Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Individual Triwulanan September 2026

Quarterly Report on Individual Liquidity Coverage Ratio September 2026

LAPORAN PERHITUNGAN
KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) TRIWULANAN

Nama Bank : PT Bank DBS Indonesia
Tanggal Laporan : 30 September 2026 (Average)

INDIVIDUAL INDIVIDUAL

(dalam jutaan rupiah)

No.	Komponen	INDIVIDUAL			
		Q3 - 2026		Q2 - 2026	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate
1	**Jumlah data Poin yang digunakan dalam perhitungan LCR /Total data points used in calculation of LCR**		**64 hari*)**		**57 hari*)**
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		47,438,179		42,933,749
ARUS KAS KELUAR (CASH OUTFLOW)					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:/ Deposits from individual customers and funding originating from Micro and Small Business customers, consist in of the following:				
	a. Simpanan/Pendanaan stabil Deposits/Funds, stable	897,029	44,851	954,052	47,703
	b. Simpanan/Pendanaan kurang stabil Deposits/Funds, less stable	27,383,167	2,738,317	27,004,466	2,700,447
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funds from corporate customers, consisting of:				
	a.Simpanan operasional/ Operational savings	22,206,007	5,241,468	20,479,436	4,808,820
	b.Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional Non-operational savings and/or other non-opertional obligations	41,823,855	19,932,329	41,546,290	19,686,855
	c.Surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt) Securities in the form of debt securities issued by banks (unsecured debt)	0	0	0	0
5	Pendanaan dengan agunan (secured funding) Funds with collateral (secured funding)				
6	Arus kas keluar lainnya (additional requirement), terdiri dari: Other Cash Outflow (additional requirement), consisting of:				
	a. Arus kas keluar atas transaksi derivatif cash outflow on derivative transactions	1,053,040	1,053,040	1,015,934	1,015,934
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas cash outflow on increase in liquidity requirement	793,273	793,273	664,183	664,183
	c. Arus kas keluar atas kehilangan pendanaan cash outflow on loss of funding	0	0	0	0
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas cash outflow on withdrawal of committed credit facilities and liquidity facilities	15,000,482	1,779,029	14,862,079	1,845,737
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana cash outflow on other contractual obligations related to funds disbursement	0	0	0	0
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya cash outflow for other contingent financing obligations	60,879,213	164,484	49,074,056	103,957
	g. Arus kas keluar kontraktual lainnya other contractual cashflow	11,191	11,191	8,958	8,958
7	**TOTAL ARUS KAS KELUAR (CASH OUTFLOW)** **TOTAL CASH OUTFLOWS**		31,757,982		30,882,595
ARUS KAS MASUK (CASH INFLOW)					
8	Pinjaman dengan agunan Secured lending Loans with collateral (Secured lending)	6,070,613	0	6,991,128	0
9	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures) Claims originating from counterparties that are current (inflows from fully performing exposures)	19,890,915	11,859,295	25,359,940	14,551,484
10	Arus kas masuk lainnya Other cashinflows	1,252,291	1,246,695	1,033,451	1,028,972
11	**TOTAL ARUS KAS MASUK (CASH INFLOW)**		13,105,990		15,580,456
			TOTAL ADJUSTED VALUE1		***TOTAL ADJUSTED VALUE1***
12	**TOTAL HQLA**		47,438,179		42,933,749
13	**TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS)** **TOTAL NET CASH OUTFLOWS**		18,651,992		15,302,139
14	**LCR (%)**		254.33%		280.57%

Keterangan:

1Adjusted values dihitung setelah pengenaan pengurangan nilai (haircut), tingkat penarikan (run-off rate), dan tingkat penerimaan (inflow rate) serta batas maksimum komponen HQLA, misalnya batas maksimum HQLA Level 2B dan HQLA Level 2 serta batas maksimum arus kas masuk yang dapat diperhitungkan dalam LCR.

