

No.	Description	T 30-Sep-25	T-1 30-Jun-25	T-2 31-Mar-25	T-3 31-Dec-24	T-4 30-Sep-24
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	3,370,068	3,250,916	3,151,670	3,115,674	3,142,199
2	Core Capital (Tier 1)	3,870,018	3,737,966	3,648,470	3,598,524	3,596,399
3	Total Capital	4,031,785	3,912,023	3,811,172	3,752,571	3,744,293
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	14,708,612	15,728,248	14,735,942	13,876,447	13,628,359
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	22.91%	20.67%	21.39%	22.45%	23.06%
6	Tier 1 Ratio (%)	26.31%	23.77%	24.76%	25.93%	26.39%
7	Total Capital Ratio (%)	27.41%	24.87%	25.86%	27.04%	27.47%
	Additional CET1 that has function as buffer in percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for sistemyc Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 as buffer (Row 8 + Row 9 + Row 10)	0.00%	0.00%	0.00%	0.00%	0.00%
12	CET1 component for buffer	17.74%	15.22%	16.21%	17.55%	17.99%
	Leverage Ratio according to Basel III					
13	Total Exposure	39,543,398	37,886,913	38,157,126	35,629,154	37,604,610
14	Leverage Ratio, include adjustment impact of temporary exemption on current account	9.79%	9.87%	9.56%	10.10%	9.56%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	9.79%	9.87%	9.56%	10.10%	9.56%
	procedure to built indonesia in order to runni reserve requirement (ii unif) (vo)					
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account	9.77%	9.72%	9.20%	9.90%	8.86%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already					
	calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
	(%)					
14d	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	9.77%	9.72%	9.20%	9.90%	8.86%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already					
	calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
	(%)					
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	8,244,036	7,093,513	7,587,745	7,154,735	7,065,217
16	Net cash outflow	3,116,231	3,009,610	2,578,197	2,623,132	3,019,700
17	LCR (%)	264.55%	235.70%	294.30%	272.76%	233.97%
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funfing (ASF)	13,885,547	14,043,848	13,855,040	13,660,875	13,052,209
19	Total Required Stable Funding (RSF)	12,695,248	12,495,101	11,796,465	11,963,825	11,546,896
20	NSFR (%)	109.38%	112.39%	117.45%	114.18%	113.04%

Qualitative Analysis

A. The increase in total capital is primarily attributed to profits generated during the year
B. The leverage ratio remains comfortably above the minimum threshold of 9.77%, highlighting effective risk management practices
C. LCR and NSFR in Q3-2025 still above the minimum regulatory limits, indicating sufficiency of the Bank's liquidity
D. Overall, these metrics suggest that the bank is in a strong financial position with sufficient capital and liquidity to navigate potential challenges in the market