

PT BANK SMBC INDONESIA Tbk
CONSOLIDATED KEY METRICS REPORT
as of 31 March 2026
(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)	44,460,497	44,027,008	45,294,747	44,788,769	44,750,201
2	Tier 1	44,460,497	44,027,008	45,294,747	44,788,769	44,750,201
3	Total capital	49,748,641	49,193,882	50,434,397	49,835,897	49,926,088
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	167,920,603	167,846,136	169,071,747	167,882,878	173,443,086
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	26.48%	26.23%	26.79%	26.68%	25.80%
6	Tier 1 ratio (%)	26.48%	26.23%	26.79%	26.68%	25.80%
7	Total capital ratio (%)	29.63%	29.31%	29.83%	29.69%	28.78%
	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	20.40%	20.08%	20.65%	20.50%	19.60%
	Basel III leverage ratio					
13	Total Exposure	279,536,888	275,569,111	263,738,316	259,133,318	265,714,086
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)	15.91%	15.98%	17.17%	17.28%	16.84%
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)	15.91%	15.98%	17.17%	17.28%	16.84%
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)	15.87%	15.94%	17.16%	17.28%	16.84%
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)	15.87%	15.94%	17.16%	17.28%	16.84%

Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	42,892,174	45,723,921	36,098,129	34,952,303	34,852,429
16	Total net cash outflow	16,464,590	19,291,444	13,664,153	11,514,729	14,091,842
17	LCR ratio (%)	260.51%	237.02%	264.18%	303.54%	247.32%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	177,003,084	175,554,124	173,748,862	173,487,498	178,159,002
19	Total required stable funding	144,248,535	142,775,894	144,905,031	145,928,334	150,420,445
20	NSFR ratio (%)	122.71%	122.96%	119.91%	118.89%	118.44%

QUALITATIVE ANALYSIS

The Bank's core capital as of March 31, 2026, was IDR 44,5 trillion, an increase compared to the previous period. This was primarily due to an increase in other additional capital reserves from last year's profit

The Bank's total capital as of March 31, 2026, was IDR 49.7 trillion, an increase compared to the previous period's total capital. This was primarily due to an increase in core capital.

Total risk-weighted assets (RWA) increased in March 31, 2026 to IDR 167.9 trillion due to an increase in risk-weighted assets (RWA) for market risk and operational risk, meanwhile credit risk decreased

The increase in core capital caused an increase in the CET1 ratio, Tier 1 ratio, and total capital ratio. In March 31, 2026, the total capital ratio was 29.63%.

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