



Risiko Umum - Ukuran Utama (Key Metrics)  
General Risk - Key Metrics

| Dalam Jutaan Rupiah/In Million Rupiah                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |             |             |             |             |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|
| No.                                                                                                                                         | Deskripsi<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                            | Dec-2025    | Sep-2025    | Jun-2025    | Mar-2025    | Dec-2024    |
| Modal yang Tersedia (nilai)<br>Available capital (amounts)                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |             |             |             |             |
| 1                                                                                                                                           | Modal Inti Utama (CET1)<br>Common Equity Tier 1 (CET1)                                                                                                                                                                                                                                                                                                                                                                                                              | 19,706,961  | 19,919,822  | 19,470,422  | 19,792,051  | 18,876,802  |
| 2                                                                                                                                           | Modal Inti (Tier 1)<br>Tier1                                                                                                                                                                                                                                                                                                                                                                                                                                        | 19,706,961  | 19,919,822  | 19,470,422  | 19,792,051  | 18,876,802  |
| 3                                                                                                                                           | Total Modal<br>Total capital                                                                                                                                                                                                                                                                                                                                                                                                                                        | 20,020,873  | 20,258,870  | 19,779,885  | 20,098,923  | 19,193,592  |
| Aset Tertimbang Menurut Risiko (Nilai)<br>Risk-weighted assets (amounts)                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |             |             |             |             |
| 4                                                                                                                                           | Total Aset Tertimbang Menurut Risiko (ATMR)<br>Total risk-weighted assets (RWA)                                                                                                                                                                                                                                                                                                                                                                                     | 52,051,040  | 56,537,082  | 49,361,189  | 46,564,857  | 47,384,262  |
| Rasio Modal berdasarkan Risiko dalam bentuk persentase dari ATMR<br>Risk-based capital ratios as a percentage of RWA                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |             |             |             |             |
| 5                                                                                                                                           | Rasio CET1 (%)<br>CET1 ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                                    | 37.86%      | 35.23%      | 39.44%      | 42.50%      | 39.84%      |
| 6                                                                                                                                           | Rasio Tier 1 (%)<br>Tier 1 ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                                | 37.86%      | 35.23%      | 39.44%      | 42.50%      | 39.84%      |
| 7                                                                                                                                           | Rasio Total Modal (%)<br>Total capital ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                    | 38.46%      | 35.83%      | 40.07%      | 43.16%      | 40.51%      |
| Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR<br>Additional CET1 buffer requirements as a percentage of RWA |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |             |             |             |             |
| 8                                                                                                                                           | Capital conservation buffer (2.5% dari ATMR) (%)<br>Capital conservation buffer requirement (2.5% from RWA) (%)                                                                                                                                                                                                                                                                                                                                                     | 2.50%       | 2.50%       | 2.50%       | 2.50%       | 2.50%       |
| 9                                                                                                                                           | Countercyclical Buffer (0 - 2.5% dari ATMR) (%)<br>Countercyclical buffer requirement (0 - 2.5% from RWA) (%)                                                                                                                                                                                                                                                                                                                                                       | 0.00%       | 0.00%       | 0.00%       | 0.00%       | 0.00%       |
| 10                                                                                                                                          | Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)<br>Bank G-SIB and/or D-SIB additional requirements (%)                                                                                                                                                                                                                                                                                                                                                        | 0.00%       | 0.00%       | 0.00%       | 0.00%       | 0.00%       |
