

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



No.	Description	a T	b T-1	c T-2	d T-3	e T-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	45,294,747	44,788,769	44,750,201	44,187,414	42,752,113
2	Tier 1	45,294,747	44,788,769	44,750,201	44,187,414	42,752,113
3	Total capital	50,434,397	49,835,897	49,926,088	49,182,846	47,508,107
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	169,071,747	167,882,878	173,443,086	163,826,500	159,568,951
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	26.79%	26.68%	25.80%	26.97%	26.79%
6	Tier 1 ratio (%)	26.79%	26.68%	25.80%	26.97%	26.79%
7	Total capital ratio (%)	29.83%	29.69%	28.78%	30.02%	29.77%
	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	20.65%	20.50%	19.60%	20.84%	20.59%
	Basel III leverage ratio					
13	Total Exposure	263,738,316	259,133,318	265,714,086	267,196,511	253,913,106
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)	17.17%	17.28%	16.84%	16.54%	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)	17.17%	17.28%	16.84%	16.54%	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)	17.16%	17.28%	16.84%	16.55%	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)	17.16%	17.28%	16.84%	16.55%	0.00%

	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	36,098,129	34,952,303	34,852,429	41,697,340	39,095,905
16	Total net cash outflow	13,664,153	11,514,729	14,091,842	17,060,915	16,568,924
17	LCR ratio (%)	264.18%	303.54%	247.32%	244.40%	235.96%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	173,748,862	173,487,498	178,159,002	180,332,951	170,940,721
19	Total required stable funding	144,905,031	145,928,334	150,420,445	144,245,411	143,190,330
20	NSFR ratio (%)	119.91%	118.89%	118.44%	125.02%	119.38%

QUALITATIVE ANALYSIS

The Bank's core capital as of September 30, 2025, was IDR 45.3 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 September 30, 2025, was IDR 50.4 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 September 2025 to IDR 169 trillion due to an increase in risk-weighted assets (RWA) for credit risk and market risk.

The increase in core capital caused an increase in the CET1 ratio, Tier 1 ratio, and total capital ratio. In September 2025, the total capital ratio was 29.83%.

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