

No.	Description	T 30-Sep-26	T-1 30-Jun-26	T-2 31-Mar-26	T-3 31-Dec-25	T-4 30-Sep-25
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	3,408,578	3,343,345	3,366,235	3,428,180	3,370,068
1a	Expected Credit Loss Model in accordance with PSAK 71 on a Full Basis	N/A	N/A	N/A	N/A	N/A
2	Core Capital (Tier 1)	3,944,828	3,879,745	3,876,070	3,928,430	3,870,018
2a	Tier 1 Capital with the Expected Credit Loss Model in accordance with PSAK 71 on a Full Basis					
		N/A	N/A	N/A	N/A	N/A
3	Total Capital	4,132,171	4,072,109	4,052,583	4,099,788	4,031,785
3a	Total Capital with the Expected Credit Loss Model in accordance with PSAK 71 on a Full Basis					
		N/A	N/A	N/A	N/A	N/A
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	16,346,070	16,777,444	15,382,593	15,184,143	14,708,612
4a	Risk Weighted Asset (RWA) (pre-floor)	N/A	N/A	N/A	N/A	N/A
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	20.85%	19.93%	21.88%	22.58%	22.91%
5a	CET1 Ratio (%) with the Expected Credit Loss Model in accordance with PSAK 71 on a Full Basis					
		N/A	N/A	N/A	N/A	N/A
5b	CET1 Ratio (pre-floor ratio) (%)					
6	Tier 1 Ratio (%)	24.13%	23.12%	25.20%	25.87%	26.31%
6a	Tier 1 Ratio (%) with the Expected Credit Loss Model in accordance with PSAK 71 on a Full Basis					
		N/A	N/A	N/A	N/A	N/A
7	CAR Ratio (%)	25.28%	24.27%	26.35%	27.00%	27.41%
7a	Total Capital Ratio (%) with the Expected Credit Loss Model in accordance with PSAK 71 on a Full Basis					
		N/A	N/A	N/A	N/A	N/A
7b	CAR (pre - floor) (%)	N/A	N/A	N/A	N/A	N/A
	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 Available after the Bank Meets the Capital Requirements (%)	15.43%	14.58%	16.65%	17.33%	17.74%
	Leverage Ratio according to Basel III					
13	Total Exposure	41,840,288	41,355,989	38,404,436	37,949,713	39,543,398
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	9.43%	9.38%	10.09%	10.35%	9.79%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	9.43%	9.38%	10.09%	10.35%	9.79%
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 (%)	9.18%	8.94%	9.90%	10.16%	9.77%
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 (%)	9.18%	8.94%	9.90%	10.16%	9.77%
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	6,313,188	6,727,245	7,245,955	8,087,052	8,244,036
16	Net cash outflow	3,244,348	3,641,219	3,820,298	4,294,914	3,116,231
17	LCR (%)	194.59%	184.75%	189.67%	188.29%	264.55%
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funfing (ASF)	14,695,234	14,723,289	13,996,161	14,315,121	13,885,547
19	Total Required Stable Funding (RSF)	13,999,777	13,900,744	13,009,218	12,817,968	12,695,248
20	NSFR (%)	104.97%	105.92%	107.59%	111.68%	109.38%
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 8.94%, highlighting effective risk management practices						
C. LCR and NSFR in Q2-2026 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						