39%	21.57%	19.80%
5a	Fully loaded ECL accounting model CET1 (%)	N/A	N/A	N/A	N/A	N/A
5b	Rasio CET1 (pre-floor ratio) (%)	N/A	N/A	N/A	N/A	N/A
6	Tier 1 Ratio (%)	19.72%	19.79%	22.11%	23.40%	21.52%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	N/A	N/A	N/A	N/A	N/A
6b	Tier 1 ratio (%) (pre-floor ratio)	N/A	N/A	N/A	N/A	N/A
7	Total Capital Ratio (%)	20.80%	20.91%	23.29%	24.66%	22.85%
7a	Fully loaded ECL accounting model total capital ratio (%)	N/A	N/A	N/A	N/A	N/A
7b	Total capital ratio (%) (pre-floor ratio)	N/A	N/A	N/A	N/A	N/A
	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 (%)	11.80%	11.91%	14.29%	15.66%	13.85%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	185,874,783	179,765,494	166,493,721	159,359,718	156,859,916
14	Basel III leverage ratio (%) including the impact of any applicable temporary exemption of central bank reserves (if any)	11.15%	11.15%	12.65%	13.13%	13.07%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	N/A	N/A	N/A	N/A	N/A
14b	Basel III leverage ratio (%) excluding the impact of any applicable temporary exemption of central bank reserves (if any)	11.15%	11.15%	12.65%	13.13%	13.07%
14c	Basel III leverage ratio (%) including the impact of any applicable temporary exemption of central bank reserves (if any), incorporating mean values for SFT assets	11.18%	11.44%	12.55%	13.02%	13.16%
14d	Basel III leverage ratio (%) excluding the impact of any applicable temporary exemption of central bank reserves (if any), incorporating mean values for SFT assets	11.18%	11.44%	12.55%	13.02%	13.16%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	69,014,936	68,404,147	69,196,599	63,571,355	52,648,631
16	Total Net Cash Outflow	14,259,207	14,599,992	15,900,126	14,032,118	12,027,602
17	LCR ratio (%)	484.00%	468.52%	435.20%	453.04%	437.73%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	90,647,337	88,528,524	89,630,011	85,671,542	81,821,857
19	Total Required Stable Funding (RSF)	58,954,778	50,900,243	50,340,162	48,869,790	50,409,210
20	NSFR (%)	153.76%	173.93%	178.05%	175.31%	162.32%
	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.						