A. CREDIT RISK

Table 1. Disclosure of Net Exposures by Region – Bank as Individual Basis

(in millions of rupiah)

No.	Portfolio Category	30 June 2026				
		Net Exposures by Region				
		Region 1	Region 2	Region 3	Region 4	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Claims on Government	-	-	2,983,446	-	2,983,446
2	Claims on Public Sector Entities	-	-	193,642	-	193,642
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	374	562,402	1,076,258	17,083	1,656,118
5	Claims on Securities Companies and Other Financial Services Institutions	-	63,907	3,753,537	110,189	3,927,633
6	Residential-Backed Loans	6,187	23,423	621,188	13,807	664,605
7	Commercial Property-Backed Loans	4,605	579,338	305,637	256,737	1,146,317
8	Loans for Employee or Pensioner	-	-	-	-	-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	28,285	38,555	243,857	434,610	745,307
10	Loans for Land Acquisition, Land Development, and Construction	84,690	-	35,419	-	120,109
11	Claims on Corporations	759,970	2,138,902	16,502,606	2,189,140	21,590,619
12	Claims on Past Due	86,313	121,238	273,606	40,387	521,544
13	Other Assets	-	-	3,853,938	-	3,853,938
	Total	**970,425**	**3,527,765**	**29,843,133**	**3,061,954**	**37,403,277**

(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	Claims on Government	-	-	4,477,147	-	4,477,147
2	Claims on Public Sector Entities	-	-	110,836	-	110,836
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	-	10,207	2,128,871	26,042	2,165,120
5	Claims on Securities Companies and Other Financial Services Institutions	501,034	391,667	2,806,210	203,049	3,901,960
6	Residential-Backed Loans	31,673	52,559	497,778	38,324	620,334
7	Commercial Property-Backed Loans	-	28,453	256,378	44,441	329,272
8	Loans for Employee or Pensioner	-	-	-	-	-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	67,935	80,281	792,593	213,511	1,154,321
10	Loans for Land Acquisition, Land Development, and Construction	267	51,404	506,755	-	558,425
11	Claims on Corporations	1,703,981	2,237,919	13,683,425	2,429,017	20,054,341
12	Claims on Past Due	27,875	26,628	404,750	12,376	471,629
13	Other Assets	-	-	3,630,128	-	3,630,128
	Total	**2,332,765**	**2,879,119**	**29,294,872**	**2,966,759**	**37,473,514**

Table 2. Disclosure of Net Exposures by Remaining Contractual Maturity – Bank as Individual Basis

(in millions of rupiah)

No.	Portfolio Category	30 June 2026					
		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	1,134,210	-	348,944	635,499	864,793	2,983,446
2	Claims on Public Sector Entities	120,459	-	-	73,183		193,642
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-		-
4	Claims on Banks	536,340	360,898	179,865	579,014	-	1,656,118
5	Claims on Securities Companies and Other Financial Services Institutions	1,170,494	992,228	1,762,008	2,903	-	3,927,633
6	Residential-Backed Loans	-	-	4,757	659,848		664,605
7	Commercial Property-Backed Loans	21,709	572,386	18,101	534,122		1,146,317
8	Loans for Employee or Pensioner	-	-	-	-		-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	171,181	77,692	77,427	419,007		745,307
10	Loans for Land Acquisition, Land Development, and Construction	-	10,695	25,300	84,113		120,109
11	Claims on Corporations	7,651,756	2,031,034	3,708,445	8,199,384	-	21,590,619
12	Claims on Past Due	133,436	180,497	51,917	155,694		521,544
13	Other Assets	-	-	-	-	3,853,938	3,853,938
	Total	**10,939,585**	**4,225,430**	**6,176,764**	**11,342,767**	**4,718,731**	**37,403,277**

(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-Backed Loans	-	16	13,306	607,012		620,334
7	Commercial Property-Backed Loans	14,631	-	20,042	294,599		329,272
8	Loans for Employee or Pensioner	-	-	-	-		-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	442,512	59,020	102,336	550,452		1,154,321
10	Loans for Land Acquisition, Land Development, and Construction	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	Claims on Past Due	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**

Table 3. Disclosure of Net Exposures by Economic Sector – Bank as 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-Backed Loans	Commercial Property-Backed Loans	Loans for Employee or Pensioner	Claims on Micro, Small Enterprises, and Retail Portfolio	Loans for Land Acquisition, Land Development, and Construction	Claims on Corporations	Claims on Past Due	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)		(7)	(8)	(9)	(10)		(11)	(12)	(13)
	30 June 2026													
1	Agriculture, Forestry and Fishing	-	-	-	-	-	-	-	-	-	-	752,515	95	-
2	Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	2,524,767	79,533	-
3	Manufacturing	-	-	-	-	-	-	2,397	-	39,149	-	5,918,984	120,744	-
4	Electricity, Gas, Steam/Hot Water and Cold Air Supply	-	-	-	-	-	-	-	-	-	-	570,903	-	-
5	Water Supply, Sewerage, Waste Management and Remediation Activities	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Construction	-	120,459	-	-	-	-	130,627	-	146,410	84,113	394,031	17,029	-
7	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	-	-	-	36,315	-	-	93,948	-	252,707	-	2,953,968	125,900	-
8	Transportation and Warehousing	-	-	-	-	-	-	-	-	2,611	-	1,033,818	-	-
9	Accommodation and Food Service Activities	-	-	-	-	-	-	165,766	-	-	-	705,876	103,551	-
10	Information and Communication	-	-	-	-	-	-	-	-	-	-	2,426,394	-	-
11	Financial and Insurance Activities	-	-	-	1,655,820	3,812,067	1,255	-	-	-	3,004	834,030	-	-
12	Real Estate	-	73,183	-	-	-	43,326	714,808	-	91,371	32,991	1,991,424	-	-
13	Professional, Scientific and Technical Activities	-	-	-	2,005	-	-	-	-	-	-	72,175	-	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies and Other Business Support Activities	-	-	-	-	-	-	-	-	3,080	-	691,815	42,825	-
15	Public Administration and Defence; Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Education	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Human Health and Social Work Activities	-	-	-	-	-	-	-	-	98	-	-	-	-
18	Arts, Entertainment and Recreation	-	-	-	-	-	-	-	-	-	-	183,151	-	-
19	Other Service Activities	-	-	-	-	-	-	-	-	85	-	-	1,389	-
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	-	-	-	298	-	620,023	38,772	-	195,849	-	1,510	30,479	-
23	Other Non-Business Fields	-	-	-	-	-	-	-	-	13,946	-	-	-	-
24	Others	2,983,446	-	-	-	-	-	-	-	-	-	523,717	-	3,853,938
	Total	**2,983,446**	**193,642**	**-**	**1,694,438**	**3,812,067**	**664,605**	**1,146,317**	**-**	**745,307**	**120,109**	**21,579,080**	**521,544**	**3,853,938**

