Table 2. Disclosure of Net Exposures by Remaining Contractual Maturity – Bank on Individual Basis **(in millions of rupiah)**

No.	Portfolio Category	31 December 2025					
		Net Exposures by Remaining Contractual Maturity					
		≤ 1 year	> 1 yr to 3 yrs	> 3 yrs to 5 yrs	> 5 yrs	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Claims on Government	2,590,197	-	-	925,546	961,404	4,477,147
2	Claims on Public Sector Entities	37,653	-	-	73,183		110,836
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-		-
4	Claims on Banks	1,589,398	340,036	179,746	55,940	-	2,165,120
5	Claims on Securities Companies and Other Financial Services Institutions	1,503,861	558,197	1,837,263	2,639		3,901,960
6	Residential Mortgage Loans	-	16	13,306	607,012		620,334
7	Commercial Property Mortgage Loans	14,631	-	20,042	294,599		329,272
8	Employee or Pensioner Loans	-	-	-	-		-
9	Claims on Micro, Small Enterprises and Retail Portfolio	442,512	59,020	102,336	550,452		1,154,321
10	Land Acquisition, Land Development, and Construction Loans	453,875	-	19,503	85,047		558,425
11	Claims on Corporations	5,277,348	3,318,654	4,352,626	7,105,713	-	20,054,341
12	Past Due Claims	107,803	151,647	79,383	132,797		471,629
13	Other Assets	-	-	-	-	3,630,128	3,630,128
	Total	**12,017,279**	**4,427,570**	**6,604,204**	**9,832,928**	**4,591,532**	**37,473,514**

(in millions of rupiah)

No.	Portfolio Category	31 December 2024					
		Net Exposures by Remaining Contractual Maturity					
		≤ 1 year	> 1 yr to 3 yrs	> 3 yrs to 5 yrs	> 5 yrs	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Claims on Government	2,096,771	-	120,019	1,010,499	2,335,977	5,563,266
2	Claims on Public Sector Entities	-	-	-	73,920		73,920
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-		-
4	Claims on Banks	977,155	347,369	182,907	81,486	-	1,588,917
5	Claims on Securities Companies and Other Financial Services Institutions	715,372	1,058,901	3,019,628	92,452		4,886,354
6	Residential Mortgage Loans	2,004	25	1,040	513,768		516,837
7	Commercial Property Mortgage Loans	-	759	-	88,326		89,085
8	Employee or Pensioner Loans	-	-	-	-		-
9	Claims on Micro, Small Enterprises and Retail Portfolio	989,512	146,187	95,381	701,570		1,932,650
10	Land Acquisition, Land Development, and Construction Loans	-	-	-	-	-	-
11	Claims on Corporations	6,217,464	3,152,558	4,067,709	6,376,143		19,813,874
12	Past Due Claims	83,197	23,236	123,984	153,489		383,905
13	Other Assets	-	-	-	-	4,042,913	4,042,913
	Total	**11,081,476**	**4,729,035**	**7,610,668**	**9,091,653**	**6,378,889**	**38,891,721**

Table 3. Disclosure of Net Exposures by Economic Sector – Bank on Individual Basis

(in millions of rupiah)

No.	Economic Sector	Claims on Government	Claims on Public Sector Entities	Claims on Multilateral Development Banks and International Institutions	Claims on Banks	Claims on Securities Companies and Other Financial Services Institutions	Residential Mortgage Loans	Commercial Property Mortgage Loans	Employee or Pensioner Loans	Claims on Micro, Small Enterprises and Retail Portfolio	Land Acquisition, Land Development, and Construction Loans	Claims on Corporations	Past Due Claims	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)		(7)	(8)	(9)	(10)		(11)	(12)	(13)
	31 December 2025													
1	Agriculture, Forestry and Fishing	-	-	-	-	-	-	-	-	2,175	-	907,282	78	-
2	Mining and Quarrying	-	-	-	-	-	-	-	-	83,662	-	2,707,289	75,296	-
3	Manufacturing	-	-	-	-	-	-	-	-	46,131	-	3,847,590	114,563	-
4	Electricity, Gas, Steam/Hot Water and Cold Air Supply	-	-	-	-	-	-	-	-	-	-	572,212	-	-
5	Water Supply, Sewerage, Waste Management and Remediation Activities	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Construction	-	37,653	-	-		-	-	-	96,184	538,922	1,195,698	7,552	-
7	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	-	-	-	-	-	-	82,159	-	552,701	-	2,890,808	111,935	-
8	Transportation and Storage	-	-	-	-	-	-	-	-	-	-	965,400	-	-
9	Accommodation and Food Service Activities	-	-	-	-	-	-	166,251	-	-	-	1,062,850	100,176	-
10	Information and Communication	-	-	-	-	-	-	-	-	2,007	-	947,880	-	-
11	Financial and Insurance Activities	-	-	-	2,165,120	3,901,960	-	-	-	418	19,503	880,863	-	-
12	Real Estate	-	73,183	-	-	-	-	45,583	-	96,049	-	2,197,169	-	-
13	Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	-	603,073	-	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies and Other Business Support Activities	-	-	-	-	-	-	-	-	-	-	571,597	38,355	-
15	Public Administration and Defence; Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Education	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Human Health and Social Work Activities	-	-	-	-	-	-	-	-	150	-	-	-	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	-	-	-	104,922	-	-
19	Other Service Activities	-	-	-	-	-	15	-	-	116	-	-	1,129	-
20	Activities of Households as Employers; Undifferentiated Goods and Services Producing Activities of Households for Own Use	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Activities of Extraterritorial Organizations and Bodies	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Households	-	-	-	-	-	620,319	35,280	-	257,813	-	2,140	22,545	-
23	Other Non-Business Fields	-	-	-	-	-	-	-	-	16,914	-	-	-	-
24	Others	4,477,147	-	-	-	-	-	-	-	-	-	597,568	-	3,630,128
	Total	**4,477,147**	**110,836**	**-**	**2,165,120**	**3,901,960**	**620,334**	**329,272**	**-**	**1,154,321**	**558,425**	**20,054,341**	**471,629**	**3,630,128**

(in millions of rupiah)

No.	Economic Sector	Claims on Government	Claims on Public Sector Entities	Claims on Multilateral Development Banks and International Institutions	Claims on Banks	Claims on Securities Companies and Other Financial Services Institutions	Residential Mortgage Loans	Commercial Property Mortgage Loans	Employee or Pensioner Loans	Claims on Micro, Small Enterprises and Retail Portfolio	Claims on Corporations	Past Due Claims	Other Assets	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(13)
	31-Dec-24													
1	Agriculture, Forestry, and Fishing	-	-	-	-	-	2,004	-	-	62,721	1,493,689	81	-	-
2	Mining and Quarrying	-	-	-	-	-	-	-	-	92,193	2,135,822	-	-	-
3	Manufacturing	-	-	-	-	-	-	-	-	63,413	4,457,921	52,543	-	-
4	Electricity, Gas, Steam/Hot Water and Cold Air Supply	-	-	-	-	-	-	-	-	-	298,140	-	-	-
5	Water Supply, Sewerage, Waste Management and Remediation	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Construction	-	-	-	-	-	-	-	-	166,269	1,052,494	7,552	-	-
7	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	-	-	-	-	-	-	74,398	-	968,041	2,998,508	53,482	-	-
8	Transportation and Storage	-	-	-	-	-	-	-	-	-	681,044	-	-	-
9	Accommodation and Food Service Activities	-	-	-	-	-	-	-	-	13,022	603,825	88,688	-	-
10	Information and Communication	-	-	-	-	-	-	-	-	-	882,439	-	-	-
11	Financial and Insurance Activities	-	-	-	1,588,917	4,886,354	-	759	-	481	986,669	-	-	-
12	Real Estate	-	73,920	-	-	-	-	-	-	121,331	1,908,139	128,969	-	-
13	Professional, Scientific and Technical Activities	-	-	-	-	-	-	-	-	-	460,231	-	-	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Support Activities	-	-	-	-	-	-	-	-	127	650,083	17,559	-	-
15	Public Administration and Defence; Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Education	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Human Health and Social Work Activities	-	-	-	-	-	-	-	-	247	-	-	-	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Other Service Activities	-	-	-	-	-	54	-	-	434	-	1,523	-	-
20	Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Activities of International and Other Extraterritorial Bodies	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Non-Business Fields	-	-	-	-	-	514,779	13,928	-	444,372	523	33,509	-	-
23	Others	5,563,266	-	-	-	-	-	-	-	-	1,204,348	-	4,042,913	-
	Total	**5,563,266**	**73,920**	**-**	**1,588,917**	**4,886,354**	**516,837**	**89,085**	**-**	**1,932,650**	**19,813,874**	**383,905**	**4,042,913**	4,132,069

Table 4. Disclosure of Exposures and Provisions by Region – Bank on Individual Basis **(in millions of rupiah)**

No.	Portfolio Category	31 December 2025				
		Net Exposures by Region				
		Region 1	Region 2	Region 3	Region 4	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Exposures	2,332,765	2,879,119	29,294,872	2,966,759	37,473,514
2	Exposures with significant increase and credit-impaired (stage 2 and stage 3)	28,349	36,192	1,133,156	15,248	1,212,945
a	not yet due	12,919	12,713	963,335	2,171	991,138
b	past due	15,430	23,478	169,822	13,077	221,806
3	ECL - Stage 1	2,659	3,917	24,807	3,786	
4	ECL - Stage 2	156	994	25,292	279	26,721
5	ECL - Stage 3	16,753	22,655	228,905	20,637	288,951
6	Write-offs	-	202	46,822	22,307	69,331
	Total	**2,352,333**	**2,906,886**	**29,620,698**	**3,013,768**	**37,893,686**

(in millions of rupiah)

No.	Portfolio Category	31 December 2024				
		Net Exposures by Region				
		Region 1	Region 2	Region 3	Region 4	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Exposures	1,605,444	3,376,405	30,191,687	3,718,185	38,891,721
2	Exposures with significant increase and credit-impaired (stage 2 and stage 3)	23,273	146,161	2,640,501	24,078	2,834,012
a	not yet due	23,273	97,374	2,632,479	24,078	2,777,204
b	past due	-	48,787	8,021	-	56,808
3	ECL - Stage 1	9,830	25,850	131,773	14,453	181,906
4	ECL - Stage 2	91	117	611	2	822
5	ECL - Stage 3	4	1,957	12,822	32	14,815
6	Write-offs	-	202	46,822	22,307	69,331
	Total	**1,638,642**	**3,550,693**	**33,024,215**	**3,779,056**	**41,992,607**