ANALISIS KUALITATIF LCR INDIVIDUAL

Individual LCR Qualitative Analysis

Analisis	
Rasio kecukupan likuiditas (*LCR*) Individual bank pada posisi rata-rata Triwulan 3 2026 adalah sebesar 254,33%. Hal ini mengindikasikan bahwa secara rasio likuiditas Bank masih dalam kondisi sangat baik. Besaran nilai *LCR* ini didukung oleh tingginya rata-rata kepemilikan asset likuid berkualitas tinggi (*HQLA*) sebesar IDR 47,44 triliun.	*The bank's Individual Liquidity Coverage Ratio (LCR) in the average position of 3rd Quarter 2026 was 254.33%. This indicates that bank liquidity ratios are still in very good condition. The LCR high value is supported by the average of high quality liquid assets (HQLA) of IDR 47.44 trillion.*
Dibandingkan dengan posisi Triwulan 2 2026, rasio rata-rata *LCR* mengalami penurunan sebesar 26,24% dari sebelumnya sebesar 280,57%. Hal tersebut dipengaruhi oleh peningkatan rata-rata *HQLA* sebesar 10,49% dan peningkatan rata-rata *net cash outflow* sebesar 21,89%.	*Compared to the 2nd Quarter of 2026, the LCR ratio decreased by 26.24% from the previous 280.57%. This was influenced by the increase in average HQLA by 10.49% and increase in the average Net Cash Outflow by 21.89%.*
Komposisi *HQLA level 1* didominasi oleh rata-rata surat berharga pemerintah sebesar IDR 37,25 triliun, dan rata-rata penempatan pada Bank Indonesia sebesar IDR 9,75 triliun. Sementara pada *HQLA level 2* terdapat surat berharga korporasi non-keuangan sebesar IDR 13 miliar.	*The composition of HQLA Level 1 was dominated by the average government securities of IDR 37.25 trillion, and average placement of Bank Indonesia of IDR 9.75 trillion. While in HQLA Level 2 there are non-financial corporate securities of IDR 13 billion.*
Pada posisi Triwulan 3 2026 ini, komposisi terbesar dalam proyeksi Arus Kas Keluar selama 30 hari ke depan setelah dikenakan *run-off rate* adalah sebagai berikut: a. Jumlah penarikan pendanaan dari nasabah korporasi sebesar IDR 25,17 triliun. b. Jumlah penarikan pendanaan dari nasabah retail sebesar IDR 2,78 triliun.	*In this 3rd Quarter of 2026 position, the biggest composition in the cash flow projection out over the next 30 days after the run-off rate is as follows:* *a. The number of funding withdrawal from corporate customers is IDR 25.17 trillion.* *b. The amount of funding withdrawal from Retail Customers is IDR 2.78 trillion.*
Dari data di atas, terlihat bahwa proyeksi penarikan dana dari nasabah korporasi mendominasi Arus Kas Keluar, sementara proyeksi penarikan dana dari nasabah perorangan masih tergolong rendah.	*From the data above, it can be seen that the projections of the withdrawal of funds from corporate customers dominated the cash outflow, while the projections of funds from individual customers were still relatively low.*
Sedangkan untuk proyeksi Arus Kas Masuk selama 30 hari ke depan setelah dikenakan *inflow rate* pada periode ini didominasi oleh pembayaran tagihan berdasarkan pihak lawan (*counterparty*) dari nasabah lembaga jasa keuangan sebesar IDR 3,83 triliun dan dari nasabah lainnya (nasabah korporasi dan pemerintah) sebesar IDR 8,02 triliun.	*Whereas for the cash inflow projection in the future for the next 30 days after subject to inflow rate in this period was dominated by loan to counterpart (counterparty) of the Financial Services Institution amounting to IDR 3.83 trillion and from other customers (corporate and government customers) of IDR 8.02 trillion.*
Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan direview secara berkala.	*Bank DBS Indonesia has owned and applied the liquidity risk management process, through the framework of risk management liquidity with other risks monitored and reviewed regularly.*
Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui laporan-laporan harian likuiditas, rasio-rasio likuiditas sebagai indikator peringatan dini, dan *stress testing* likuiditas untuk memastikan kesiapan Bank dalam menghadapi krisis.	*Identification and measurement of liquidity risk are carried out by the related work units through the Daily Liquidity Reports, liquidity ratios as early warning indicators, and liquidity stress testing to ensure bank's readiness in the face of crisis.*

Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Dewan Direksi melalui Komite Asset dan Liabilitas (ALCO/*Asset & Liability Committee*) dan Komite Risiko Pasar dan Likuiditas (MLRC/*Market & Liquidity Risk Committee*), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC/*Risk Monitoring Committee*).	*In addition, the liquidity risk management process is supported by the role of supervision from the Board of Directors through the Asset & Liability Committee (ALCO) and Market & Liquidity Risk Committee (MLRC), and supervision of the Board of Commissioners through the Risk Monitoring Committee (RMC).*

Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Konsolidasi* Triwulanan September 2026

Quarterly Report on Consolidated Liquidity Coverage Ratio September 2026

LAPORAN PERHITUNGAN
KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) TRIWULANAN

Nama Bank : PT Bank DBS Indonesia and Subsidiaries (Consolidated)
Tanggal Laporan : 30 September 2026 (Average) KONSOLIDASI

(dalam jutaan rupiah)

No.	Komponen	KONSOLIDASI Q3 - 2026	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate
1	**Jumlah data Poin yang digunakan dalam perhitungan LCR /Total data points used in calculation of LCR**		**64 hari*)**
HIGH QUALITY LIQUID ASSET (HQLA)			
2	Total High Quality Liquid Asset (HQLA)		47,438,179
ARUS KAS KELUAR (CASH OUTFLOW)			
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:/ Deposits from individual customers and funding originating from Micro and Small Business customers, consist in of the following:		
	a. Simpanan/Pendanaan stabil Deposits/Funds, stable	897,029	44,851
	b. Simpanan/Pendanaan kurang stabil Deposits/Funds, less stable	27,383,167	2,738,317
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funds from corporate customers, consisting of:		
	a.Simpanan operasional/ Operational savings	22,206,007	5,241,468
	b.Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional Non-operational savings and/or other non-opertional obligations	41,823,855	19,932,329
	c.Surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt) Securities in the form of debt securities issued by banks (unsecured debt)	0	0
5	Pendanaan dengan agunan (secured funding) Funds with collateral (secured funding)		
6	Arus kas keluar lainnya (additional requirement), terdiri dari: Other Cash Outflow (additional requirement), consisting of:		
	a. Arus kas keluar atas transaksi derivatif cash outflow on derivative transactions	1,053,040	1,053,040
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas cash outflow on increase in liquidity requirement	793,273	793,273
	c. Arus kas keluar atas kehilangan pendanaan cash outflow on loss of funding	0	0
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas cash outflow on withdrawal of committed credit facilities and liquidity facilities	15,000,482	1,779,029
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana cash outflow on other contractual obligations related to funds disbursement	0	0
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya cash outflow for other contingent financing obligations	60,879,213	164,484
	g. Arus kas keluar kontraktual lainnya other contractual cashflow	51,018	51,018
7	**TOTAL ARUS KAS KELUAR (CASH OUTFLOW)** **TOTAL CASH OUTFLOWS**		31,797,809
ARUS KAS MASUK (CASH INFLOW)			
8	Pinjaman dengan agunan Secured lending Loans with collateral (Secured lending)	6,070,613	0
9	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures) Claims originating from counterparties that are current (inflows from fully performing exposures)	20,042,740	12,011,119
10	Arus kas masuk lainnya Other cashinflows	1,252,291	1,246,695
11	**TOTAL ARUS KAS MASUK (CASH INFLOW)**		13,257,814
			TOTAL ADJUSTED VALUE1
12	**TOTAL HQLA**		47,438,179
13	**TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS)** **TOTAL NET CASH OUTFLOWS**		18,539,994
14	**LCR (%)**		255.87%

Keterangan:
1Adjusted values dihitung setelah pengenaan pengurangan nilai (haircut), tingkat penarikan (run-off rate), dan tingkat penerimaan (inflow rate) serta batas maksimum komponen HQLA, misalnya batas maksimum HQLA Level 2B dan HQLA Level 2 serta batas maksimum arus kas masuk yang dapat diperhitungkan dalam LCR.

* Laporan Publikasi Eksposur Risiko dan Permodalan posisi 30 September 2026 merupakan laporan konsolidasi untuk pertama kalinya sejak akuisisi PT DBS Vickers Sekuritas Indonesia pada tanggal 1 September 2026 . Oleh karena itu, data komparatif periode sebelumnya tidak disajikan / *The Risk Exposure and Capital Disclosure Report as of 30 September 2026 is the Bank's first consolidated report following the acquisition of PT DBS Vickers Sekuritas Indonesia on 1 September 2026. Accordingly, the comparative figures for the previous period are not presented.*

