

Leverage Ratio – Basel III (in IDR million)

Description	Bank 31-Mar-26	Bank 31-Dec-25
Core capital (Tier 1)	6,532,903	6,502,828
Total exposures	31,782,632	28,911,776
Leverage Ratio	20.55%	22.49%

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%.