



KEY METRICS

No.	Description	Dec-25	Sep-25	Jun-25	Mar-25	Dec-24
	Available Capital (balance)					
1	Common Equity Tier 1 (CET1)	15,162,625	14,933,230	14,064,088	13,585,586	13,054,730
2	Core Capital (Tier 1)	15,162,625	14,933,230	14,064,088	13,585,586	13,054,730
3	Total Capital	16,949,978	16,849,725	15,973,348	15,571,537	15,163,534
	Risk Weighted Assets (RWA)					
4	Total Risk Weighted Assets (RWA)	76,266,696	80,585,159	77,174,913	72,181,817	66,014,038
	Risk based capital ratio in percentage of RWA					
5	CET1 Ratio (%)	19.88%	18.53%	18.22%	18.82%	19.78%
6	Tier 1 Ratio (%)	19.88%	18.53%	18.22%	18.82%	19.78%
7	Total Capital Ratio (%)	22.22%	20.91%	20.70%	21.57%	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%	1.00%
11	Total CET1 for buffer (Line 8 + Line 9 + Line 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 component for buffer	12.23%	10.92%	10.71%	11.58%	12.98%
	Leverage Ratio based on Basel III					
13	Total Exposures	157,102,465	168,279,715	158,978,165	154,555,963	152,015,305
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	9.65%	8.87%	8.85%	8.79%	8.59%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	9.65%	8.87%	8.85%	8.79%	8.59%
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 (%).	9.62%	8.71%	8.93%	8.80%	8.79%
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 (%).	9.62%	8.71%	8.93%	8.80%	8.79%
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid asset (HQLA)	47,057,200	47,676,978	46,714,347	43,759,373	43,735,361
16	Total net cash outflow (net cash outflow)	15,135,433	15,088,458	14,719,654	13,346,389	13,362,464
17	LCR (%)	310.91%	315.98%	317.36%	327.87%	327.30%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Fund (ASF)	78,636,138	79,979,030	78,308,153	73,744,163	70,740,592
19	Total Required Stable Fund (RSF)	57,777,076	59,345,578	59,875,387	57,874,098	59,377,971
20	NSFR (%)	136.10%	134.77%	130.79%	127.42%	119.14%

Qualitative Analysis

As of Dec 31, 2025, the Capital Adequacy Ratio (CAR) stood at 22.22%, exceeding the minimum capital ratio requirement. CAR increased by 1.32%, supported by capital growth, further strengthened by a more significant reduction in RWA.

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%.