ANALISIS KUALITATIF LCR KONSOLIDASI

Consolidated LCR Qualitative Analysis

Analisis	
Rasio kecukupan likuiditas (*LCR*) Konsolidasi bank pada posisi rata-rata Triwulan 3 2026 adalah sebesar 255,87%. Hal ini mengindikasikan bahwa secara rasio likuiditas Bank masih dalam kondisi sangat baik. Besaran nilai *LCR* ini didukung oleh tingginya rata-rata kepemilikan asset likuid berkualitas tinggi (*HQLA*) sebesar IDR 47,44 triliun.	*The bank's Consolidated Liquidity Coverage Ratio (LCR) in the average position of 3rd Quarter 2026 was 255.87%. This indicates that bank liquidity ratios are still in very good condition. The LCR high value is supported by the average of high quality liquid assets (HQLA) of IDR 47.44 trillion.*
Komposisi *HQLA level 1* didominasi oleh rata-rata surat berharga pemerintah sebesar IDR 37,25 triliun, dan rata-rata penempatan pada Bank Indonesia sebesar IDR 9,75 triliun. Sementara pada *HQLA level 2* terdapat surat berharga korporasi non-keuangan sebesar IDR 13 miliar.	*The composition of HQLA Level 1 was dominated by the average government securities of IDR 37.25 trillion, and average placement of Bank Indonesia of IDR 9.75 trillion. While in HQLA Level 2 there are non-financial corporate securities of IDR 13 billion.*
Pada posisi Triwulan 3 2026 ini, komposisi terbesar dalam proyeksi Arus Kas Keluar selama 30 hari ke depan setelah dikenakan *run-off rate* adalah sebagai berikut: c. Jumlah penarikan pendanaan dari nasabah korporasi sebesar IDR 25,17 triliun. d. Jumlah penarikan pendanaan dari nasabah retail sebesar IDR 2,78 triliun.	*In this 3rd Quarter of 2026 position, the biggest composition in the cash flow projection out over the next 30 days after the run-off rate is as follows:* *c. The number of funding withdrawal from corporate customers is IDR 25.17 trillion.* *d. The amount of funding withdrawal from Retail Customers is IDR 2.78 trillion.*
Dari data di atas, terlihat bahwa proyeksi penarikan dana dari nasabah korporasi mendominasi Arus Kas Keluar, sementara proyeksi penarikan dana dari nasabah perorangan masih tergolong rendah.	*From the data above, it can be seen that the projections of the withdrawal of funds from corporate customers dominated the cash outflow, while the projections of funds from individual customers were still relatively low.*
Sedangkan untuk proyeksi Arus Kas Masuk selama 30 hari ke depan setelah dikenakan *inflow rate* pada periode ini didominasi oleh pembayaran tagihan berdasarkan pihak lawan (*counterparty*) dari nasabah lembaga jasa keuangan sebesar IDR 3,98 triliun dan dari nasabah lainnya (nasabah korporasi dan pemerintah) sebesar IDR 8,02 triliun.	*Whereas for the cash inflow projection in the future for the next 30 days after subject to inflow rate in this period was dominated by loan to counterpart (counterparty) of the Financial Services Institution amounting to IDR 3.98 trillion and from other customers (corporate and government customers) of IDR 8.02 trillion.*
PT Bank DBS Indonesia dan Anak Perusahaan (Konsolidasi) telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan direview secara berkala.	*PT Bank DBS Indonesia and Subsidiaries (Consolidated) has owned and applied the liquidity risk management process, through the framework of risk management liquidity with other risks monitored and reviewed regularly.*
Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui laporan-laporan harian likuiditas, rasio-rasio likuiditas sebagai indikator peringatan dini, dan *stress testing* likuiditas untuk memastikan kesiapan Bank dalam menghadapi krisis.	*Identification and measurement of liquidity risk are carried out by the related work units through the Daily Liquidity Reports, liquidity ratios as early warning indicators, and liquidity stress testing to ensure bank's readiness in the face of crisis.*
Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Dewan Direksi melalui Komite Asset dan Liabilitas (ALCO/*Asset & Liability Committee*) dan Komite Risiko Pasar dan Likuiditas (MLRC/*Market & Liquidity Risk Committee*),	*In addition, the liquidity risk management process is supported by the role of supervision from the Board of Directors through the Asset & Liability Committee (ALCO) and Market & Liquidity Risk Committee (MLRC), and supervision of the Board of*

serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC/*Risk Monitoring Committee*).	*Commissioners through the Risk Monitoring Committee (RMC).*