Table 5. Disclosure of Exposures and Provisions by Economic Sector – Bank on Individual Basis

(in millions of rupiah)

No.	Economic Sector	Exposures	Impaired exposures		Allowance for Impairment Losses (ECL) - Stage 1	Allowance for Impairment Losses (ECL) - Stage 2	Allowance for Impairment Losses (ECL) - Stage 3	Write-offs
			Not yet due	Past due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	31 December 2025							
1	Agriculture, Forestry and Fishing	909,535	-	78	1,334	-	50,101	-
2	Mining and Quarrying	2,866,247	54,226	21,070	2,192	3,038	14,044	-
3	Manufacturing	4,008,284	69,204	45,359	4,320	12,127	4,753	-
4	Electricity, Gas, Steam/Hot Water and Cold Air Supply	572,212	-	-	1,026	-	-	-
5	Water Supply, Sewerage, Waste Management and Remediation	-	-	-	-		-	-
6	Construction	1,876,010	-	7,552	1,521	7,701	3,749	-
7	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	3,637,603	24,276	87,659	5,966	-	65,251	67,403
8	Transportation and Storage	965,400	-	-	1,100	961	-	-
9	Accommodation and Food Service Activities	1,329,278	100,176	-	2,337	-	19,887	-
10	Information and Communication	949,888	-	-	2,220	-	-	-
11	Financial and Insurance Activities	6,967,865	-	-	6,430	-	-	-
12	Real Estate	2,411,984	-	-	3,268	-	-	-
13	Professional, Scientific and Technical Activities	603,073	-	-	40	-	-	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies and Other Business Support Activities	609,952	-	38,355	618	-	59,747	-
15	Public Administration and Defence; Compulsory Social Security	-	-	-	-	-	-	-
16	Education	-	-	-	-	-	-	-
17	Human Health and Social Work Activities	150	-	-	-	-	-	-
18	Arts, Entertainment and Recreation	104,922	-	-	-	-	-	-
19	Other Service Activities	1,260	1,045	84	0	-	-	-
20	Activities of Households as Employers	-	-	-	-	-	-	-
21	Activities of International and Other Extraterritorial Bodies	-	-	-	-	-	-	-
22	Households	938,097	14,860	7,685	2,697	2,895	68,198	-
23	Non-Business Fields	16,914	-	-	-	-	-	1,578
24	Others	8,704,843	-	-	-	-	-	-
	Total	**37,473,514**	**263,787**	**207,842**	**35,068**	**26,721**	**285,729**	**68,981**

(in millions of rupiah)

No.	Economic Sector	Exposures	Impaired exposures		Allowance for Impairment Losses (ECL) - Stage 1	Allowance for Impairment Losses (ECL) - Stage 2	Allowance for Impairment Losses (ECL) - Stage 3	Write-offs
			Not yet due	Past due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	31 December 2024							
1	Agriculture, Forestry, and Fishing	1,558,495	-	-	3,125	91	1,484	-
2	Mining and Quarrying	2,228,015	-	-	3,603	-	18	-
3	Manufacturing	4,573,877	1,121	51,421	8,503	13	1,999	-
4	Electricity, Gas, Steam/Hot Water and Cold Air Supply	298,140	-	-	1,247	-	-	-
5	Water Supply, Sewerage, Waste Management and Remediation	-	-	-	-	-	-	-
6	Construction	1,226,315	-	7,552	8,253	-	0	-
7	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	4,094,428	9,380	44,101	49,616	2	722	67,403
8	Transportation and Storage	681,044	-	-	-	-	-	-
9	Accommodation and Food Service Activities	705,534	88,688	-	20,864	0	390	-
10	Information and Communication	882,439	-	-	3,063	-	892	-
11	Financial and Insurance Activities	7,463,180	-	-	11,216	15	1,644	-
12	Real Estate	2,232,358	-	-	18,497	-	412	-
13	Professional, Scientific and Technical Activities	460,231	-	-	209	-	-	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Support Activities	667,769	8,248	9,311	900	-	3	-
15	Public Administration and Defence; Compulsory Social Security	-	-	-	-	-	-	-
16	Education	-	-	-	-	-	-	-
17	Human Health and Social Work Activities	247	-	-	-	-	-	-
18	Arts, Entertainment and Recreation	-	-	-	444	-	-	-
19	Other Service Activities	2,010	1,477	47	3,293	-	152	-
20	Activities of Households as Employers	-	-	-	-	-	-	-
21	Activities of International and Other Extraterritorial Bodies	-	-	-	-	-	-	-
22	Non-Business Fields	1,007,112	10,480	23,030	48,312	700	7,017	1,578
23	Others	10,810,527	-	-	-	-	-	-
	Total	**38,891,721**	**119,394**	**135,462**	**181,144**	**822**	**14,733**	**68,981**
		-	-	-	-	-		

Table 6. Disclosure of Details of Movements in Allowance for Impairment Losses - Bank on Individual Basis **(in millions of rupiah)**

No.	Description	31 December 2025		
		Stage-1	Stage-2	Stage-3
(1)	(2)	(3)	(4)	(5)
1	Opening Balance of ECL	58,888	19,275	119,379
2	Provision (reversal) of ECL during the period (Net)			
	2.a Provision of ECL during the period	121,097	19,164	31,089
	2.b Reversal of ECL during the period	-	-	(18,380)
3	ECL used for write-offs of exposures during the period	(1)	(7)	(626)
4	Other provisions (reversals) during the period	(144,815)	(11,711)	157,489
Ending Balance of ECL		**35,169**	**26,721**	**288,950**

(in millions of rupiah)

No.	Description	31 December 2024		
		Stage-1	Stage-2	Stage-3
(1)	(2)	(3)	(4)	(5)
1	Opening Balance of ECL	71,933	18,640	(356)
2	Provision (reversal) of ECL during the period (Net)	(12,906)	1,860	1,849
	2.a Provision of ECL during the period	23,107	2,159	14,838
	2.b Reversal of ECL during the period	(36,013)	(299)	(12,990)
3	ECL used for write-offs of exposures during the period	-	-	
4	Other provisions (reversals) during the period	-	-	
Ending Balance of ECL		**59,027**	**20,500**	**1,493**

Table 7. Disclosure of Net Exposures by Portfolio Category and Rating Scale - Bank on Individual Basis

(in millions of rupiah)

No.	Portfolio Category		31 December 2025												
			Net Exposures												
		Rating Agency	Long-term Rating							Short-term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
		Fitch Ratings	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	idBBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Less than idB-	idA1	idA2	idA3 to idA4	Less than idA4		
(1)	(2)	(3)	(4)	(5)	(6)		(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Claims on Government		-	-	-	-	-	-	-	-	-	-	-	4,477,147	4,477,147
2	Claims on Public Sector Entities		-	-	37,653	-	-	-	-	-	-	-	-	73,183	110,836
3	Claims on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks		-	-	-	-	-	-	-	-	-	-	-	2,165,120	2,165,120
5	Claims on Securities Companies and Other Financial Services Institutions		40,397	283,273	650,500	28,994	-	-	-	-	-	-	-	2,898,795	3,901,960
6	Residential Mortgage Loans		-	-	-	-	-	-	-	-	-	-	-	620,334	620,334
7	Commercial Property Mortgage Loans		-	-	-	-	-	-	-	-	-	-	-	329,272	329,272
8	Employee/Retiree Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises and Retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	1,154,279	1,154,279
10	Claims on Corporations		40,383	276,817	687,907	-	-	-	-	-	-	-	-	19,607,660	20,612,766
11	Past Due Claims		-	-	-	-	-	-	-	-	-	-	-	471,629	471,629
12	Other Assets		-	-	-	-	-	-	-	-	-	-	-	3,630,128	3,630,128
	Total		**80,780**	**560,090**	**1,376,061**	**28,994**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**35,427,547**	**37,473,472**

(in millions of rupiah)

No.	Portfolio Category		31 December 2024												
			Net Exposures												
		Rating Agency	Long-term Rating							Short-term Rating				Unrated	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3		
		Fitch Ratings	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	idBBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Less than idB-	idA1	idA2	idA3 to idA4	Less than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Claims on Government		5,563,266	-	-	-	-	-	-	-	-	-	-	-	5,563,266
2	Claims on Public Sector Entities		-	-	-	73,920	-	-	-	-	-	-	-	-	73,920
3	Claims on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks		322,557	-	-	-	-	-	-	-	-	-	-	1,266,360	1,588,917
5	Claims on Securities Companies and Other Financial Services Institutions		685,213	183,876	574,935	63,922	-	-						3,378,407	4,886,354
5	Residential Mortgage Loans		-	-	-	-	-	-	-	-	-	-	-	516,837	516,837
6	Commercial Property Mortgage Loans		-	-	-	-	-	-	-	-	-	-	-	89,085	89,085
7	Employee/Retiree Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
8	Claims on Micro, Small Enterprises and Retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	1,932,650	1,932,650
9	Claims on Corporations		39,251	115,667	1,275,123	148,505	-	259,786	-	-	-	-	-	17,975,543	19,813,874
10	Past Due Claims		-	-	-	-	-	-	-	-	-	-	-	383,905	383,905
11	Other Assets		-	-	-	-	-	-	-	-	-	-	-	4,042,913	4,042,913
	Total		**6,610,287**	**299,543**	**1,850,057**	**286,347**	**-**	**259,786**	**-**	**-**	**-**	**-**	**-**	**29,585,701**	**38,891,721**

Table 9. Disclosure of Net Exposures by Risk Weight After Taking into Account the Impact of Credit Risk Mitigation - Bank on Individual Basis

(in millions of rupiah)