(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-Backed Loans	Commercial Property-Backed Loans	Loans for Employee or Pensioner	Claims on Micro, Small Enterprises, and Retail Portfolio	Loans for Land Acquisition, Land Development, and Construction	Claims on Corporations	Claims on Past Due	Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(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 Warehousing	-	-	-	-	-	-	-	-	-	-	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

Table 4. Disclosure of Exposures and Provisions by Region – Bank as Individual Basis

(in millions of rupiah)

No.	Portfolio Category	30 June 2026				
		Net Exposures by Region				
		Region 1	Region 2	Region 3	Region 4	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Exposures	970,425	3,527,765	29,843,133	3,061,954	37,403,277
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	417,882	527,130	6,087,916	252,281	7,285,208
b	past due	-	5,200	61,675	478	67,353
3	ECL - Stage 1	7,282	80,857	146,543	38,332	273,014
4	ECL - Stage 2	3	61	1,017	434	1,516
5	ECL - Stage 3	1,917	9,107	71,697	2,727	85,448
6	Write-offs	-	202	46,822	22,307	69,331
	Total	**979,627**	**3,617,993**	**30,109,211**	**3,125,754**	**37,832,585**

(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	35,169
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**

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

(in millions of rupiah)

No.	Economic Sector	Exposures	Impaired exposures		Expected Credit Loss (ECL) - Stage 1	Expected Credit Loss (ECL) - Stage 2	Expected Credit Loss (ECL) - Stage 3	Write-offs
			Not yet due	Past due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	30 June 2026							
1	Agriculture, Forestry and Fishing	752,610	6	89	36,067	374	15,033	-
2	Mining and Quarrying	2,604,300	57,277	22,256	10,982	-	2,256	-
3	Manufacturing	6,081,274	69,138	51,605	16,361	0	4,138	-
4	Electricity, Gas, Steam/Hot Water and Cold Air Supply	570,903	-	-	1,056	-	127	-
5	Water Supply, Sewerage, Waste Management and Remediation Activities	-	-	-	-	-	-	-
6	Construction	892,669	9,032	7,997	15,953	6	342	-
7	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	3,462,838	33,016	92,884	47,476	24	28,583	-
8	Transportation and Warehousing	1,036,429	-	-	4,536	-	395	-
9	Accommodation and Food Service Activities	975,193	103,551	-	18,800	-	-	-
10	Information and Communication	2,426,394	-	-	2,585	-	797	-
11	Financial and Insurance Activities	6,306,177	-	-	5,919	66	2,043	-
12	Real Estate	2,947,104	-	-	3,816	13	2,508	-
13	Professional, Scientific and Technical Activities	74,180	-	-	43	-	26	-
14	Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies and Other Business Support Activities	737,721	-	42,825	58,712	1	5,062	-
15	Public Administration and Defence; Compulsory Social Security	-	-	-	-	-	-	-
16	Education	-	-	-	-	-	-	-
17	Human Health and Social Work Activities	98	-	-	-	-	-	-
18	Arts, Entertainment and Recreation	183,151	-	-	-	-	-	-
19	Other Service Activities	1,474	1,296	92	1,321	-	-	-
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	886,931	21,693	8,786	49,280	1,030	22,525	-
23	Other Non-Business Fields	13,946	-	-	-	-	-	-
24	Others	7,361,101	-	-	-	-	-	-
	Total	**37,314,493**	**295,010**	**226,534**	**272,906**	**1,515**	**83,835**	**-**

(in millions of rupiah)

No.	Economic Sector	Exposures	Impaired exposures		Expected Credit Loss (ECL) - Stage 1	Expected Credit Loss (ECL) - Stage 2	Expected Credit Loss (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 Activities	-	-	-	-	-	-	-
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 Warehousing	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; Undifferentiated Goods and Services Producing Activities of Households for Own Use	-	-	-	-	-	-	-
21	Activities of Extraterritorial Organizations and Bodies	-	-	-	-	-	-	-
22	Households	938,097	14,860	7,685	2,697	2,895	68,198	-
23	Other 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**

Table 6. Disclosure of Details of Movements in Expected Credit Loss - Bank as Individual Basis

(in millions of rupiah)

No.	Description	30 June 2026		
		Stage-1	Stage-2	Stage-3
(1)	(2)	(3)	(4)	(5)
1	Opening Balance of ECL	35,169	26,721	288,950
2	Provision (reversal) of ECL during the period (Net)			
	2.a Provision of ECL during the period	84,128	18,675	31,089
	2.b Reversal of ECL during the period	-	-	(124,755)
3	ECL used for write-offs of exposures during the period	-	-	-
4	Other provisions (reversals) during the period	(84,439)	(12,203)	96,642
Ending Balance of ECL		**34,859**	**33,193**	**291,926**

