KEY METRICS

No.	Description	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
	Available Capital (balance)					
1	Common Equity Tier 1 (CET1)	15,407,612	15,162,625	14,933,230	14,064,088	13,585,586
2	Core Capital (Tier 1)	15,407,612	15,162,625	14,933,230	14,064,088	13,585,586
3	Total Capital	17,221,660	16,949,978	16,849,725	15,973,348	15,571,537
	Risk Weighted Assets (RWA)					
4	Total Risk Weighted Assets (RWA)	82,905,523	76,266,696	80,585,159	77,174,913	72,181,817
	Risk based capital ratio in percentage of RWA					
5	CET1 Ratio (%)	18.58%	19.88%	18.53%	18.22%	18.82%
6	Tier 1 Ratio (%)	18.58%	19.88%	18.53%	18.22%	18.82%
7	Total Capital Ratio (%)	20.77%	22.22%	20.91%	20.70%	21.57%
	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	10.78%	12.23%	10.92%	10.71%	11.58%
	Leverage Ratio based on Basel III					
13	Total Exposures	175,986,174	157,102,465	168,279,715	158,978,165	154,555,963
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.76%	9.65%	8.87%	8.85%	8.79%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.76%	9.65%	8.87%	8.85%	8.79%
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 (%).	8.94%	9.57%	8.71%	8.93%	8.80%
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 (%).	8.94%	9.57%	8.71%	8.93%	8.80%
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid asset (HQLA)	45,522,378	47,057,200	47,676,978	46,714,347	43,759,373
16	Total net cash outflow (net cash outflow)	14,310,384	15,135,433	15,088,458	14,719,654	13,346,389
17	LCR (%)	318.11%	310.91%	315.98%	317.36%	327.87%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Fund (ASF)	85,657,619	78,636,138	79,979,030	78,308,153	73,744,163
19	Total Required Stable Fund (RSF)	58,906,440	57,777,076	59,345,578	59,875,387	57,874,098
20	NSFR (%)	145.41%	136.10%	134.77%	130.79%	127.42%

Qualitative Analysis

As of 31 March 2026, CAR stood at 20.77%, well above the applicable minimum capital requirement. The CAR declined by 1.45% compared to the previous quarter, primarily driven by an increase in Credit RWA in line with higher credit exposure, which outpaced capital growth over the same period.

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%.