No.	Portfolio Category	31 December 2025											RWA	Capital Charge
		Net Exposures After Taking into Account the Impact of Credit Risk Mitigation												
		0%	20%	25%	30%	40%	50%	70%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		(13)	(14)
A	***Balance Sheet Exposures***													
1	Claims on Government	4,477,147	-	-	-	-	-	-	-	-	-	-	-	-
2	Claims on Public Sector Entities	75,000	-	-	-	-	35,836	-	-	-	-	-	17,918	1,433
3	Claims on Multilateral Development Banks and International Insti	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	85,868	1,314,343	-	-		557,040	-	-	-	-	-	624,536	49,963
5	Claims on Securities Companies and Other Financial Services Inst	196,394	123,197	-	311,624	3,251,477	19,269	-	-	-	-	-	1,428,351	114,268
6	Residential Mortgage Loans	-	37,483	29,415	175,213	104,623	214,076	59,523	-	-	-	-	257,968	20,637
7	Commercial Property Mortgage Loans	-	-	-	-	-	-	-	329,272	-	-	-	246,954	19,756
8	Employee/Retiree Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Land Acquisition, Land Development, and Construction Loans	45,000	-	-	-	-	-	-	-	513,426	-	-	513,426	41,074
10	Claims on Micro, Small Enterprises and Retail Portfolio	221,293	-	-	-		-	-	933,027	-	-	-	699,770	55,982
11	Claims on Corporations	3,325,871	235,422	-	-	-	580,407	-	-	15,912,641	-	-	16,249,929	1,299,994
12	Past Due Claims	-	-	-	-		41,786	-	-	191,586	238,258	-	569,865	45,589
13	Other Assets	298,940	-	-	-		-		-	3,238,216	92,972	-	3,377,673	270,214
	Total Balance Sheet Exposures	**8,725,514**	**1,710,446**	**29,415**	**486,837**	**3,563,969**	**1,448,413**	**59,523**	**1,262,300**	**19,855,868**	**331,230**	**-**	**23,986,391**	**1,918,911**
B	***Exposures of Liabilities/Contingencies on Administrative Account Transactions***													
1	Claims on Government	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Insti	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Inst	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Residential Mortgage Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Commercial Property Mortgage Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Employee/Retiree Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Claims on Corporations	26,447	-	-	-	-	-	-	-	-	-	-	-	-
11	Past Due Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Exposures of Administrative Accounts	**26,447**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
C	***Exposures Due to Counterparty Default (Counterparty Credit Risk)***													
1	Claims on Government	434,938	-	-	-	-	-	-	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Insti	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	-	1,488,574	-	-	-	-	-	-	-	-	-	297,715	23,817
5	Claims on Securities Companies and Other Financial Services Inst	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Claims on Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Exposures of Counterparty Credit Risk	**434,938**	**1,488,574**	**-**			-		-	-	**-**	**-**	**297,715**	**23,817**

(in millions of rupiah)

No.	Portfolio Category	31 December 2024											RWA	Capital Charge
		Net Exposures After Taking into Account the Impact of Credit Risk Mitigation												
		0%	20%	25%	30%	40%	50%	70%	75%	100%	150%	Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		(13)	(14)
A	***Balance Sheet Exposures***													
1	Claims on Government	5,563,266	-	-	-	-	-	-	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	73,920	-	-	-	-	-	36,960	2,957
3	Claims on Multilateral Development Banks and International Insti	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	116,678	953,469	-	-	254,710	264,059	-	-	-	-	-	424,608	33,969
5	Claims on Securities Companies and Other Financial Services Inst	75,895	869,089		574,935	3,312,237	54,197	-	-	-	-	-	1,698,292	135,863
6	Residential Mortgage Loans	-	37,869	21,111	75,947	95,919	229,051	56,939	-	-	-	-	228,386	18,271
7	Commercial Property Mortgage Loans	-	-	-	-	-	-	-	89,085	-	-	-	66,814	5,345
7	Employee/Retiree Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Claims on Micro, Small Enterprises and Retail Portfolio	224,445	-	-	-		-		1,708,205	-	-	-	1,281,154	102,492
9	Claims on Corporations	2,585,790	257,444	-	-	-	1,239,146	-	148,505	15,582,989	-	-	16,365,430	1,309,234
10	Past Due Claims	-	-	-	-		64,359	-	-	63,558	255,988	-	479,720	38,378
11	Other Assets	331,700	-	-	-		-		-	3,618,089	93,124	-	3,757,775	300,622
	Total Balance Sheet Exposures	**8,897,774**	**2,117,871**	**21,111**	**650,881**	**3,662,867**	**1,924,733**	**56,939**	**1,945,796**	**19,264,636**	**349,112**	**-**	**24,339,139**	**1,947,131**
B	***Exposures of Liabilities/Contingencies on Administrative Account Transactions***													
1	Claims on Government	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Insti	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Inst	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Residential Mortgage Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Commercial Property Mortgage Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Employee/Retiree Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Claims on Corporations	59,144	-	-	-	-	-	-	-	59,144	-	-	59,144	4,732
11	Past Due Claims	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Exposures of Administrative Accounts	59,144	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**59,144**	**-**	**-**	**59,144**	**4,732**
C	***Exposures Due to Counterparty Default (Counterparty Credit Risk)***													
1	Claims on Government	1,332,222	-	-			-		-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Insti	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Inst	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Claims on Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Exposures of Counterparty Credit Risk	**1,332,222**	**-**	**-**			-		-	-	**-**	**-**	**-**	**-**

Table 10. Disclosure of Net Exposures and Credit Risk Mitigation Techniques - Bank on Individual Basis (in millions of rupiah)

No.	Portfolio Category	31 December 2025					
		Net Exposures	Portion Secured By				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	8)=(3)-[(4)+(5)+(6)+(7)
A	***Balance Sheet Exposures***						
1	Claims on Government	4,477,147	-	-	-	4,477,147	-
2	Claims on Public Sector Entities	110,836	37,500	-	-	-	73,336
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	2,165,120	85,868	-	-		2,079,252
5	Claims on Securities Companies and Other Financial Services Institutions	3,901,960	196,394	-	-	-	3,705,566
6	Residential Mortgage Loans	620,334	-	-	-	-	620,334
7	Commercial Property Mortgage Loans	329,272	-	-	-	-	329,272
8	Land Acquisition, Land Development, and Construction Loans	558,426	-	-	-	-	558,426
9	Claims on Micro, Small Enterprises and Retail Portfolio	1,154,321	221,293	-	-	-	933,027
10	Claims on Corporations	20,054,341	3,345,871	-	-	-	16,708,470
11	Past Due Claims	471,629	-	-	-	-	471,629
12	Other Assets	3,630,128	-	-	-	298,940	3,331,187
	Total Balance Sheet Exposures	**37,473,514**	**3,886,926**	**-**	**-**	**4,776,088**	**28,810,500**
B	***Exposures of Administrative Accounts***						
1	Claims on Government	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Institutions						
6	Residential Mortgage Loans	-	-	-	-	-	-
7	Commercial Property Mortgage Loans	-	-	-	-	-	-
8	Employee/Retiree Loans	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-
10	Claims on Corporations	26,447	26,447	-	-	-	-
11	Past Due Claims	-	-	-	-	-	-
	Total Exposures of Administrative Accounts	**26,447**	**26,447**	**-**	**-**	**-**	**-**
C	***Exposures Due to Counterparty Default (Counterparty Credit Risk)***						
1	Claims on Government	434,938	-	-	-	434,938	-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
6	Claims on Micro, Small Enterprises and Retail Portfolio	1,488,574	-	-	-	-	1,488,574
7	Claims on Corporations	-	-	-	-	-	-
	Total Exposures of Counterparty Credit Risk	**1,923,512**	**-**	**-**	**-**	**434,938**	**1,488,574**
	Total (A+B+C)	**39,475,039**	**3,958,373**	**-**	**-**	**5,211,026**	**30,305,640**

(in millions of rupiah)

No.	Portfolio Category	31 December 2024					
		Net Exposures	Portion Secured By				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	8)=(3)-[(4)+(5)+(6)+(7)
A	***Balance Sheet Exposures***						
1	Claims on Government	5,563,266	-	-	-	5,563,266	-
2	Claims on Public Sector Entities	73,920	-	-	-	-	73,920
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	1,588,917	116,678	-	-	-	1,472,239
5	Claims on Securities Companies and Other Financial Services Institutions	4,886,354	75,895	-	-	-	4,810,459
6	Residential Mortgage Loans	516,837	-	-	-	-	516,837
7	Commercial Property Mortgage Loans	89,085	-	-	-	-	89,085
8	Employee/Retiree Loans	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises and Retail Portfolio	1,932,650	224,445	-	-	-	1,708,205
10	Claims on Corporations	19,813,874	2,688,316	-	-	-	17,125,558
11	Past Due Claims	383,905	-	-	-	-	383,905
12	Other Assets	4,042,913	-	-	-	-	4,042,913
	Total Balance Sheet Exposures	**38,891,722**	**3,105,335**	**-**	**-**	**5,563,266**	**30,223,121**
B	***Exposures of Administrative Accounts***						
1	Claims on Government	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
6	Residential Mortgage Loans	-	-	-	-	-	-
7	Commercial Property Mortgage Loans	-	-	-	-	-	-
8	Employee/Retiree Loans	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-
10	Claims on Corporations	59,144	59,144	-	-	-	-
11	Past Due Claims	-	-	-	-	-	-
	Total Exposures of Administrative Accounts	**59,144**	**59,144**	**-**	**-**	**-**	**-**
C	***Exposures Due to Counterparty Default (Counterparty Credit Risk)***						
1	Claims on Government	1,332,222	-	-	-	1,332,222	-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
6	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-
7	Claims on Corporations	-	-	-	-	-	-
	Total Exposures of Counterparty Credit Risk	**1,332,222**	**-**	**-**	**-**	**1,332,222**	**-**
	Total (A+B+C)	**40,283,088**	**3,164,479**	**-**	**-**	**6,895,488**	**30,223,121**

Table 11. Disclosure of Asset Securitization Transactions
As of December 2025 and December 2024, the Bank has no exposure to Securitization Transactions

Table 12. Disclosure of Summary of Securitization Transaction Activity of the Bank Acting as Originator Creditor /
Disclosure of Summary Securitization Transaction Activity - Bank as Originator
As of December 2025 and December 2024, the Bank has no exposure to Securitization Transactions where the Bank acts as Originator Creditor

Qualitative Disclosure of Counterparty Credit Risk (CCRA)

Analysis of Counterparty Credit Risk Exposure (CCR1)

Capital Charge for Credit Valuation Adjustment (CRR2)

CCR Exposure by Portfolio Category and Risk Weight (CRR3)

Credit Derivatives Net Exposures (CCR6)

Qualitative Disclosure regarding Securitisation Exposures (SECA)

Securitisation Exposures in the Banking Book (SEC1)

Securitisation Exposures in the Trading Book (SEC2)

Securitization Exposures in the Banking Book and Related Capital Requirements - Banks Acting as Originators or Sponsors (SEC3)

Securitization Exposures in the Banking Book and Capital Requirements - Banks Acting as Investors (SEC4)

General Qualitative Disclosure

Table 13. Disclosure of Calculation of RWA for Credit Risk Using the Standardized Approach

a. Exposure of assets in the statement of financial position, excluding securitization exposures

(in millions of rupiah)