(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**

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

(in millions of rupiah)

No.	Portfolio Category		30 June 2026												
			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		-	-	-	-	-	-	-	-	-	-	-	2,983,446	2,983,446
2	Claims on Public Sector Entities		-	-	120,459	-	-	-	-	-	-	-	-	73,183	193,642
3	Claims on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks		195,863	1,068	1,813	-	-	-	-	-	-	-	-	1,457,374	1,656,118
5	Claims on Securities Companies and Other Financial Services Institutions		106,271	150,033	831,947	316,718	-	-	-	-	-	-	-	2,522,663	3,927,633
6	Residential-Backed Loans		-	-	-	-	-	-	-	-	-	-	-	664,605	664,605
7	Commercial Property-Backed Loans		-	-	-	-	-	-	-	-	-	-	-	1,146,317	1,146,317
8	Loans for Employee or Pensioner		-	-	-	-	-	-	-	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises, and Retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	745,307	745,307
10	Claims on Corporations		39,839	-	279,700	363,060	-	-	-	-	-	-	-	21,028,129	21,710,727
11	Claims on Past Due		-	-	-	-	-	-	-	-	-	-	-	521,544	521,544
12	Other Assets		-	-	-	-	-	-	-	-	-	-	-	3,853,938	3,853,938
	Total		**341,973**	**151,101**	**1,233,918**	**679,778**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**34,996,506**	**37,403,277**

(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)	(7)	(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-Backed Loans		-	-	-	-	-	-	-	-	-	-	-	620,334	620,334
7	Commercial Property-Backed Loans		-	-	-	-	-	-	-	-	-	-	-	329,272	329,272
8	Loans for Employee or Pensioner		-	-	-	-	-	-	-	-	-	-	-	-	-
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	Claims on Past Due		-	-	-	-	-	-	-	-	-	-	-	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**

Table 9. Disclosure of Net Exposures by Risk Weight After Calculating the Impact of Credit Risk Mitigation - Bank as Individual Basis (in millions of rupiah)

No.	Portfolio Category	30 June 2026											RWA	Capital Charge
		Net Exposures After Calculating 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	2,983,446	-	-	-	-	-	-	-	-	-	-	-	-
2	Claims on Public Sector Entities	120,000	-	-	-	-	73,642	-	-	-	-	-	36,821	2,946
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	21,922	237,063	-	-	1,097,856	299,276	-	-	-	-	-	636,193	50,895
5	Claims on Securities Companies and Other Financial Services Institutions	173,250	341,870	-	716,382	2,506,413	189,718	-	-	-	-	-	1,380,713	110,457
6	Residential-Backed Loans	-	70,838	13,741	122,126	49,048	71,236	337,617	-	-	-	-	345,809	27,665
7	Commercial Property-Backed Loans	-	-	-	-	-	-	-	1,146,317	-	-	-	859,738	68,779
8	Loans for Employee or Pensioner	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	-	-	-	-	-	-	-	-	120,109	-	-	120,109	9,609
10	Loans for Land Acquisition, Land Development, and Construction	90,371	-	-	-		-	-	654,936	-	-	-	491,202	39,296
11	Claims on Corporations	5,153,617	39,839	-	-	-	279,700	-	363,060	15,754,404	-	-	16,174,516	1,293,961
12	Claims on Past Due	-	-	-	-		52,029	-	-	140,607	328,908	-	659,983	52,799
13	Other Assets	525,714	-	-	-		-		-	3,235,253	92,972	-	3,374,710	269,977
	Total Balance Sheet Exposures	**9,068,319**	**689,610**	**13,741**	**838,508**	**3,653,317**	**965,601**	**337,617**	**2,164,313**	**19,250,372**	**421,880**	**-**	**24,079,795**	**1,926,384**
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 Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Residential-Backed Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Commercial Property-Backed Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Loans for Employee or Pensioner	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Claims on Corporations	70,123	-	-	-	-	-	-	-	-	-	-	-	-
11	Claims on Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Exposures of Administrative Accounts	**70,123**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
C	***Exposures Due to Counterparty Default (Counterparty Credit Risk)***													
1	Claims on Government	943,064	-	-			-		-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	-	1,433,967	-			-		-	-	-	-	286,793	22,943
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	**943,064**	**1,433,967**	**-**			-		-	-	**-**	**-**	**286,793**	**22,943**

No.	Portfolio Category	31 December 2025											RWA	Capital Charge
		Net Exposures After Calculating 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 Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	85,868	1,314,343	-	-	207,869	557,040	-	-	-	-	-	624,536	49,963
5	Claims on Securities Companies and Other Financial Services Institutions	196,394	123,197	-	311,624	3,251,477	19,269	-	-	-	-	-	1,428,351	114,268
6	Residential-Backed Loans	-	37,483	29,415	175,213	104,623	214,076	59,523	-	-	-	-	257,968	20,637
7	Commercial Property-Backed Loans	-	-	-	-	-	-	-	329,272	-	-	-	246,954	19,756
8	Loans for Employee or Pensioner	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	45,000	-	-	-	-	-	-	-	513,426	-	-	513,426	41,074
10	Loans for Land Acquisition, Land Development, and Construction	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	Claims on Past Due	-	-	-	-		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 Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Claims on Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Residential-Backed Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Commercial Property-Backed Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Loans for Employee or Pensioner	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Claims on Corporations	26,447	-	-	-	-	-	-	-	-	-	-	-	-
11	Claims on Past Due	-	-	-	-	-	-	-	-	-	-	-	-	-
	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 Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims on Banks	-	1,488,574	-	-	-	-	-	-	-	-	-	297,715	23,817
5	Claims on Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-

