

KEY METRICS

No.	Description	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Available Capital (balance)						
1	Common Equity Tier 1 (CET1)	14,933,230	14,064,088	13,585,586	13,054,730	12,762,518
2	Core Capital (Tier 1)	14,933,230	14,064,088	13,585,586	13,054,730	12,762,518
3	Total Capital	16,849,725	15,973,348	15,571,537	15,163,534	14,989,075
Risk Weighted Assets (RWA)						
4	Total Risk Weighted Assets (RWA)	80,585,159	77,174,913	72,181,817	66,014,038	65,244,369
Risk based capital ratio in percentage of RWA						
5	CET1 Ratio (%)	18.53%	18.22%	18.82%	19.78%	19.56%
6	Tier 1 Ratio (%)	18.53%	18.22%	18.82%	19.78%	19.56%
7	Total Capital Ratio (%)	20.91%	20.70%	21.57%	22.97%	22.97%
Additional CET 1 for buffer in percentage of RWA						
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%*)	1.00%*)	1.00%*)	1.00%*)	0.00%
11	Total CET1 for buffer (Line 8 + Line 9 + Line 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 component for buffer	10.92%	10.71%	11.58%	12.98%	13.56%
Leverage Ratio based on Basel III						
13	Total Exposures	168,279,715	158,978,165	154,555,963	152,015,305	144,514,771
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.87%	8.85%	8.79%	8.59%	8.83%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.87%	8.85%	8.79%	8.59%	8.83%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%).	8.71%	8.93%	8.80%	8.79%	8.56%
14d	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%).	8.71%	8.93%	8.80%	8.79%	8.56%
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid asset (HQLA)	47,676,978	46,714,347	43,759,373	43,735,361	40,756,926
16	Total net cash outflow (net cash outflow)	15,088,458	14,719,654	13,346,389	13,362,464	11,291,532
17	LCR (%)	315.98%	317.36%	327.87%	327.30%	360.95%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Fund (ASF)	79,979,030	78,308,153	73,744,163	70,740,592	70,918,559
19	Total Required Stable Fund (RSF)	59,345,578	59,875,387	57,874,098	59,377,971	55,183,249
20	NSFR (%)	134.77%	130.79%	127.42%	119.14%	128.51%

Qualitative Analysis

As of Sept 30, 2025, the Capital Adequacy Ratio (CAR) stood at 20.91%, exceeding the minimum capital ratio requirement. The increase of 0.21% from June 2025 was primarily due to an increase in Capital, partially offset by a rise in Risk-Weighted Assets (RWA) exposure.

In terms of the liquidity ratios, the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) were very adequate during the above periods, far above OJK minimum requirement of 100%.

*) Based on OJK letter SR-66/PB.31/2025 dated 11 April 2025, Bank was designated as Systemic Banks for the period from April 2025 - Sept 2025.