

Leverage Ratio – Basel III (in IDR million)

Description	Bank 31-Dec-25	Bank 30-Sep-25
Core capital (Tier 1)	6,502,828	6,457,658
Total exposures	28,911,776	30,731,132
Leverage Ratio	22.49%	21.01%

Note:

Leverage Ratio is calculated based on OJK (Financial Services Authority of Indonesia) Regulation No.31/POJK.03/2019 regarding Minimum Leverage Ratio Requirement for Conventional Banks which is effective on December 2, 2019. The minimum Leverage ratio requirement is 3%.