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

No.	Portfolio Category	30 June 2026					
		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	2,983,446	-	-	-	2,983,446	-
2	Claims on Public Sector Entities	193,642	-	-	-	-	193,642
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	1,656,118	21,922	-	-	-	1,634,196
5	Claims on Securities Companies and Other Financial Services Institutions	3,927,632	143,250	-	-	-	3,784,382
6	Residential-Backed Loans	664,605	-	-	-	-	664,605
7	Commercial Property-Backed Loans	1,146,317	-	-	-	-	1,146,317
8	Loans for Employee or Pensioner	120,109	-	-	-	-	120,109
9	Claims on Micro, Small Enterprises, and Retail Portfolio	745,307	90,371	-	-	-	654,936
10	Claims on Corporations	21,590,619	5,153,617	-	-	-	16,437,002
11	Claims on Past Due	521,544	-	-	-	-	521,544
12	Other Assets	3,853,938	-	-	-	525,714	3,328,224
	Total Balance Sheet Exposures	**37,403,277**	**5,409,159**	**-**	**-**	**3,509,160**	**28,484,958**
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-Backed Loans	-	-	-	-	-	-
7	Commercial Property-Backed Loans	-	-	-	-	-	-
8	Loans for Employee or Pensioner	-	-	-	-	-	-
9	Claims on Micro, Small Enterprises, and Retail Portfolio	-	-	-	-	-	-
10	Claims on Corporations	70,123	70,123	-	-	-	-
11	Claims on Past Due	-	-	-	-	-	-
	Total Exposures of Administrative Accounts	**70,123**	**70,123**	**-**	**-**	**-**	**-**
C	***Exposures Due to Counterparty Default (Counterparty Credit Risk)***						
1	Claims on Government	943,064	-	-	-	943,064	-
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	1,433,967	-	-	-	-	1,433,967
7	Claims on Corporations	-	-	-	-	-	-
	Total Exposures of Counterparty Credit Risk	**2,377,031**	**-**	**-**	**-**	**943,064**	**1,433,967**
	Total (A+B+C)	**39,850,431**	**5,479,282**	**-**	**-**	**4,452,224**	**29,918,925**

(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	Employee/Retiree 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**

Table 11. Disclosure of Asset Securitization Transactions
As of June 2026 and December 2025, 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 June 2026 and December 2025, 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 RWA Calculation 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	30 June 2026		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government	2,983,446	-	-
2	Claims on Public Sector Entities	193,642	96,821	36,821
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	1,656,118	644,962	636,193
5	Claims on Securities Companies and Other Financial Services Institutions	3,927,632	1,456,713	1,380,713
6	Residential-Backed Loans	664,605	345,809	345,809
7	Commercial Property-Backed Loans	1,146,317	859,738	859,738
8	Loans for Employee or Pensioner	120,109	120,109	120,109
9	Claims on Micro, Small Enterprises, and Retail Portfolio	-	-	-
10	Loans for Land Acquisition, Land Development, and Construction	745,307	558,980	491,202
11	Claims on Corporations	21,590,619	21,328,133	16,174,516
12	Claims on Past Due	521,544	659,983	659,983
13	Other Assets	3,853,938	-	3,374,710
Total		**37,403,277**	**26,071,248**	**24,079,795**

(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 International Institutions	-	-	-
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-Backed Loans	620,334	257,968	257,968
7	Commercial Property-Backed Loans	329,272	246,954	246,954
8	Loans for Employee or Pensioner	558,426	558,426	513,426
9	Claims on Micro, Small Enterprises, and Retail Portfolio	-	-	-
10	Loans for Land Acquisition, Land Development, and Construction	1,154,321	865,740	699,770
11	Claims on Corporations	20,054,341	19,538,050	16,249,929
12	Claims on Past Due	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**

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

(in millions of rupiah)

No.	Portfolio Category	30 June 2026		
		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 Countries Government	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	-	-	-
	a. Short-term Claims	-	-	-
	b. Long-term Claims	-	-	-
5	Residential-Backed Loans	-	-	-
6	Commercial Property-Backed Loans	-	-	-
7	Loans for Employee or Pensioner	-	-	-
8	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-
9	Claims on Corporations	70,123	70,123	-
10	Claims on Past Due	-	-	-
	a. Residential-Backed Loans	-	-	-
	b. Other than Residential-Backed Loans	-	-	-
Total		**70,123**	**70,123**	**-**

(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 Countries Government	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
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	Claims on Past Due	-	-	-
	a. Residential-Backed Loans	-	-	-
	b. Other than Residential-Backed Loans	-	-	-
Total		**26,447**	**26,447**	**-**

c. Disclosure of Exposures that Raised the Credit Risk Due to Counterparty Default (Counterparty Risk)

(in millions of rupiah)

No.	Portfolio Category	30 June 2026		
		Net Exposures	RWA Before CRM	RWA After CRM
(1)	(2)	(3)	(4)	(5)
1	Claims on Government	943,064	-	-
	a. Claims on the Government of Indonesia	943,064	-	-
	b. Claims on Other Countries Government	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	1,488,574	297,715	59,543
	a. Short-term Claims	1,488,574	297,715	59,543
	b. Long-term Claims	-	-	-
5	Claims on Micro, Small Enterprises and Retail Portfolio	-	-	-
6	Claims on Corporations	-	-	-
Total		**1,923,512**	**297,715**	**59,543**

(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 Countries Government	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
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**	**286,793.40**	**57,358.68**

d. Disclosure of Exposures that Raised the Credit Risk Due to Settlement Failure (Settlement Risk)

As of June 2026 and December 2025, the Bank has no exposures that raised the Credit Risk due to settlement failure.

e. Securitization Exposures

As of June 2026 and December 2025, the Bank has no securitization exposures.

f. Derivative Exposures

(in millions of rupiah)

No.	Portfolio Category	30 June 2026		
		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 Countries Government	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
4	Claims on Banks	21,643	4,329	-
	a. Short-term Claims	21,643	4,329	-
	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		**21,643**	**4,329**	**-**

(in millions of rupiah)

No.	Portfolio Category	31 December 2025		
		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 Countries Government	-	-	-
2	Claims on Public Sector Entities	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-
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**	**-**

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

(in millions of rupiah)

	30 June 2026	
TOTAL RWA FOR CREDIT RISK	**(A)**	**24,194,512**
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)**	**24,194,512**
TOTAL CAPITAL DEDUCTION FACTORS	**(D)**	**-**

(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)**	**-**

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

Report Position Date : 30-Jun-26

1 Indtroduction

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

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.