No.	Portfolio Category	31 December 2025		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government	4,477,147	-	-
2	Claims on Public Sector Entities	110,836	55,418	17,918
3	Claims on Multilateral Development Banks and	-	-	-
4	Claims on Banks	2,165,120	648,483	624,536
5	Claims on Securities Companies and Other Financial Services Institutions	3,901,960	1,507,882	1,428,351
6	Residential Mortgage Loans	620,334	257,968	257,968
7	Commercial Property Mortgage Loans	329,272	246,954	246,954
8	Land Acquisition, Land Development, and Construction Loans	558,426	558,426	513,426
9	Employee or Pensioner Loans	-	-	-
10	Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	1,154,321	865,740	699,770
11	Claims on Corporations	20,054,341	19,538,050	16,249,929
12	Overdue Claims	471,629	569,865	569,865
13	Other Assets	3,630,128	-	3,377,673
Total		**37,473,514**	**24,248,787**	**23,986,391**

(in millions of rupiah)

No.	Portfolio Category	31 December 2024		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government	5,563,266	-	-
2	Claims on Public Sector Entities	73,920	36,960	36,960
3	Claims on Multilateral Development Banks and	-	-	-
4	Claims on Banks	1,588,917	471,279	424,608
5	Claims on Securities Companies and Other Financial Services Institutions	4,886,354	1,729,622	1,698,292
6	Residential Mortgage Loans	516,837	228,386	228,386
7	Commercial Property Mortgage Loans	89,085	66,814	66,814
8	Employee or Pensioner Loans	-	-	-
9	Claims on Micro Enterprises, Small Enterprises, and Retail Portfolio	1,932,650	1,449,488	1,281,154
10	Claims on Corporations	19,813,874	19,015,252	16,365,430
11	Overdue Claims	383,905	479,720	479,720
12	Other Assets	4,042,913	-	3,757,775
Total		**38,891,722**	**23,477,522**	**24,339,139**

b. Disclosure of Commitments/Contingent Liabilities Exposures on Administrative Account Transactions, excluding

(in millions of rupiah)

No.	Portfolio Category	31 December 2025		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government			
	a. Claims on the Government of Indonesia	-	-	-
	b. Claims on Other Sovereign Governments	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and Internatior	-	-	-
4	Claims on Banks	-	-	-
	a. Short-term Claims	-	-	-
	b. Long-term Claims	-	-	-
5	Residential Mortgage Loans	-	-	-
6	Commercial Property Mortgage Loans	-	-	-
7	Employee/Retiree Loans	-	-	-
8	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-
9	Claims on Corporations	26,447	26,447	-
10	Overdue Claims	-	-	-
	a. Residential Mortgage Loans	-	-	-
	b. Other than Residential Mortgage Loans	-	-	-
Total		**26,447**	**26,447**	**-**

(in millions of rupiah)

No.	Portfolio Category	31 December 2024		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government	-	-	-
	a. Claims on the Government of Indonesia	-	-	-
	b. Claims on Other Sovereign Governments	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and Internatior	-	-	-
4	Claims on Banks	-	-	-
	a. Short-term Claims	-	-	-
	b. Long-term Claims	-	-	-
5	Residential Mortgage Loans	-	-	-
6	Commercial Property Mortgage Loans	-	-	-
7	Employee/Retiree Loans	-	-	-
8	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-
9	Claims on Corporations	59,144	59,144	-
10	Overdue Claims	-	-	-
	a. Residential Mortgage Loans	-	-	-
	b. Other than Residential Mortgage Loans	-	-	-
Total		**59,144**	**59,144**	**-**

c. Disclosure of Exposures that Give Rise to Credit Risk Due to Counterparty Default (Counterparty Risk) **(in millions of rupiah)**

No.	Portfolio Category	31 December 2025		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government	1,332,222	-	-
	a. Claims on the Government of Indonesia	1,332,222	-	-
	b. Claims on Other Sovereign Governments	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and Internatior	-	-	-
4	Claims on Banks	1,433,967	286,793	57,359
	a. Short-term Claims	1,433,967	286,793	57,359
	b. Long-term Claims	-	-	-
5	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-
6	Claims on Corporations	-	-	-
Total		**2,377,031**	**286,793**	**57,359**

(in millions of rupiah)

No.	Portfolio Category	31 December 2024		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government	1,332,222	-	-
	a. Claims on the Government of Indonesia	1,332,222	-	-
	b. Claims on Other Sovereign Governments	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and Internatior	-	-	-
4	Claims on Banks	-	-	-
	a. Short-term Claims	-	-	-
	b. Long-term Claims	-	-	-
5	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-
6	Claims on Corporations	-	-	-
Total		**1,332,222**	**-**	**-**

d. Disclosure of Exposures that Give Rise to Credit Risk Due to Settlement Failure (Settlement Risk)
As of December 2025 and December 2024, the Bank has no exposures that give rise to Credit Risk due to settlement failure.

e. Securitization Exposures
As of December 2025 and December 2024, the Bank has no securitization exposures.

f. Derivative Exposures

(in millions of rupiah)

No.	Portfolio Category	31 December 2025		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government			
	a. Claims on the Government of Indonesia	-	-	-
	b. Claims on Other Sovereign Governments	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and	-	-	-
4	Claims on Banks	22,823	4,565	-
	a. Short-term Claims	22,823	4,565	-
	b. Long-term Claims	-	-	-
5	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-
6	Claims on Corporations	-	-	-
7	Risk-weighted exposures from Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-
Total		**22,823**	**4,565**	**-**

(in millions of rupiah)

No.	Portfolio Category	31 December 2024		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(6)	(7)	(8)
1	Claims on Government	-	-	-
	a. Claims on the Government of Indonesia	-	-	-
	b. Claims on Other Sovereign Governments	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	22,131	4,426	4,426
	a. Short-term Claims	22,131	4,426	4,426
	b. Long-term Claims	-	-	-
5	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-
6	Claims on Corporations	-	-	-
7	Risk-weighted exposures from Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-
Total		**22,131**	**4,426**	**4,426**

7. Total Credit Risk Measurement (1+2+3+4+5+6)

(in millions of rupiah)

	31 December 2025	
TOTAL RWA FOR CREDIT RISK	**(A)**	**24,105,477**
RWA DEDUCTION FACTORS FOR CREDIT RISK:	**(B)**	**-**
Excess of general provisions for impairment losses on earning assets required to be calculated over 1.25% RWA for Credit Risk		**-**
TOTAL RWA FOR CREDIT RISK (A) - (B)	**(C)**	**24,105,477**
TOTAL CAPITAL DEDUCTION FACTORS	**(D)**	**-**

(in millions of rupiah)

	31 December 2024	
TOTAL RWA FOR CREDIT RISK	**(A)**	**24,343,565**
RWA DEDUCTION FACTORS FOR CREDIT RISK:	**(B)**	**-**
Excess of general provisions for impairment losses on earning assets required to be calculated over 1.25% RWA for Credit Risk		**-**
TOTAL RWA FOR CREDIT RISK (A) - (B)	**(C)**	**24,343,565**
TOTAL CAPITAL DEDUCTION FACTORS	**(D)**	**-**

Market Risk Disclosure - Implementation of Risk Management for Market Risk (MRA)
PT Bank JTrust Indonesia Tbk

Report Position Date : 31-Dec-25

1 Introduction

Market Risk is the risk to balance sheet and administrative account positions, including derivatives, due to overall changes in market conditions, including the risk of changes in option prices. Market risk management is not limited to managing the risk of the bank's portfolio; supervision is carried out over all potential risks of portfolio value decline due to movements in factors such as exchange rates and interest rates in the banking book and trading book. The main objective of market risk management is to minimize the negative impact of changes in market conditions on the value of the Bank's assets and capital.

2 Policy in Market Risk Management

2.1 Determination of Trading Book and Banking Book

The Bank determines the Trading Book and Banking Book based on the scope of the trading book and banking book as regulated in SEOJK Number 23/SEOJK.03/2022 concerning Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.

1) For the purpose of being traded, freely transferable, or fully hedged, whether from transactions for proprietary positions at the customer's request or for brokering activities and for market making.
2) Positions for short-term trading.
3) Positions for taking advantage of short-term price movements.
4) Locking in arbitrage profits, and/or
5) Hedging risk arising from instruments that meet criteria 1), 2), or 3) above.

2.2 Differentiated Treatment in the Determination of Trading Book and Banking Book

To date, there are no conditions where instruments designated as trading book or banking book contradict the general assumptions, market, and gross fair value of the said conditions.

2.3 Application Criteria for Transfer Between Regulatory Books

The Bank prohibits the transfer of instruments between Regulatory Books as stipulated in SEOJK Number 23/SEOJK.03/2022 concerning Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks. To date, there have been no transfers between regulatory books. Based on the Bank's internal regulations, in principle, the transfer of securities between portfolio categories (re-class) cannot be carried out or is not permitted, except for reasons of liquidity needs and/or in accordance with applicable regulations and approved by the Board of Directors Meeting.

3 Implementation of Market Risk Management

1) Interest Rate Risk Management

   Identification and measurement of sources of risk for exposures or positions created, primarily for interest rate and exchange rate risk in the trading book and banking book. In its activities, the Bank conducts trading transactions with the aim of taking advantage of changes or fluctuations in prices, exchange rates, and interest rates in order to gain profit.

   Meanwhile, at the end of the second semester of 2025 position, the Bank does not have any securities categorized as trading or Fair Value Through Profit or Loss (FVTPL). In the second semester of 2025, the Bank only has a securities portfolio classified as fair value through other comprehensive income (FVOCI).

2) Risk Control Mitigation Methods

   The Bank currently conducts general foreign exchange trading with the aim of generating profits in accordance with the established Open Position Limit and Cut Loss Limit. The foreign exchange exposure carried out by the Treasury Capital Market Division (TCMD) mostly originates from FX transactions conducted for customer interests and FX swaps on funding sources obtained in foreign currencies.

   For exposure transactions, sensitivity measurements, and potential based on historical trends are compared with the limits set according to organizational levels, as well as risk appetite and risk tolerance for certain risk exposure parameters. The Bank continues to develop and review market risk limits in line with the business plan and the Bank's capital capacity.

3) Stress Testing

   Conducted by simulating scenarios of exchange rate and interest rate movements on the Bank's securities portfolio and net open position (NOP). The results of the scenario simulation will then be measured for their impact on the Bank's capital, so that control measures can be taken in accordance with the minimum regulatory capital.

4) Valuation Methodology / Fair Value Measurement

   The Bank performs a revaluation process (mark-to-market/MTM) based on market prices at the end of each day and monitors market risk exposure daily as part of risk mitigation and ensures that such exposure does not exceed the established limits.