| 11                                                                                                                                          | Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)<br>Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)                                                                                                                                                                                                                                                                                                                            | 2.50%       | 2.50%       | 2.50%       | 2.50%       | 2.50%       |
| 12                                                                                                                                          | Komponen CET1 untuk buffer<br>CET1 available after meeting the bank's minimum capital requirements (%)                                                                                                                                                                                                                                                                                                                                                              | 13.04%      | 11.56%      | 12.50%      | 13.24%      | 12.78%      |
| Rasio pengungkit sesuai Basel III<br>Basel III leverage ratio                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |             |             |             |             |
| 13                                                                                                                                          | Total Eksposur<br>Total Basel III leverage ratio exposure measure                                                                                                                                                                                                                                                                                                                                                                                                   | 106,120,037 | 113,716,921 | 106,217,043 | 102,336,559 | 100,584,728 |
| 14                                                                                                                                          | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)<br>Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)                                                                                                                                                              | 18.57%      | 17.52%      | 18.33%      | 19.34%      | 18.79%      |
| 14.B                                                                                                                                        | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)<br>Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)                                                                                                                                                        | 18.57%      | 17.52%      | 18.33%      | 19.34%      | 18.79%      |
| 14.C                                                                                                                                        | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross<br>Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 18.57%      | 17.52%      | 18.33%      | 19.34%      | 18.79%      |
| 14.D                                                                                                                                        | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross<br>Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets                              | 18.57%      | 17.52%      | 18.33%      | 19.34%      | 18.79%      |
| Rasio Kecukupan Likuiditas (LCR)<br>Liquidity Coverage Ratio (LCR)                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |             |             |             |             |
| 15                                                                                                                                          | Total Aset Likuid Berkualitas Tinggi (HQLA)<br>Total high-quality liquid assets (HQLA)                                                                                                                                                                                                                                                                                                                                                                              | 64,630,245  | 56,924,456  | 59,776,281  | 58,521,835  | 54,449,484  |
| 16                                                                                                                                          | Total Arus Kas Keluar Bersih (net cash outflow)<br>Total net cash outflow                                                                                                                                                                                                                                                                                                                                                                                           | 24,489,005  | 20,555,637  | 20,232,200  | 17,193,703  | 16,314,284  |
| 17                                                                                                                                          | LCR (%)<br>LCR ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                                            | 263.92%     | 276.93%     | 295.45%     | 340.37%     | 333.75%     |
| Rasio Pendanaan Stabil Bersih (NSFR)<br>Net Stable Funding Ratio (NSFR)                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |             |             |             |             |
| 18                                                                                                                                          | Total Pendanaan Stabil yang Tersedia (ASF)<br>Total available stable funding                                                                                                                                                                                                                                                                                                                                                                                        | 40,242,190  | 41,529,639  | 40,116,836  | 39,156,517  | 37,445,069  |
