PT BANK SMBC INDONESIA Tbk
CONSOLIDATED KEY METRICS REPORT
as of 30 June 2026
(In Million Rupiah)

SMBC
BANK SMBC INDONESIA

		a	b	c	d	e
No.	**Description**	**T**	**T–1**	**T–2**	**T–3**	**T–4**
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	45,096,413	44,460,497	44,027,008	45,294,747	44,788,769
2	Tier 1	45,096,413	44,460,497	44,027,008	45,294,747	44,788,769
3	Total capital	50,552,021	49,748,641	49,193,882	50,434,397	49,835,897
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	164,756,858	167,920,603	167,846,136	169,071,747	167,882,878
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	27.37%	26.48%	26.23%	26.79%	26.68%
6	Tier 1 ratio (%)	27.37%	26.48%	26.23%	26.79%	26.68%
7	Total capital ratio (%)	30.68%	29.63%	29.31%	29.83%	29.69%
	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	21.37%	20.40%	20.08%	20.65%	20.50%
	Basel III leverage ratio					
13	Total Exposure	279,046,441	279,536,888	275,569,111	263,738,316	259,133,318
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)	16.16%	15.91%	15.98%	17.17%	17.28%
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)	16.16%	15.91%	15.98%	17.17%	17.28%
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)	16.11%	15.87%	15.94%	17.16%	17.28%
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)	16.11%	15.87%	15.94%	17.16%	17.28%

	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	40,157,893	42,892,174	45,723,921	36,098,129	34,952,303
16	Total net cash outflow	17,131,213	16,464,590	19,291,444	13,664,153	11,514,729
17	LCR ratio (%)	234.41%	260.51%	237.02%	264.18%	303.54%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	169,100,579	177,003,084	175,554,124	173,748,862	173,487,498
19	Total required stable funding	137,592,988	144,248,535	142,775,894	144,905,031	145,928,334
20	NSFR ratio (%)	122.90%	122.71%	122.96%	119.91%	118.89%

QUALITATIVE ANALYSIS

The Bank's core capital as of June 30, 2026, was IDR 45,1 trillion, an increase compared to the previous period. This is mainly due to the increase in other additional capital reserves from the current year's profit and last year's profit

The Bank's total capital as of June 30, 2026, was IDR 50.6 trillion, an increase compared to the previous period's total capital. This was caused by an increase in core capital and supplementary capital, arising from the higher equivalent value of subordinated loans in connection with the appreciation of the US dollar against the Rupiah.

Total risk-weighted assets (RWA) decreased in June 30, 2026 to IDR 164.7 trillion due to an decrease in risk-weighted assets (RWA) for credit risk

The increase in core capital and supplementary capital caused an increase in the CET1 ratio, Tier 1 ratio, and total capital ratio. In June 30, 2026, the total capital ratio was 30.68%.

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