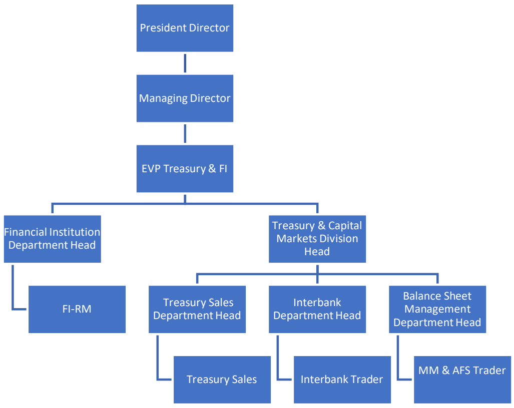
   Furthermore, in valuing the securities portfolio, the Bank uses the Mark to Market method with specific market data reference sources. Meanwhile, for securities portfolios that are not traded on the exchange market, the Bank performs a Mark to Model valuation using internal models and has conducted periodic reviews.

4. Treasury Organizational Structure

Currently, the Treasury Capital Market Division (TCMD) has a separation of duties and responsibilities between those in charge of the trading book and the banking book, such as:

1) The banking book function is managed by the MM and AFS Trader unit (section).
2) The trading book position for the asset class, namely FX, is managed by the Interbank unit (section) and Treasury Sales. The Interbank unit is a unit under TCMD that conducts foreign exchange trading. Meanwhile, the Treasury Sales unit cannot take trading positions, but according to applicable regulations, it is still permitted to conduct arbitrage transactions between different customers at the same time (matched position).
3) For AFS traders, the management of banking book and trading book positions has been separated.

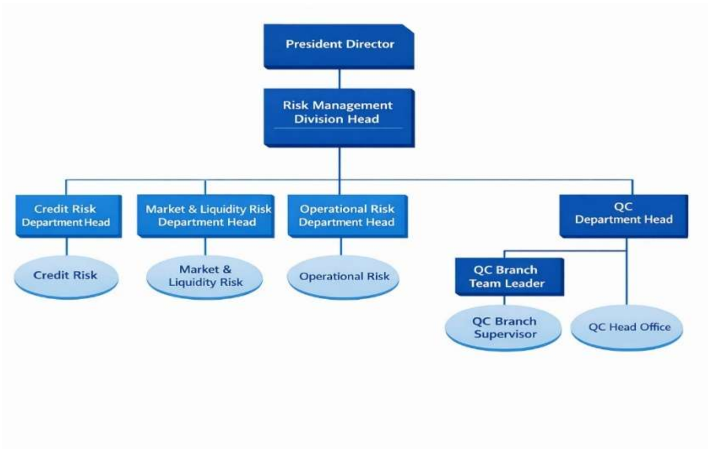
<u>Treasury Organizational Structure</u>



5. Organizational Structure of the Risk Management Work Unit

To ensure risk control runs effectively, the check and balance function is consistently implemented by separating the front office, middle office, and back office, as well as applying the Three Lines of Defense framework. Currently, Market Risk monitoring is carried out by the Market & Liquidity Department under the Risk Management Division (SKMR) and supported by other related divisions.

<u>Organizational Structure of the Risk Management Work Unit</u>



6. Scope. Nature of Risk Reporting and Measurement System

6.1 Scope

To ensure risk control runs effectively, the check and balance function has been consistently implemented. The separation of front office, middle office, and back office, as well as the application of the Three Lines of Defense framework, has also been carried out. Currently, Market Risk monitoring is under the Market & Liquidity Department within the Risk Management Division (SKMR). The Bank establishes market risk limits that are reviewed periodically to ensure alignment with business developments and the latest economic and market conditions based on foreign exchange and interest rate risk factors.

6.2 Nature of Risk Reporting

Risk reporting on market risk exposure is carried out quantitatively and qualitatively. The aforementioned market risk reporting is conducted periodically on market risk factors including the market risk dashboard, counterparty limit monitoring, and off-market monitoring. Furthermore, for risk reporting required by the regulator, the Bank reports on Interest Rate in the Banking Book (IRRBB), Risk-Weighted Assets (RWA) for Market Risk, and Sensitivity to Market Risk - Interest Rate.

6.3 Measurement System

The measurement of foreign exchange risk exposure is carried out on the Bank's net foreign exchange position. The Bank's average net open position during 2025 was below 1% of capital, or far below the maximum threshold stipulated by Bank Indonesia, which is 20% of capital. The calculation of risk-weighted assets (RWA) for market risk and capital requirements for market risk exposure is carried out based on the standardized approach in accordance with applicable regulations.

Market Risk Disclosure - RWA for Market Risk Using the Standardized Approach (MR1)

Table 14. Individual Bank

In Millions of Rupiah

No.	Risk Type	Standardized Position Approach Capital Charge 31-Dec-25	Standardized Position Approach Capital Charge 31-Dec-24
1	GIRR Risk	**556.22**	**675.29**
2	CSR Risk - Non-securitization		
3	CSR Risk - Non-CTP Securitization		
4	CSR Risk - CTP Securitization		
5	Equity Risk		
6	Commodity Risk		
7	Foreign Exchange Risk	**365.80**	**282.70**
8	DRC - Non-securitization		
9	DRC - Non-CTP Securitization		
10	DRC - CTP Securitization		
11	RRAO		
12	CVA with Standardized Approach	**212.75**	**99.5**
12	**Total**	**11,738.00**	**12,074.38**

Market Risk Disclosure - Interest Rate Risk in the Banking Book Risk Management Implementation Report for IRRBB (IRRBBA)

Table 17. Qualitative and Quantitative Analysis

Reporting Position Date: 31-Dec-25

Qualitative Analysis

1 Definition of IRRBB for risk measurement and control

In order to carry out risk measurement and control, the Bank defines IRRBB as a risk arising from the difference in sensitivity of assets and liabilities to changes in interest rates. The sensitivity of all balance sheet components to interest rate movements must be carefully considered when assessing interest rate risk.

2 Risk management strategy and risk mitigation for IRRBB

a. The Bank develops risk management and risk mitigation strategies, including by establishing measurement guidelines for measuring interest rate risk in the banking book, as well as adjusting IRRBB exposures and improving the quality of the Risk Management process for IRRBB.

b. As of the preparation of this report, the Bank has not undertaken specific hedging against IRRBB.

3 Periodicity of the Bank's IRRBB calculation and specific measurements used by the Bank to measure sensitivity to IRRBB

a. The calculation periods carried out by the Bank are:

1) Quarterly for positions at the end of March, end of June, end of September, and end of December as part of the Risk Profile report for Market Risk. However, to enhance effectiveness, monitoring of IRRBB is also conducted monthly and reported to the Risk Management Committee.

2) Semi-annually for positions at the end of June and end of December as part of the self-assessment results of the Bank's Soundness Level.

b. The Bank categorizes Banking Book positions sensitive to interest rates and calculates the change in EVE (ΔEVE) based on 6 (six) interest rate scenarios for each exposure in a specific currency with a material value, i.e., exposures in a specific currency amounting to at least 5% (five percent) of total assets or liabilities in the Banking Book position, across 19 (nineteen) time buckets.

4 Interest rate shock scenarios and stress scenarios used by the Bank in calculating IRRBB using the EVE and NII methods

Based on the provisions of OJK Circular Letter No.12/SEOJK.03/2018 for ΔEVE, the Bank applies the following scenarios:

a. Parallel upward interest rate shock
b. Parallel downward interest rate shock
c. Steepener shock
d. Flattener shock
e. Upward short-term interest rate shock
f. Downward short-term interest rate shock

For ΔNII, the Bank applies the following scenarios:

a. Parallel upward interest rate shock
b. Parallel downward interest rate shock

5 Several modeling assumptions used in the measurement of IRRBB are as follows:

a All modeling assumptions used by the Bank in calculating IRRBB are in accordance with the standardized approach and references applied by the Regulator, so currently the Bank does not have any special modeling assumptions with an approach that differs from regulatory provisions.

b. The Bank measures EVE using the run-off balance sheet assumption, where instruments on the balance sheet will not be replaced by new instruments unless there is a need to fund the remaining balance sheet components.

c. The Bank takes into account commercial margins and spread components in cash flows, and uses the risk-free rate as of the reporting date to determine the discount rate in the calculation using the EVE method.

d. Comprehensive Explanation of Key Modeling and Parametric Assumptions Used to Calculate EVE and NII:

(i) Non-Maturity Deposits (NMD)

The Bank identifies core and non-core funds, where core funds have stable funding characteristics against interest rate changes within the historical range, have low transactional activity volatility, and are low-cost funding. Subsequently, non-core funds are slotted into time buckets contractually, while core funds are slotted according to repricing maturity levels based on the Bank's internal model. Identification of retail with non-interest-bearing funding is categorized as transactional retail, while others are non-transactional retail. Slotting is then performed by considering caps on both the portion of core funds and the adjustment period for funding groups originating from transactional retail, non-transactional retail, and corporate (wholesale).

(ii) Term Deposit Redemption Ratio (TDRR)

The Bank determines the TDRR model based on the longest historical data using the exponential weighted moving average statistical approach. The TDRR rate is determined by comparing the outstanding deposits with early redemption status to the total outstanding deposits at that point in time. Subsequently, IRRBB is calculated based on the TDRR Rate as an assumption in determining slotting according to the contractual time bucket and partially in the O/N time bucket.

(iii) Credit Prepayment Rate (CPR)

There is no significant amount of assets subject to prepayment ratio, where percentage-wise there are 0.93% of assets that are fix rate loans subject to prepayment ratio. Accordingly, the Bank calculates the repricing gap for these assets in accordance with the contractual term of the established interest rate.

e. There are no instruments that significantly arise from optional features embedded in assets, liabilities, and administrative accounts transactions that affect the measurement of IRRBB.

g. The Bank calculates the repricing of credit assets with floating interest rates, based on the assumption that for the corporate segment, repricing is assumed to occur in the 1-3 month bucket, while for the individual and Micro, Small and Medium Enterprises (MSME) segment, it occurs in the 3-6 month bucket. Meanwhile, for the repricing of credit assets with a certain risk basis or specific interest rate contracts, the Bank calculates repricing in the bucket according to the contract for each asset.

h. In the calculation of ΔEVE, the Bank measures based on changes in the Net Present Value (NPV) of assets, liabilities, and administrative accounts transactions at the reporting position. Changes in equity value based on interest rate shock scenarios and for the purpose of EVE calculation, the Bank does not include equity in the EVE calculation at any duration.

i. In the calculation of NII, the Bank measures based on the difference between interest income and total interest expense in the base scenario and the NII value in the shock

j. The Bank calculates IRRBB for exposures in 2 (two) significant currencies (IDR and USD) using a discount rate and interest rate shock scenario specific to each currency. For exposures in insignificant currencies, they are calculated together with exposures in USD.