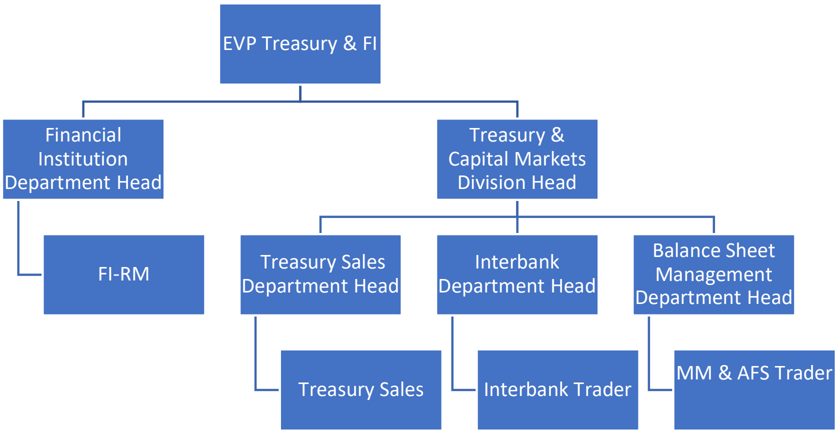
Furthermore, in valuing the securities portfolio, the Bank uses the Mark to Market method with specific market data reference sources. Meanwhile, for securities portfolios that are not traded on the exchange market, the Bank performs a Mark to Model valuation using internal models and has conducted periodic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

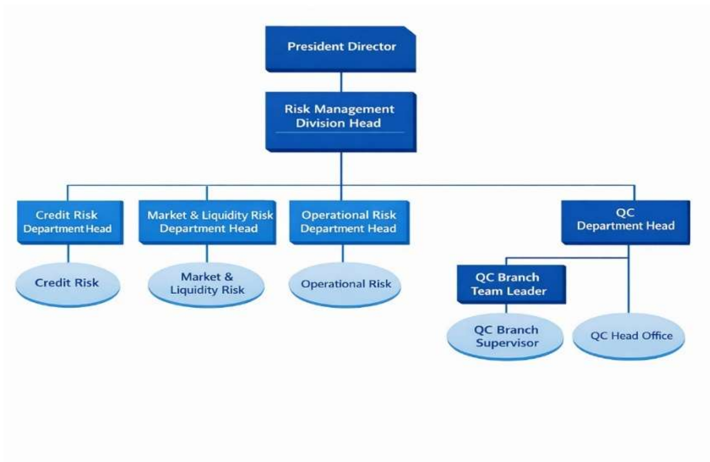
<u>Treasury Organizational Structure</u>



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 - ATMR for Market Risk Using the Standard Approach (MR1)

Table 14. Individual Bank

Dalam Juta Rupiah

No.	Risk Type	Standardized Position Approach Capital Charge 30-Jun-26	Standardized Position Approach Capital Charge 30-Jun-25
1	GIRR Risk	**317.40**	**169.65**
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	**484.03**	**1,744.20**
8	DRC - Non-securitization		
9	DRC - Non-CTP Securitization		
10	DRC - CTP Securitization		
11	RRAO		
12	CVA with Standardized Approach	**19.88**	**105.13**
13	**Total**	**10,037.76**	**24,028.26**

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

Table 17. Qualitative and Quantitative Analysis

Report Position Date : 30-Jun-26

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 period carried out by the Bank is:

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 shock up
b. Parallel shock down
c. Steepener shock
d. Flattener shock
e. Short rates shock up
f. Short rates shock down

For ΔNII, the Bank applies the following scenarios:

a. Parallel shock up
b. Parallel shock down

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

No	Assumptions/Parameters	Summary
a.	Modeling Assumption Suitability	All IRRBB modeling assumptions used by the Bank have referred to the standard approach and the provisions of the Regulator, so that there is no special approach that differs from the applicable provisions.
b.	*EVE – Run-off Balance Sheet*	The EVE calculation uses a run-off balance sheet approach, where maturing assets and liabilities are not replaced by new instruments, except for funding needs for remaining balance sheet positions.
c.	*Margin dan Discount Rate EVE*	The EVE calculation takes into account commercial margin and spread components in cash flow, and uses the risk-free rate on the date of the report as the discount rate.
d.	*Non-Maturity Deposit (NMD)*	The bank classifies NMD into core funds and non-core funds based on their stability characteristics. Core funds use behavioral repricing based on internal models by taking into account customer characteristics and repricing caps and are funding that does not come from Financial Institutions so that it is more stable against stress conditions in various scenarios, while non-core funds use contractual maturity.
e.	*Term Deposit Redemption Ratio (TDRR)*	The TDRR model uses the longest historical data with the EWMA approach. TDRR is calculated based on the ratio of deposits that experience early redemption to total outstanding deposits and is used to determine slotting on IRRBB.
f.	*Credit Prepayment Rate (CPR)*	The asset exposure to prepayment risk is not significant (0.44% of the total fixed-rate assets), so the calculation of the repricing gap is carried out according to the assumptions/parameters in the Floating Rate Loan Repricing.
g.	*Embedded Option*	There are no instruments with option features attached to assets, liabilities, or administrative accounts that have a significant impact on the measurement of IRRBB.
h.	*Floating Rate Loan Repricing*	Repricing of floating interest-bearing loans is determined based on debtor segmentation, where corporations use a bucket of 1–3 months, while individuals and MSMEs use a bucket of 3–6 months. For assets with a risk basis or certain contractual conditions, repricing follows the contract of each asset.
i.	*ΔEVE Measurement*	ΔEVE is calculated based on changes in the Net Present Value of assets, liabilities, and administrative accounts due to an interest rate shock scenario, without taking equity into account in the calculation of EVE.
j.	*ΔNII Measurement*	comprehensive explanation of the main modeling assumptions and parametrics used in calculating ΔEVE and ΔNII
k.	*Currency Treatment*	The IRRBB calculation is done separately for significant currencies (IDR and USD) using the discount curve and shock scenario of each currency, while insignificant currencies are combined with USD exposure.

