

No.	Description	T	T-1	T-2	T-3	T-4
		31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24
	<b>Available Capital (Value)</b>					
1	Common Equity Tier 1 (CET 1)	3,428,180	3,370,068	3,250,916	3,151,670	3,115,674
2	Core Capital (Tier 1)	3,928,430	3,870,018	3,737,966	3,648,470	3,598,524
3	Total Capital	4,099,788	4,031,785	3,912,023	3,811,172	3,752,571
	<b>Risk Weighted Asset (Value)</b>					
4	Risk Weighted Asset (RWA)	15,184,143	14,708,612	15,728,248	14,735,942	13,876,447
	<b>Based Risk Capital Ratio in percentage of RWA</b>					
5	CET1 Ratio (%)	22.58%	22.91%	20.67%	21.39%	22.45%
6	Tier 1 Ratio (%)	25.87%	26.31%	23.77%	24.76%	25.93%
7	Total Capital Ratio (%)	27.00%	27.41%	24.87%	25.86%	27.04%
	<b>Additional CET1 that has function as buffer in percentage of RWA</b>					
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	17.33%	17.74%	15.22%	16.21%	17.55%
	<b>Leverage Ratio according to Basel III</b>					
13	Total Exposure	37,949,713	39,543,398	37,886,913	38,157,126	35,629,154
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	10.35%	9.79%	9.87%	9.56%	10.10%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	10.35%	9.79%	9.87%	9.56%	10.10%
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account 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 (%)	10.16%	9.77%	9.72%	9.20%	9.90%
14d	Leverage Ratio, exclude adjustment impact of temporary exemption on current account 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 (%)	10.16%	9.77%	9.72%	9.20%	9.90%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total High Quality Liquid Asset (HQLA)	8,087,052	8,244,036	7,093,513	7,587,745	7,154,735
16	Net cash outflow	4,294,914	3,116,231	3,009,610	2,578,197	2,623,132
17	LCR (%)	188.29%	264.55%	235.70%	294.30%	272.76%
	<b>Net Stabil Funding Ratio (NSFR)</b>					
18	Total Available Stable Funding (ASF)	14,315,121	13,885,547	14,043,848	13,855,040	13,660,875
19	Total Required Stable Funding (RSF)	12,817,968	12,695,248	12,495,101	11,796,465	11,963,825
20	NSFR (%)	111.68%	109.38%	112.39%	117.45%	114.18%
<b>Qualitative Analysis</b>						
<p>A. The increase in total capital is primarily attributed to profits generated during the year</p> <p>B. The leverage ratio remains comfortably above the minimum threshold of 10.16%, highlighting effective risk management practices</p> <p>C. LCR and NSFR in Q4-2025 still above the minimum regulatory limits, indicating sufficiency of the Bank's liquidity</p> <p>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</p>						