Qualitative Analysis
6 Comprehensive explanation of the main modeling and parametric assumptions used in calculating ΔEVE and ΔNII

a. Δ EVE

(i) From the results of IRRBB measurement using the EVE technique, it can be seen that as of 31 December 2025, the parallel shock up scenario is Rp. 267,661 billion or equivalent to 7.99% of CET1. The contribution to the increase in Δ EVE compared to the position as of 30 September 2025 is an increase of 0.12%.

(ii) The largest total contribution comes from the improvement in the asset and liability gap in the Overnight - 1 month and 1 - 3 month periods, where in the Overnight - 1 month period there was an increase in assets from placements at Bank Indonesia (Rp 861 billion) and in the Overnight - 3 month period there was a decrease in loans provided (Rp 1,610 billion). Meanwhile, on the liability side which is exposed to term deposit subject to early redemption risk in the Overnight - 1 month and 1 - 3 month periods, there was a decrease of Rp 117 billion and Rp 495 billion respectively. This is due to the Bank's strategy to recompose the proportion of Time Deposit funding products, especially those maturing within the reporting period, in order to increase the relatively cheap and stable CASA funding product.

b. Δ NII

The delta net interest income (NII) value as of 31 December 2025, the maximum risk occurs in the parallel up scenario of Rp 140,031 billion. When compared with the Bank's projected income at the end of the next 1 year of Rp 779,753 billion, the delta NII is 17.96%.

Quantitative Analysis
7 Average repricing maturity applied for NMD.

The average repricing maturity applied for NMD is 157 days or 3 months to ≤ 6 months. Meanwhile, the proportion and average period for core deposits can be explained as follows:

In IDR

No.	Core Deposit Segmentation	Proportion to core deposit (in %)*	Average period of core deposit
1	Wholesale	7.36%	3 months to ≤ 6 months
2	Transactional Retail	8.39%	1 month to ≤ 3 months
3	Non-Transactional Retail	50.00%	1 month to ≤ 3 months

*After adjusted for caps on proportion to core deposit as stipulated in SEOJK Number 12/SEOJK.03/2018 concerning Implementation of Risk Management and Risk Measurement using the Standardized Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in The Banking Book) for Commercial Banks

In USD

No.	Core Deposit Segmentation	Proportion to core deposit (in %)*	Average period of core deposit
1	Wholesale	0.15%	1 month to ≤ 3 months
2	Transactional Retail	50.97%	1 month to ≤ 3 months
3	Non-Transactional Retail	48.88%	3 months to ≤ 6 months

*After adjusted for caps on proportion to core deposit as stipulated in SEOJK Number 12/SEOJK.03/2018 concerning Implementation of Risk Management and Risk Measurement using the Standardized Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in The Banking Book) for Commercial Banks

8 *The longest repricing maturity applied for NMD.*

The longest repricing maturity applied for NMD is in the 9-month to 1-year time bucket for Wholesale NMD, while for Non-Transactional Retail NMD it is in the 3-6 month time bucket. Furthermore, for Transactional Retail NMD, the said period is 1-3 months. This determination is based on the analysis of the Bank's customer behavior conducted through the movement of the Bank's NMD balance over the last 5 (five) years, also taking into account the frequency of changes in the Bank's NMD interest rates.

Market Risk Disclosure - Interest Rate Risk in Banking Book - IRRBB Calculation Report (IRRBB1)

Table 18. Calculation Report - Quantitative Analysis

in millions

	ΔEVE		ΔNII	
Period	**31-Dec-25**	**30-Jun-25**	**31-Dec-25**	**30-Jun-25**
Parallel up	228,011	(264,872)	(140,031)	(142,473)
Parallel down	(267,661)	316,915	139,569	142,473
Steepener	23,143	(36,837)		
Flattener	30,103	**(23,459)**		
Short rate up	(134,921)	149,205		
Short rate down	128,332	(141,683)		
Maximum Negative Value (absolute)	***267,661***	***264,872***	***140,031***	***142,473***
	Tier 1 Capital (for ΔEVE)	***Projected Income (for ΔNII)***	***Tier 1 Capital (for ΔEVE)***	***Projected Income (for ΔNII)***
Period	**31-Dec-25**		**30-Jun-25**	
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	***3,351,890***	**779,753**	***3,366,239***	**857,452**
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	***7.99%***	***17.96%***	***7.87%***	***16.62%***

Description of IRRBB Calculation Report: For each interest rate shock scenario stipulated by the Financial Services Authority, the Bank must report for the current period and the previous period regarding:

1. Changes in EVE value based on the standard approach as referred to in Appendix II which is an integral part of this Financial Services Authority Circular Letter, using the run-off balance sheet
2. Changes in the projected NII value over 12 (twelve) months compared to the projected estimate under normal conditions carried out by the Bank during that 12 (twelve) month period using the

Liquidity Risk Disclosure - Liquidity Coverage Ratio Calculation Report (LIQ1)

Table 20. Calculation Report - Qualitative Analysis

in millions of Rupiah

No.	Component	Report Date Position : 31-Dec-25		Report Date Position : 30-Jun-25	
		Outstanding value of obligations and commitments / contractual receivable value	Value of HQLA after haircut, outstanding obligations and commitments multiplied by run-off rate, or contractual receivable value multiplied by inflow rate.	Outstanding value of obligations and commitments / contractual receivable value	Value of HQLA after haircut, outstanding obligations and commitments multiplied by run-off rate, or contractual receivable value multiplied by inflow rate.
1	Number of data points used in LCR calculation		64 Days		51 Days
HIGH QUALITY LIQUID ASSET (HQLA)		-	-	-	-
2	Total High Quality Liquid Asset (HQLA)		6,865,947		7,113,080
CASH OUTFLOW					
3	Individual customer deposits and Funding from Micro and Small Enterprise customers, consisting of:				
	a. Stable deposits/funding				
	b. Less stable deposits/funding	889,658	44,483	948,307	47,415
4	Funding from corporate customers, consisting of:	4,862,846	486,285	5,343,937	534,394
	a. Operational deposits				
	b. Non-operational deposits and/or other non-operational liabilities	5,186,690	259,334	5,871,472	
	c. Securities in the form of debt securities issued by the bank (unsecured debt)	11,787,119	4,714,848	12,718,027	5,087,211
5	Secured funding		-		-
6	Other cash outflows (additional requirement), consisting of:	-	-	-	-
	a. Cash outflows from derivative transactions	297,656	297,656	294,773	294,773
	b. Cash outflows from increased liquidity needs	-	-	-	-
	c. Cash outflows from loss of funding	-	-	-	-
	d. Cash outflows from drawdowns of credit facility and liquidity facility commitments	-	-	-	-
	e. Cash outflows from other contractual obligations related to fund disbursement	-	-	-	-
7	Other contractual cash outflows	-	-	-	-
8	Cash outflows from other contingent funding obligations	7,000	9,270	437,359	437,359
	TOTAL CASH OUTFLOW		5,811,875		6,694,726
CASH INFLOW		-	-	-	-
7	Secured lending		-	-	-
8	Inflows from fully performing exposures		374,765	358,895	358,895
9	Other cash inflows		767,389	390,651	310,925
	TOTAL CASH INFLOW	-	1,142,154	749,546	669,820
			Total adjusted Value		***Total adjusted Value***
	TOTAL HQLA		6,865,947		7,113,080
	TOTAL NET CASH OUTFLOWS		4,669,722		6,024,906
	LCR (%)		**147.03%**		**118.06%**

Individual Analysis

The average Liquidity Coverage Ratio (LCR) for the fourth quarter of 2025 (October to December 2025) of Bank JTrust Indonesia was 147.03%, which is above the minimum LCR ratio requirement of 100% set by the Regulator. This indicates that the composition of High Quality Liquid Assets (HQLA) Level 1 has adequately met liquidity needs in the event of cash outflows.

Qualitative information regarding the calculation and value of the LCR in the Q4 2025 LCR Report can be explained as follows:

1. **Key Factors and Trend of LCR Value in General**
   a. The average LCR ratio for the fourth quarter of 2025 (October to December 2025) of 147.03% increased by ↑15.67% compared to the LCR ratio for the third quarter of 2025 (July to September 2025) of 131.36%.

   b. The increase in the LCR ratio was due to an increase in average HQLA of Rp 139.41 billion (↑2.07%) accompanied by a decrease in average Net Cash Outflow of Rp 450.87 billion (↓8.81%).

   c. In general, there are no other cash inflow and cash outflow components in the LCR calculation not covered in the LCR disclosure template that affect and are relevant to the Bank's liquidity profile.

2 **HQLA Composition**
The average composition of Level 1 HQLA consists of Cash, Placements with Bank Indonesia, Securities issued by the Government of Indonesia at 99.34%. Meanwhile, the average composition of Level 2 HQLA is 0.00% at Level 2A and 0.66% at Level 2B in the form of debt securities issued by corporations that meet HQLA requirements.

3 **Funding Source Concentration**
Bank JTrust Indonesia's funding sources are currently adequate, and the Bank continuously strives to improve its funding composition. In managing liquidity, the Bank has adequate liquidity management policies and standard procedures that have been communicated to all Bank work units related to liquidity.

4 **Derivative Exposures and Potential for Collateral Calls**
   a. In general, the impact of derivative exposures on LCR movements over time is relatively small. This is because the current types of derivative transactions are limited to plain vanilla derivatives.

   b. In general, there has been no increase in liquidity needs. However, the Bank continuously monitors this possibility by observing the impact of rating downgrades or declines in the underlying value of a particular transaction that could trigger collateral calls.

5 **Currency Mismatch in LCR**
The Bank has significant foreign currency exposure in US Dollars (USD). However, the weighted average amount of cash outflows in significant foreign currencies is relatively small. The Bank implements a liquidity management strategy for liabilities in significant foreign currencies, taking into account the maturity profile, cash flow projections, and depth of market funding access.

6 **Liquidity Management**
Bank JTrust Indonesia has implemented sound Risk Management Quality, including liquidity risk management organization, internal liquidity reporting, liquidity risk strategy communication, and liquidity contingency planning, all in accordance with the Bank's characteristics and aligned with applicable regulatory requirements. These include, among others:

   a. In the context of liquidity risk management efforts, the Bank ensures that HQLA management is carried out by a specific function responsible for managing the Bank's liquidity and authorized to liquidate HQLA assets. Furthermore, to meet operational requirements, the Bank classifies HQLA Level 1 and HQLA Level 2 by considering central bank eligibility for obtaining intraday liquidity facilities without disrupting the adequacy of primary central bank reserve fulfillment. Subsequently, for HQLA Level 2, the Bank requires diversification conditions in terms of type of financial asset, issuer, and specific currency.
   b. Communication of the liquidity risk management strategy, particularly related to LCR management, is carried out periodically, to the Board of Commissioners, Board of Directors, liquidity risk management organization, and related units.