6	Comprehensive explanation of the main modeling assumptions and parametrics used in calculating ΔEVE and ΔNII

a. Δ EVE

(i) The results of the IRRBB measurement using the Economic Value of Equity (ΔEVE) approach at the position of June 30, 2026 show that the Parallel Shock Up scenario results in a potential decrease in economic value of IDR 332,478 billion or 9.79% of Tier 1 Capital. Compared to the position of December 31, 2025 of 7.87%, the exposure increased by 1.92%, but was still within the Bank's risk appetite limit.

(ii) The increase in ΔEVE exposure was mainly influenced by the difference in the repricing profile between the assets and interest-sensitive liabilities. In the short-term bucket, interest-sensitive liabilities are more dominant than assets, especially in the O/N–1 month and 1–3 month buckets, which is reflected in the negative repricing gap position of 4.64% and 27.84%, respectively, where the composition of liabilities is larger than assets.

Meanwhile, in the 3-6 month bucket, there was a positive repricing gap of 24.40%, which was mainly driven by credit assets. This condition reflects the mismatch of the repricing time between assets and liabilities which increases the sensitivity of the Bank's economic value to changes in interest rates. Nevertheless, the overall exposure of ΔEVE is still within the Bank's risk tolerance limits.

b. Δ NII

The results of the ΔNet Interest Income (ΔNII) measurement at the position of June 30, 2026 show that the maximum risk occurs in the Parallel Shock Up scenario, with a potential decrease in net interest income of IDR 254,764 billion or 24.43% of projected income. Compared to the position of December 31, 2025 of 16.62%, exposure increased by 7.81%, indicating an increase in interest income sensitivity to interest rate changes.

The increase in ΔNII's exposure was mainly influenced by the negative repricing gap conditions in the short-term bucket, where interest-rate sensitive liabilities, especially deposits and third-party funds, had a larger proportion than assets that experienced repricing in the same period. Meanwhile, most credit assets have a longer bucket repricing profile, so interest income adjustments take place more slowly than the increase in fund costs in the interest rate hike scenario.

However, with asset repricing in the next bucket, the pressure on NII is expected to ease after the initial repricing period. The Bank continues to monitor the repricing gap structure to maintain IRRBB risk in accordance with the set tolerance limit.

Quantitative Analysis

7	Average maturity repricing applied to NMD.

The average repricing maturity applied for NMD is 44 days or 1 month to ≤ 3 months. Meanwhile, the proportion and average timeframe of the core deposit can be explained as follows:

		NMD in IDR denomination		NMD in USD denomination	
No.	Core Deposit Segmentation	Proportion to core deposit (in %)*	Average tenure of core deposits	Proportion to core deposit (in %)*	Average tenure of core deposits
1	Wholesale	50.00%	1 month to ≤ 3 months	50.00%	1 month to ≤ 3 months
2	Transactional Retail	0.86%	3 months to ≤ 6 months	0.15%	3 months to ≤ 6 months
3	Non-Transactional Retail	42.00%	1 month to ≤ 3 months	26.35%	1 month to ≤ 3 months

*After adjusting for caps in proportion to core deposits as stipulated in SEOJK Number 12/SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement, a Standard Approach to Interest Rate Risk in The Banking Book for Commercial Banks

8	*The longest maturity repricing applied to NMD.*

In the first semester of 2026, the Bank updated the NMD model by extending the historical data observation period from 5 years to 9 years. Based on the results of the model update, NMD Retail Non-Transactional maturity repricing is in the bucket of 1 month to ≤3 months, NMD Retail Transactional in the bucket of 3 months to ≤6 months, while NMD Wholesale is in the bucket of 1 month to ≤3 months.

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

Table 18. Calculation Report - Quantitative Analysis

dalam jutaan

	ΔEVE		ΔNII	
Periode	**30-Jun-26**	**30-Mar-26**	**30-Jun-26**	**30-Mar-26**
Parallel up	(332,478)	(319,771)	(254,764)	(107,379)
Parallel down	173,659	315,778	30,349	32,747
Steepener	114,542	(137,464)		
Flattener	190,110	**121,230**		
Short rate up	163,415	77,771		
Short rate down	220,149	214,839		
Maximum Negative Value (absolute)	***332,478***	***319,771***	***254,764***	***142,473***
	Tier 1 Capital (for ΔEVE)	***Projected Income (for ΔNII)***	***Tier 1 Capital (for ΔEVE)***	***Projected Income (for ΔNII)***
Period	**30-Jun-26**		**30-Mar-26**	
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	***3,395,353***	**3,366,239**	***3,399,121***	**897,000**
Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	***9.79%***	***7.87%***	***9.41%***	***11.97%***

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 assumption and 6 (six) shock scenarios that have been determined by the Financial Services Authority.

