

PT BANK SMBC INDONESIA Tbk
CONSOLIDATED KEY METRICS REPORT
as of 31 December 2025
(In Million Rupiah)



| No. | Description | a | b | c | d | e |
|-----|--|-------------|-------------|-------------|-------------|-------------|
| | | T | T-1 | T-2 | T-3 | T-4 |
| | Available capital (amounts) | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 44,027,008 | 45,294,747 | 44,788,769 | 44,750,201 | 44,187,414 |
| 2 | Tier 1 | 44,027,008 | 45,294,747 | 44,788,769 | 44,750,201 | 44,187,414 |
| 3 | Total capital | 49,193,882 | 50,434,397 | 49,835,897 | 49,926,088 | 49,182,846 |
| | Risk-weighted assets (amounts) | | | | | |
| 4 | Total risk-weighted assets (RWA) | 167,846,136 | 169,071,747 | 167,882,878 | 173,443,086 | 163,826,500 |
| | Risk-based capital ratios as a percentage of RWA | | | | | |
| 5 | CET1 ratio (%) | 26.23% | 26.79% | 26.68% | 25.80% | 26.97% |
| 6 | Tier 1 ratio (%) | 26.23% | 26.79% | 26.68% | 25.80% | 26.97% |
| 7 | Total capital ratio (%) | 29.31% | 29.83% | 29.69% | 28.78% | 30.02% |
| | Additional CET1 buffer requirements as a percentage of RWA | | | | | |
| 8 | Capital conservation buffer (2.5% from RWA) (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 | Countercyclical Buffer (0-2.5% from 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 of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10) | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% |
| 12 | CET1 Component for buffer | 20.08% | 20.65% | 20.50% | 19.60% | 20.84% |
| | Basel III leverage ratio | | | | | |
| 13 | Total Exposure | 275,569,111 | 263,738,316 | 259,133,318 | 265,714,086 | 267,196,511 |
| 14 | Leverage Ratio, including the impact from the adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any) | 15.98% | 17.17% | 17.28% | 16.84% | 16.54% |
| 14b | Leverage Ratio, excluding the impact from the adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any) | 15.98% | 17.17% | 17.28% | 16.84% | 16.54% |
| 14c | Leverage Ratio, including the impact of adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any), which already included the average from gross asset carrying value Securities Financing Transaction (SFT) | 15.94% | 17.16% | 17.28% | 16.84% | 16.55% |
| 14d | Leverage Ratio, excluding the impact of adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any), which already included the average from gross asset carrying value Securities Financing Transaction (SFT) | 15.94% | 17.16% | 17.28% | 16.84% | 16.55% |

| Liquidity Coverage Ratio (LCR) | | | | | | |
|--|---|-------------|-------------|-------------|-------------|-------------|
| 15 | Total high-quality liquid assets (HQLA) | 45,723,921 | 36,098,129 | 34,952,303 | 34,852,429 | 41,697,340 |
| 16 | Total net cash outflow | 19,291,444 | 13,664,153 | 11,514,729 | 14,091,842 | 17,060,915 |
| 17 | LCR ratio (%) | 237.02% | 264.18% | 303.54% | 247.32% | 244.40% |
| Net Stable Funding Ratio (NSFR) | | | | | | |
| 18 | Total available stable funding | 175,554,124 | 173,748,862 | 173,487,498 | 178,159,002 | 180,332,951 |
| 19 | Total required stable funding | 142,775,894 | 144,905,031 | 145,928,334 | 150,420,445 | 144,245,411 |
| 20 | NSFR ratio (%) | 122.96% | 119.91% | 118.89% | 118.44% | 125.02% |

QUALITATIVE ANALYSIS

The Bank's core capital as of December 31, 2025, was IDR 44 trillion, a decrease compared to the previous period. This was primarily due to a decrease in other additional capital reserves from current year profit, primarily influenced by an increase in credit provisions at the Bank and at multifinance subsidiaries due to additional credit provisions as a result of a more intensive portfolio review by the parent company within the conglomerate framework, which resulted in an increase in credit costs in Q4 2025.

The Bank's total capital as of December 31, 2025, was IDR 49.2 trillion, a decrease compared to the previous period's total capital. This was primarily due to a decrease in core capital.

Total risk-weighted assets (RWA) increased in December 31, 2025 to IDR 167.8 trillion due to a decrease in risk-weighted assets (RWA) for market risk.

The decrease in core capital caused a decrease in the CET1 ratio, Tier 1 ratio, and total capital ratio. In December 2025, the total capital ratio was 29.31%.

*T is quarterly period, T-1 is 1 quarterly previous period