* Quantitative and Qualitative Analysis of the Report on Calculation of Liquidity Coverage Ratio (LCR) Obligations is prepared based on the guidelines in SEOJK Number 29/SEOJK.03/2025 concerning Transparency and Publication of Reports for Conventional Commercial Banks.

Liquidity Risk Disclosure - Net Stable Funding Report (LIQ2)

Table 21. Calculation Report - Qualitative Analysis

in millions of Rupiah

	Description	31-Dec-25					30-Jun-25				
		Carrying Value Based on Remaining Maturity (In Millions of Rupiah)				Total Weighted Value	Carrying Value Based on Remaining Maturity (In Millions of Rupiah)				Total Weighted Value
		No Maturity¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year		No Maturity¹	< 6 months	≥ 6 months - < 1 year	≥ 1 year	
Available Stable Funding (ASF) Components											
1	Capital:	13,273,726	-	-	-	13,273,726	13,290,436	-	-	-	13,290,436
2	Capital according to POJK KPMM	13,273,726	-	-	-	13,273,726	13,290,436	-	-	-	13,290,436
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Deposits from individual customers and funding from micro and small business customers:	1,927,294	9,885,761	439,584.64	131,052.63	11,627,065	1,867,721	12,135,857	371,009.80	5,936.91	13,015,230
5	Stable deposits and funding	1,294,294	67,548	698	-	1,294,601	1,365,183	72,487	5,615	38	1,371,160
6	Less stable deposits and funding	677,802	9,818,213	438,887	131,053	9,972,464	502,538	12,063,369	365,395	5,899	11,644,070
7	Funding from corporate customers:	5,644,383	15,999,836	848,552	22,050	1,358,169	-	-	-	-	1,719,432
8	Operational deposits	1,823,686	-	-	-	911,843	1,544,174	-	-	-	772,087
9	Other funding from corporate customers	3,820,696	15,999,836	848,552.00	22,050.00	446,326	4,014,269	14,486,723	794,269	550,210.00	947,345
10	Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity	-	-	-	333,500.00	333,500.00	-	300,000	-	-	-
12	NSFR derivative liabilities		-	-	-						
13	equity and other liabilities not included in the above categories	-	-	-	333,500	333,500	-	300,000	-	-	-
14	**Total ASF**					**26,232,460**					**28,025,098**
Required Stable Funding (RSF) Components											
15	Total HQLA for NSFR	-	-	-	-	81,690	1,006,509	1,069,859	151,179	1,201,026	210,307
16	Deposits at other financial institutions for operational	1,036,436	-	-	-	518,218	356,064	-	-	-	178,032
17	Loans classified as Current and Special Mention	-	10,597,165	3,628,619	15,366,892	19,109,540	899	10,794,710	4,081,028	16,434,237	19,912,270
18	to financial institutions secured by HQLA Level 1	-	-	-	-	-	-	-	-	-	-
19	to financial institutions secured by non-HQLA	-	500,564	-	-	75,085	-	930,329	1,346,897	2,614,418	3,427,416
20	to non-financial corporations, retail customers and micro and small business customers, central government, foreign governments, Bank Indonesia, other central banks and public sector entities, including:	-	10,096,601	3,250,736	14,262,394	17,834,947	-	6,689,693	2,309,394	12,776,597	15,312,749
21	meeting the criteria for a risk weight of 35% or less, in accordance with OJK Circular on RWA for Credit Risk	-	10,096,601	3,250,736	14,262,394	-	-	398,028	25,120	234,513	364,007
22	Residential mortgage loans not currently pledged,	-	-	-	509,444	433,028	-	1,012	373	514,998	395,661
23	meeting the criteria for a risk weight of 35% or less, in accordance with OJK Circular on RWA for Credit Risk	-	-	-	509,444	71,743	-	1,012	373	213,899	139,727
24	Securities classified as Current and Substandard (performing) that are not currently pledged, not in	-	-	377,882	595,054	694,737	-	-	-	956,583	813,096
25	Assets with interdependent liability pairs	-	-	-	-	-	-	-	-	-	-
26	Other assets:	15,619,772	1,024,102	56,163	232,818	4,360,096	16,867,445	871,173	6,015	302,420	4,623,301
27	Physical traded commodities, including gold	-				-	-				-

No	Description	31-Dec-25 Carrying Value Based on Remaining Maturity (In Millions of Rupiah)				31-Dec-25 Total Weighted Value	30-Jun-25 Carrying Value Based on Remaining Maturity (In Millions of Rupiah)				30-Jun-25 Total Weighted Value
		No Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year		No Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	
28	Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other					-				-	-
29	NSFR derivative assets					4,450				-	-
30	NSFR derivative liabilities before deduction of variation margin					-				-	-
31	All other assets not included in the categories above	15,619,772	1,019,652	56,163	232,818	4,355,646	16,867,445	871,173	6,015	302,420	4,623,301
32	Administrative Accounts					3,016		125,012	300,480	0	3,662
33	**Total RSF**					**24,072,560**					**25,740,667**
34	**Net Stable Funding Ratio (NSFR (%))**					**108.97%**					**108.87%**

[1] Components reported in the no-maturity category are components that do not have a contractual maturity, including: permanent capital instruments (perpetual), short positions, open maturity positions, demand deposits, equity not included in the HQLA category, and commodities.

Individual Analysis

Based on POJK Number 50/POJK.03/2017 concerning the Obligation to Fulfill the Net Stable Funding Ratio (NSFR) for Commercial Banks and its amendments in POJK Number 20/POJK.03/2024, we hereby submit the following:

1 The result of the bank's NSFR calculation for the December 2025 period was 108.97%, down ↓5.79% when compared to the September 2025 period with the amount of available stable funding (ASF) and required stable funding (RSF) of IDR 26.23 trillion and IDR 24.07 trillion, respectively.

2 The Bank's NSFR ratio decreased by ↓5.79% from the position in September 2025. The decrease occurred due to a decrease in the Available Stable Funding (ASF) component of IDR 1.3 trillion (↓4.66%), especially in less stable funding from individuals, compared to the increase in the Required Stable Funding (RSF) component of IDR 97 billion (↑0.40%). This is to support the Bank's strategy in increasing stable and cheap funding, especially from funding segmentation without a term

3 The Bank's Third-Party Funding (DPK) in December 2025 mostly comes from funding with a certain period of time, which is 79.26%. The composition of the funding can be seen in the table below

	Stable/Operational	Non-Stable/Non-Operational
No Term	13,93%	6,81%
With Term	47,04%	32,22%
Total	60,97%	39,03%

4 Banks do not have liabilities that have a dependency relationship with a particular asset, as well as assets that have interdependent liability pairs.

5 Overall, Bank JTrust Indonesia's NSFR is above the OJK requirements of a minimum of 100%.

The implementation of bank liquidity management in accordance with what we have reported on the liquidity risk profile, includes the following:

1 In risk governance, the board of commissioners and the board of directors have awareness of liquidity risk management through the ALCO (Asset and Liability Committee) and RMC (Risk Monitoring Committee) with clear and independent duties and responsibilities.

2 The bank's risk management framework already has an emergency funding plan (CFP), supervision and reporting of liquidity limits through ALCO and RMC, management of liquidity positions and risks as well as funding strategies and policies/procedures as well as liquidity risk limits that are monitored and reviewed regularly.

3 The bank already has and implemented liquidity risk management processes, independent human resources and liquidity management information systems.

4 The Bank already has an adequate risk control system through a risk management work unit, compliance work unit and internal audit that is independent of the operational work unit and Line of Business.

Liquidity Risk Disclosure - Encumbered Assets (ENC)

Table 22. ENC Report

In Millions of Rupiah

		31-Dec-25			
		a	b	c	d
		Encumbered Assets (Encumbered)	Assets deposited or pledged with the central bank but not yet used to generate liquidity	Unencumbered Assets (Unencumbered)	Total
Cash			298,940		298,940
Placements with Bank Indonesia			1,923,512	1,628,090	3,551,602
Securities held*					
a.	HQLA Level 1 securities				925,546
b.	HQLA Level 2A securities				-
c.	HQLA Level 2B securities				70,825
Loans provided*					26,937,440
Other Financial Assets*					927,141
Other Assets*					
TOTAL ASSETS*		-			32,711,494

* Assets that can be used as high-quality collateral, thus can be used to obtain Short-Term Funding Facilities from Bank Indonesia.

Qualitative Analysis	
a.	Encumbered assets are bank assets that are legally and contractually restricted by the Bank for liquidity needs during stress conditions. Encumbered assets do not include assets deposited or pledged with Bank Indonesia but not yet used to generate liquidity as referred to in the POJK concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks. As of December 31, 2025, the Bank has no HQLA positions categorized as encumbered assets.
b.	Assets deposited or pledged with Bank Indonesia, but not yet used to generate liquidity as referred to in the POJK concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, are the secondary reserve requirement (PLM).
c.	Unencumbered assets are assets that meet the qualifications as High Quality Liquid Assets (HQLA) as referred to in the POJK concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, other than those stated in point b.

Liquidity Risk Disclosure - Liquidity Risk Management (LIQA)

In managing liquidity risk, which among other things arises from the Bank's inability to meet obligations to customers or counterparties that have fallen due.

a. The liquidity risk management organization is carried out by the Treasury & Capital Market Division and the Head Office & Branch Operation Division as the first line of defense, the RMD as the second line of defense and the Internal Audit Division as the third line of defense.

b. Mechanisms for measurement, stress testing, liquidity risk mitigation techniques including early warning indicators and contingency funding plans. The Bank strives to enhance the effectiveness of managing liquidity mismatches (maturity gap and cash flow projections) to anticipate liquidity risks as early as possible, and also to control liquidity risks, particularly during stressed conditions. The Bank has also prepared a Contingency Funding Plan, in addition to continuously maintaining its ability to access the money market by fostering relationships with correspondent banks. To detect liquidity risk, the Bank has established a Standard Operating Procedure for the Liquidity Contingency Plan (LCP) and conducts daily liquidity monitoring to be reported to the Board of Directors.