| 19                                                                                                                                          | Total Pendanaan Stabil yang Diperlukan (RSF)<br>Total required stable funding                                                                                                                                                                                                                                                                                                                                                                                       | 23,894,342  | 26,904,032  | 24,969,967  | 24,602,279  | 22,519,680  |
| 20                                                                                                                                          | NSFR (%)<br>NSFR ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                                          | 168.42%     | 154.36%     | 160.66%     | 159.16%     | 166.28%     |

| Analisis Kualitatif                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
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| <b>Permodalan:</b><br>Rasio kecukupan modal (KPMM) pada Q4 2025 sebesar 38,46% jauh diatas rasio minimum sebesar 12,50%. Rasio KPMM meningkat 2,63% dari kuartal sebelumnya sebesar 35,83% utamanya disebabkan oleh penurunan Aktiva tertimbang Menurut Risiko (ATMR) sebesar 7,93%.<br><br><b>Leverage :</b><br>Leverage Ratio pada Q4 2025 dan Q3 2025 adalah 18,57% dan 17,52% dalam hal ini Bank memiliki penyediaan Modal Inti yang sangat memadai berdasarkan Total Eksposur yang diwajibkan oleh Otoritas Jasa Keuangan (OJK) paling rendah sebesar 3%. Leverage ratio yang lebih tinggi sebesar 1,05% pada Q4 2025 terutama dikarenakan penurunan total eksposur.<br><br><b>LCR:</b><br>Di bulan Desember 2025, jumlah HQLA bank sebesar 64,63 triliun rupiah, jumlah arus kas keluar sebesar 97,96 triliun rupiah, dan jumlah arus kas masuk yang dapat diperhitungkan dalam perhitungan LCR (setelah penyesuaian batas maksimum arus kas masuk yaitu 75% dari total arus kas keluar) adalah 82 triliun rupiah, sehingga nilai LCR menjadi 263,92%.<br><br>Dibandingkan dengan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami kenaikan sebesar 15,73 triliun rupiah yang terutama berasal dari transaksi derivatif. Disamping itu arus kas masuk setelah haircut dan sebelum penyesuaian batas maksimum arus kas masuk, juga mengalami kenaikan sebesar 13,03 triliun rupiah jika dibandingkan kuartal sebelumnya terutama berasal dari transaksi derivatif.<br><br>Rasio LCR di bulan Desember 2025 mengalami penurunan bila dibandingkan dengan kuartal sebelumnya sehingga menjadi 263,92%, penurunan ini utamanya disebabkan oleh peningkatan HQLA sebesar 13,54% atau 7,71 triliun rupiah disertai dengan peningkatan pada arus kas keluar bersih sebesar 3,93 triliun rupiah. Rasio LCR bulan Desember 2025 jauh di atas batas minimum 100% yang ditentukan, hal ini mencerminkan bahwa Bank memiliki ketahanan likuiditas yang sangat baik dalam jangka waktu 30 hari ke depan.<br><br><b>NSFR:</b><br>Di bulan Desember 2025, jumlah dana stabil yang tersedia (ASF; Available Stable Funding) sebesar 40,24 triliun rupiah dibandingkan dengan jumlah dana stabil yang dibutuhkan (RSF; Required Stable Funding) sebesar 23,89 triliun rupiah, sehingga Net Stable Funding Ratio (NSFR) berada di level 168,42%, yang masih berada di atas batas minimum 100% yang ditentukan. Hal ini mencerminkan bahwa Bank memiliki ketahanan likuiditas yang sangat baik.<br><br>Rasio NSFR mengalami peningkatan sebesar 14,06% pada bulan Desember 2025 dibandingkan dengan kuartal sebelumnya, disebabkan oleh penurunan faktor ASF yang lebih rendah dibandingkan dengan penurunan pada faktor RSF. Penurunan pada faktor ASF utamanya di sebabkan oleh penurunan pendanaan yang berasal dari nasabah korporasi, sedangkan penurunan pada faktor RSF utamanya di sebabkan oleh turunnya pinjaman kredit dan sekuritas kepada lembaga keuangan.<br><br>Komposisi dana stabil yang tersedia terdiri dari modal dan sumber pendanaan dari korporasi. Sedangkan komposisi dana stabil yang dibutuhkan utamanya datang dari pinjaman kredit dan sekuritas. |  |
| Qualitative Analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  |
| <b>Capital:</b><br>The Capital Adequacy Ratio (CAR) for Q4 2025 was 38.46%, way beyond the minimum capital ratio of 12.50%. CAR increased by 2.63% from previous quarter of 35.83% primarily due to decrease in risk weighted asset by 7.93%.<br><br><b>Leverage:</b><br>Leverage Ratio in Q4 2025 and Q3 2025 were 18.57% and 17.52% respectively, in this case Bank has an adequate Core Capital based on Total Exposure required by Financial Services Authority (OJK) at the minimum limit of 3%. The higher leverage ratio in Q4 2025 by 1.05% was mainly due to the decrease in total exposure.<br><br><b>LCR:</b><br>On December 2025, the amount of bank's HQLA was IDR 64.63 trillion, the total cash outflow was IDR 97.96 trillion, and the total cash inflow calculated in the LCR (after cash inflow maximum haircut by 75% of cash outflow) was IDR 82 trillion, which resulted LCR at 263.92%.<br><br>Compared to previous quarter, the increase in total cash outflow after haircut increase by IDR 15.73 trillion was mainly due to other cashflow related to derivative transactions. Aside from that, the total cash inflows after haircut and before calculated by maximum cash inflow, also increase by IDR 13.03 trillion compared to previous quarter mainly due to derivative transactions.<br><br>LCR ratio in December 2025 of 263.92% is lower from previous quarter mainly due to higher HQLA by 13.54% or IDR 7.71 trillion, followed by the increase of net cash outflow by IDR 3.93 trillion. The ratio at December 2025 is way above the specified minimum ratio of 100%, thus reflects that bank has excellent liquidity resilience for the next 30 days.<br><br><b>NSFR:</b><br>In December 2025, the amount of Available Stable Funding (ASF) was IDR 40.24 trillion compared to the Required Stable Funding (RSF) of IDR 23.89 trillion, thus the Net Stable Funding Ratio (NSFR) was at 168.42% level, which was still above the specified minimum 100% threshold. This reflects bank has excellent liquidity resilience in the next year.<br><br>The NSFR ratio increased by 14.06% in December 2025 compared to the previous quarter. The increase in the NSFR ratio mainly came from decrease in the ASF factor accompanied by the decrease in the RSF factor. The decrease in the ASF factor mainly came from wholesale funding. Meanwhile, the decrease in the RSF factor mainly came from lower placement to other institutions and lower performing loans and securities.<br><br>The composition of available stable funds consisted of capital, funding source from wholesale. Meanwhile, the composition of stable funds needed mostly came from performing loans and securities.                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |