

**PT BANK SMBC INDONESIA Tbk**  
**CONSOLIDATED KEY METRICS REPORT**  
**as of 30 June 2025**  
**(In Million Rupiah)**



No.	Description	a T	b T-1	c T-2	d T-3	e T-4
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	44,788,769	44,750,201	44,187,414	42,752,113	41,979,587
2	Tier 1	44,788,769	44,750,201	44,187,414	42,752,113	41,979,587
3	Total capital	49,835,897	49,926,088	49,182,846	47,508,107	46,573,740
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	167,882,878	173,443,086	163,826,500	159,568,951	161,497,382
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	CET1 ratio (%)	26.68%	25.80%	26.97%	26.79%	25.99%
6	Tier 1 ratio (%)	26.68%	25.80%	26.97%	26.79%	25.99%
7	Total capital ratio (%)	29.69%	28.78%	30.02%	29.77%	28.84%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
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	20.50%	19.60%	20.84%	20.59%	19.66%
	<b>Basel III leverage ratio</b>					
13	Total Exposure	259,133,318	265,714,086	267,196,511	253,913,106	259,131,202
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)	17.28%	16.84%	16.54%	16.84%	16.20%
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)	17.28%	16.84%	16.54%	16.84%	16.20%
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)	17.28%	16.84%	16.55%	0.00%	0.00%
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)	17.28%	16.84%	16.55%	0.00%	0.00%

	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total high-quality liquid assets (HQLA)	34,952,303	34,852,429	41,697,340	39,095,905	47,049,947
16	Total net cash outflow	11,514,729	14,091,842	17,060,915	16,568,924	19,827,918
17	LCR ratio (%)	303.54%	247.32%	244.40%	235.96%	237.29%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total available stable funding	173,487,498	178,159,002	180,332,951	170,940,721	169,825,688
19	Total required stable funding	145,928,334	150,420,445	144,245,411	143,190,330	146,893,811
20	NSFR ratio (%)	118.89%	118.44%	125.02%	119.38%	115.61%

#### QUALITATIVE ANALYSIS

The Bank's core capital as of June 30, 2025, was IDR 44.8 trillion, an increase compared to the previous period. This was primarily due to an increase in other additional capital reserves from current year profit.

The Bank's total capital as of June 30, 2025, was IDR 49.8 trillion, a decrease compared to the previous period's total capital. This was primarily due to a decrease in supplementary capital.

Total risk-weighted assets (RWA) decreased in June 2025 to IDR 167.8 trillion due to a decrease in risk-weighted assets (RWA) for credit risk and market risk.

The decrease in total RWA caused an increase in the CET1 ratio, Tier 1 ratio, and total capital ratio. In June 2025, the total capital ratio was 29.69%.

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