The implementation of Liquidity Risk Management aims to ensure adequate funding on a daily basis up to a 1-year horizon, both under normal and stressed conditions. The Risk Management implemented by the Bank is as follows:

1. Conducting daily monitoring of Liquid Assets to Third Party Funds, Liquid Assets to Non-Core Deposits, and the Liquidity Coverage Ratio (LCR), which includes daily monitoring of the Bank's liquid asset position and daily cash inflows and outflows.
2. The Bank establishes a Macroprudential Liquidity Buffer (PLM) to maintain the Bank’s liquidity position, among others by placing excess funds into liquid financial instruments.
3. Conducting monthly monitoring of the Net Stable Funding Ratio, Maturity Gap, and Stress Testing, and reporting to the Risk Monitoring Committee and the Board of Directors.
4. Participating in the implementation of the ALCO function together with TCMD, and performing the risk oversight function through the Risk Management Committee (RMC) and the Risk Management Oversight Committee (RMOC) to ensure compliance with applicable regulations, as well as establishing risk tolerance limits for liquidity and funding as stipulated in the Risk Appetite Statement (RAS).
5. Conducting monthly monitoring of early warning indicators within the Contingency Funding Plan (CFP) along with its mechanisms.

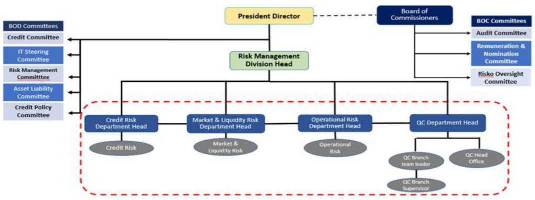
In the process of liquidity risk control, the Bank has used measurement parameters in accordance with Basel III standards, thus monitoring the adequacy of liquidity risk indicators within regulatory limits and the Bank's internal limits. In managing liquidity risk, the Bank has established a work unit independent from business activities and is part of the risk management unit within the Bank.

The Board of Commissioners and the Board of Directors actively participate in monitoring and ensuring the implementation of liquidity risk management is carried out properly through established committees, namely ALCO, RMC and RMOC. Changes in liquidity risk management, including changes in key liquidity ratio limits, are carried out through a periodic review process and discussed in RMC and RMOC meetings.

In addition to the liquidity risk management function, the Bank also has an internal risk control function for liquidity risk performed by the Internal Audit Unit to ensure that the Bank has implemented the liquidity risk management process in accordance with regulatory provisions.

Implementation of Risk Management for Operational Risk

Bank Name : Bank JTrust Indonesia (individual)
Report Year : 2025 /(audited)

No.	QUALITATIVE ANALYSIS
1	Policies, Standards and Procedures related to Risk Management for Operational Risk of PT Bank JTrust Indonesia Tbk. In implementing operational risk management, the Bank has adequate policies to strengthen the element of embedded supervision (dual control) over every activity and transaction, including: 1) Internal Control System Policy 2) Capital Management Policy 3) Information Technology Policy 4) Information Security Management System (ISMS) Policy 5) Business Continuity Plan Policy 6) Sustainability and Climate Change Mitigation Policy 7) General Risk Management Policy 8) Risk Appetite and Risk Tolerance Policy The Bank also has Standards and Procedures derived from the Operational Risk Management policy. All of these provisions are reviewed periodically taking into account the development of the Bank's business processes and applicable regulatory provisions. In addition, these policies and procedures are continuously socialized to all levels of employees through various internal communication media. This activity is carried out as part of the Bank's efforts to increase risk awareness in the operational field and ensure consistent application of provisions across all work units.
2	**Structure and Organization of management and control functions related to Operational Risk.** **a. The Bank has implemented the Three Lines of Defense function in the application of operational risk management. In this context, branch office organizations and business, operations and/or support organizations act as the first line of defense. Then Compliance and Risk Management function as the second line of defense and Internal Audit as the third line of defense.** **b. The Bank has also established a Quality Control (QC) function placed under the Risk Management organization. The function of QC is to supervise and ensure that Branch Offices have carried out operational activities in accordance with applicable internal provisions, as well as to review and refine internal provisions.** **c. The Organizational Structure of management and control functions related to operational risk management is as follows:** 
3	The Bank has tools for measuring Operational Risk (including the systems and data used to calculate Operational Risk in order to estimate the capital charge for Operational Risk). a. Operational risk measurement at Bank JTrust includes the following: 1) Recording loss data in the Risk Event Database (RED) by taking into account Operational Risk Loss Events and Operational Risk Non-Loss Events. 2) Recording operational risk events that occur with root causes, loss impacts, and action plans (corrective actions) in the Irregularity Risk Report. 3) Conducting and reviewing the Risk Control Self-Assessment (RCSA) including risk identification, measurement mechanisms, and composite risk control after the implementation of controls based on measurement results. 4) Submitting and monitoring the implementation of Key Risk Indicators (KRI) as an early warning system, particularly for branch office operational activities. b. The systems and data used to calculate the capital charge and Operational Risk are: 1) Conventional Commercial Bank Balance Sheet Report. 2) Conventional Commercial Bank Income Statement Report. 3) Conventional Commercial Bank Administrative Report. 4) And other required internal reports.

Implementation of Risk Management for Operational Risk

Bank Name : Bank JTrust Indonesia (individual)
Report Year : 2025 /(audited)

No.	QUALITATIVE ANALYSIS
4	**Explanation of risk mitigation and/or risk transfer used in management for Operational Risk** **The Bank has carried out the risk mitigation process through various strategic steps, including the following:** **1) The Bank, through the Sustainability Committee, continuously elaborates on the ongoing sustainability program by integrating Climate Risk principles, to ensure that every sustainability initiative is aligned with environmentally sound risk management and supports the achievement of the Bank's sustainability goals in a sustainable manner.** **2) The Bank has established an Internal Control over Financial Reporting (ICOFR) Task Force as an effort to strengthen internal control over the financial reporting process, to ensure reliability, accuracy, and compliance with applicable regulations.** **3) The Bank continuously improves internal provisions periodically by issuing new policies and procedures to strengthen governance and operational risk control, with the aim of ensuring that all operational activities run in accordance with the principles of prudence and applicable regulations.** **4) The Bank continuously disseminates provisions to reduce the number of operational findings, whether from Quality Control, Internal Audit, or external parties. In addition, the quality of Human Resources is continuously improved through various training methods, including in-house training, e-learning, external training, and risk awareness programs for employees at the Head Office and Branch Offices.** **5) In order to prevent and minimize the potential for fraud, the Bank consistently implements various efforts, including through Anti-Fraud Awareness (AFA) socialization, fraud e-learning programs, and the implementation of a Fraud Detection System (FDS) capable of detecting fraudulent activity at the account, network, and transaction levels.** **6) The Bank coordinates between the second line and third line of defense (Division Compliance, Risk Management Division, and Internal Audit Division) through regularly held Internal Control Forum discussion forums.** **7) The Bank conducts risk transfer related to operational risk, among others by applying insurance for certain activities or transactions, such as Cash in Safe, Cash in Transit, branch building insurance, and credit insurance.**

Historical Loss Data

Bank Name : Bank JTrust Indonesia (individual)
Report Year : 2025 /(audited)

(Dalam Ju

		A	B	C	D	E	F	G	H	I	J	10-Year
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average
Minimum threshold for an operational loss event of IDR 300,000,000.00 (three hundred million rupiah) or more												
1	Net operational loss amount after taking into account the reversal value (without exclusion)	80.00	286.00	1065.00	525.00	0.00	5168.00	559.00	61603.00	0.00	0.00	6928.60
2	Number of operational risk loss occurrences	9.00	14.00	4.00	1.00	-	3.00	1.00	2.00	-	-	3.40
3	Amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	0.00
4	Number of excluded operational risk loss occurrences	-	-	-	-	-	-	-	-	-	-	0.00
5	Net operational loss amount after taking into account the reversal value and excluded operational risk losses	80.00	286.00	1,065.00	525.00	-	5,168.00	559.00	61,603.00	-	-	6,928.60
Minimum threshold for an operational loss event of IDR 1,500,000,000.00 (one billion five hundred million rupiah) or more												
		A	B	C	D	E	F	G	H	I	J	10-Year
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average
6	Net operational loss amount after taking into account the reversal value (without exclusion)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	Number of operational risk loss occurrences	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Amount of excluded operational risk losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	Number of excluded operational risk loss occurrences	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	Net operational loss amount after taking into account the reversal value and excluded operational risk losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Details of capital calculation for operational risk												
11	Are losses used in the ILM calculation? (Yes/No)	No										
12	If line 11 is filled with "No", is the non-use of the internal loss data due to non-compliance with the minimum	Yes										
13	Threshold used in the capital calculation for operational risk	300,000,000.00										
14	Additional Information (if any)	Optional										

Quantitative Analysis

Details of Business Indicator

Bank Name : Bank JTrust Indonesia (individual)
Report Year : 2025 /(audited)

No	Business Indicator (BI) and BI subcomponents	A	B	C
		T	T-1	T-2
1	Interest, Lease, and Dividend Component (KBSD)	791,928,989,473.00		
1a	Interest Income	6,017,837,050,585.00	6,476,055,108,043.00	5,818,481,736,771.00
1b	Interest Expense	5,249,241,537,080.00	5,673,924,419,270.00	5,013,420,970,630.00
1c	Earning Assets	36,090,485,926,071.10	36,324,431,274,658.00	35,401,730,904,764.00
1d	Dividend Income	0.00	0.00	0.00
2	Services Component (KJ)	75,534,025,375.67		
2a	Fee and Commission Income	131,096,653,377.00	72,276,002,273.00	23,229,420,477.00
2b	Fee and Commission Expense	1,158,434,490.00	917,955,959.00	505,189,505.00
2c	Other Operating Income	-	-	-
2d	Other Operating Expense	-	-	-
3	Financial Component (KK)	33,617,899,854.35		
3a	Net Profit/Loss from Trading Book	33,042,222,773.00	30,305,022,392.00	262,532,134.04
3b	Net Profit/Loss from Banking Book	18,715,399,742.00	8,632,197,507.00	9,896,325,015.00
4	IB	901,080,914,703.01		
5	Business Indicator Component (KIB)	108,129,709,764.36		
BI Disclosure				
6a	Total IB including divested activities	-		
6b	IB deduction due to exclusion of divested activities	901,080,914,703.01		
7	Additional Information			
Quantitative Analysis				

Calculation of RWA for Operational Risk using the Standardized Approach

Bank Name : Bank JTrust Indonesia (individual)
Report Year : 2025 /(audited)

(in millions of Rupiah)

No.	DETAILS	AMOUNT
1	Business Indicator Component (KIB)	108,129,709,764.36
2	Internal Loss Multiplier (FPKI)	1.00
3	Minimum Operational Risk Capital (MMRO)	108,129,709,764.36
4	RWA for Operational Risk	1,351,621,372,054.52