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 constant balance sheet assumption and 2 (two) shock scenarios that have been determined by the Financial Services Authority.

Liquidity Risk Disclosure - Liquidity Adequacy Ratio (LIQ1) Compliance Obligation Calculation Report

Table 20. Calculation Report - Qualitative Analysis

in million rupiah

No	Components	Report Date Position: 30-Jun-26		Report Date Position: 30-Mar-26	
		Outstanding value of obligations and commitments/value of contractual bills	The value of HQLA after haircut, outstanding liabilities and commitments is multiplied by the run-off rate or the value of contractual bills multiplied by the inflow rate.	Outstanding value of obligations and commitments/value of contractual bills	The value of HQLA after haircut, outstanding liabilities and commitments is multiplied by the run-off rate or the value of contractual bills multiplied by the inflow rate.
1	Number of data points used in LCR calculation		59 Hari		59 Hari
HIGH QUALITY LIQUID ASSET (HQLA)				-	-
2	Total High Quality Liquid Asset (HQLA)		7,036,370		7,120,484
CASH OUTFLOW				-	-
3	Individual customer deposits and Funding from Micro and Small Enterprise customers, consisting of:			-	-
	a. Stable deposits/funding	917,935	45,897	-	-
	b. Less stable deposits/funding	4,465,757	446,576	873,446	43,672
4	Funding from corporate customers, consisting of:			4,310,765	431,077
	a. Operational deposits	2,955,021	147,751	-	-
	b. Non-operational deposits and/or other non-operational liabilities	11,366,282	4,546,513	4,303,408	215,170
	c. Securities in the form of debt securities issued by the bank (unsecured debt)	-	-	11,625,099	4,650,040
5	Secured funding		-		-
6	Other cash outflows (additional requirement), consisting of:	-	-	-	-
	a. Cash outflows from derivative transactions	802,735	802,735	424,781	424,781
	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	364,890	364,890	71,122	71,122
	TOTAL CASH OUTFLOW		6,354,361		5,811,875
CASH INFLOW		-	-	-	-
7	Secured lending		-		-
8	Inflows from fully performing exposures		323,898		327,431
9	Other cash inflows		1,232,144		670,235
	TOTAL CASH INFLOW	-	1,556,042		997,666
			Total adjusted Value		***Total adjusted Value***
	TOTAL HQLA		7,036,370		7,120,484
	TOTAL NET CASH OUTFLOWS		4,798,319		4,838,195
	LCR (%)		**146.64%**		**147.17%**

Individual Analysis

Bank JTrust Indonesia's Average Liquidity Coverage Ratio (LCR) for the second quarter of 2026 (April to June 2026) of 146.64% is above the minimum LCR Ratio of 100% set by the Regulator. This shows that the composition of High Quality Liquid Asset (HQLA) Level 1 has met liquidity needs well in the event of cash outflow.

Qualitative information on the calculation and value of LCR in the LCR Report for the Second Quarter of 2026, can be explained as follows:

1. **Factors and Trends in LCR Values in General**
   a. The average LCR ratio in the second quarter of 2026 (April to June 2026) of 146.64% decreased by ↓0.53% compared to the ratio (LCR) in the first quarter of 2026 (January to March 2026) of 147.17%.

   b. The decrease in the LCR ratio was due to a decrease in the average HQLA of IDR 84.11 billion (↓1.18%) although it was followed by a decrease in the average Net Cash Outflow of IDR 39.88 billion (↓0.82%).

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

2 **HQLA Composition**
The average composition of HQLA level 1 consists of Cash, Placement in Bank Indonesia, Securities issued by the Government of Indonesia is 98.70%. Meanwhile, the average composition of HQLA level 2 consists of Level 0.00% at Level 2A and 1.30% 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.

      Bank JTrust Indonesia also continuously conducts periodic reviews to ensure compliance with HQLA requirements in terms of fundamental, market characteristics, operational and diversification requirements, as well as the adequacy of information systems, particularly regarding the calculation of LCR components.

   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

No.	Description	30-Jun-26					31-Mar-26				
		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 Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year		No Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	
Available Stable Funding (ASF) Components											
1	Capital:	13,343,540	-	-	-	13,343,540	13,333,851	-	-	-	13,333,851
2	Capital according to POJK KPMM	13,343,540	-	-	-	13,343,540	13,333,851	-	-	-	13,333,851
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Deposits from individual customers and funding from micro and small business customers:	2,184,555	9,776,835	692,478.29	6,152.70	11,456,984	2,035,061	10,128,141	426,786	3,128	11,399,738
5	Stable deposits and funding	1,180,269	65,841	894	30	1,184,684	1,242,578	69,263	572	-	1,246,792
6	Less stable deposits and funding	1,004,286	9,710,994	691,584	6,123	10,272,300	792,483	10,058,878	426,215	3,128	10,152,947
7	Funding from corporate customers:	7,788,352	13,870,167	662,445	10,362	1,471,165	6,051,644	14,556,090	226,360	-	601,633
8	Operational deposits	2,259,160	-	-	-	1,129,580	1,242,578	69,263	571.56	-	1,246,792
9	Other funding from corporate customers	5,529,192	13,870,167	662,444.61	10,362.36	341,585	792,483	10,058,878	426,215	3,128.49	10,152,947
10	Liabilities with interdependent asset pairs	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity	-	235,000	-	437,600.00	437,600.00	-	-	-	419,890	419,890
12	NSFR derivative liabilities							-			
13	equity and other liabilities not included in the above categories	-	235,000	-	437,600	437,600	-	-	-	419,890	419,890
14	**Total ASF**					**26,709,290**					**25,755,112**
Required Stable Funding (RSF) Components											
15	Total HQLA for NSFR calculation	-	-	-	-	177,598	-	-	-	-	110,464
16	Deposits at other financial institutions for operational purposes	496,723	-	-	-	248,361	714,458	-	-	-	357,229
17	Loans classified as Current and Special Mention (performing)	-	8,941,684	7,674,252	14,937,662	19,928,098	-	8,811,733	7,598,977	13,943,506	18,418,927
18	to financial institutions secured by HQLA Level 1	-	-	-	-	-	-	-	-	-	-
19	to financial institutions secured by non-HQLA Level 1 and unsecured loans to financial institutions	-	899	-	-	135	-	150,795	-	399,802	422,421
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:	-	8,672,650	7,139,793	14,446,239	18,997,009	-	8,552,981	7,334,386	12,459,774	16,819,790
21	meeting the criteria for a risk weight of 35% or less, in accordance with OJK Circular on RWA for Credit Risk	-	8,672,650	7,139,793	14,446,239	-	-	8,552,981	7,334,386	12,459,774	-
22	Residential mortgage loans not currently pledged, including:	-	-	-	491,423	417,709	-	-	-	492,284	418,441
23	meeting the criteria for a risk weight of 35% or less, in accordance with OJK Circular on RWA for Credit Risk	-	-	-	491,423	111,948	-	-	-	492,284	69,101
24	Securities classified as Current and Substandard (performing) that are not currently pledged, not in default, and not included as HQLA, including exchange-traded shares	-	268,134	534,460	-	401,297	-	107,958	264,592	591,646	689,174
25	Assets with interdependent liability pairs	-	-	-	-	-	-	-	-	-	-
26	Other assets:	15,998,503	1,022,018	2,920	238,260	4,266,934	15,643,326	1,025,672	15,575	229,984	4,447,860
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets contributed as default fund to a central counterparty (CCP)					-				-	-
29	NSFR derivative assets					5,143				-	-
30	NSFR derivative liabilities before deduction of variation margin					-				-	-

No.	Description	30-Jun-26					31-Mar-26				
		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 Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year		No Maturity[1]	< 6 months	≥ 6 months - < 1 year	≥ 1 year	
31	All other assets not included in the categories above	15,998,503	1,016,875	2,920	238,260	4,261,791	15,643,326	1,025,672	15,575	229,984	4,447,860
32	Administrative Accounts					10,513					1,423
33	**Total RSF**					**24,631,505**					**23,335,903**
34	**Net Stable Funding Ratio (NSFR (%))**					**108.44%**					**110.37%**

[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 the Financial Services Authority Regulation of the Republic of Indonesia Number 20 of 2024 concerning Amendments to the Financial Services Authority Regulation Number 50/POJK.03/2017 concerning the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks, we hereby convey the following:

1 The result of the bank's NSFR calculation for the June 2026 period was 108.44%, down 1.93%, when compared to the March 2026 period with the amount of available stable funding (ASF) and required stable funding (RSF) of IDR 26.71 trillion and IDR 24.63 trillion, respectively.

2 The Bank's NSFR ratio decreased by ↓1.93% from the March 2026 position. The decrease in the NSFR ratio occurred due to an increase in the Required Stable Funding (RSF) component of IDR 1.29 trillion (↑5.55%), which was greater than the increase in the Available Stable Funding (ASF) component of IDR 954 billion (↑3.70%), which was mainly driven by funding to corporate customers. This is to support the Bank's strategy in increasing stable and cheap funding, especially from funding segmentation without a period.

3 The Bank's Third-Party Funding (DPK) in June 2026 mostly comes from funding with a certain period of time, which is 73.07%. The composition of the funding can be seen in the table below.

Table 1. Composition of Bank Funding position June 30, 2026

	Stable/Operational	Non-Stable/Non-Operational
No Term	18.13%	8.81%
With Term	41.26%	31.81%
Total	59.38%	40.62%

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 - Encumbrance (ENC)

Table 22. ENC Report

Dalam Juta Rupiah

		30-Jun-26			
		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			525,714		525,714
Placements with Bank Indonesia			2,377,031	1,604,695	3,981,726
Securities held*					
a.	HQLA Level 1 securities				931,822
b.	HQLA Level 2A securities				
c.	HQLA Level 2B securities				220,000
Loans provided*					29,251,654
Other Financial Assets*					
Other Assets*					
TOTAL ASSETS*		-			34,910,916

* 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.

D. OPERATIONAL RISK

Table 1. Quantitative Disclosure of Operational Risk

(in million rupiah)

No.	Approach Used	As of December 2025 *(Audited)*			As of December 2024 *(Audited)*		
		Business Indicator Component (KIB)	Minimum Operational Risk Capital (MMRO)	RWA	Business Indicator Component (KIB)	Minimum Operational Risk Capital (MMRO)	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Standardized Approach	108,129.71	108,129.71	1,351,621.37	97,401.98	97,401.98	1,217,524.75
	Total	108,129.71	108,129.71	1,351,621.37	97,401.98	97,401.98	1,217,524.75

The Bank has calculated RWA for Operational Risk using the Standardized Approach in accordance with OJK Circular Letter No. 06/SEOJK.03/2020 regarding the Calculation of Risk-Weighted Assets for Operational Risk Using the Standardized Approach for Commercial Banks. The Bank has submitted its Risk Management Implementation Report for Operational Risk and its RWA Calculation Report for Operational Risk based on data as of December 2025, which are valid for the entire year of 2026.

General Qualitative Disclosures

Operational risk is the risk arising from weaknesses or failures in internal processes, human error, system failures, or external disruptions that interfere with the Bank’s operational processes. The characteristics of operational risk are inherent in all of the Bank’s operational activities and processes; therefore, it can trigger other risks such as reputational risk, legal risk, liquidity risk, compliance risk, and more.

The Bank has also formulated operational risk management policies to ensure effective operational risk management. Regarding internal control systems, the Bank has established a clear segregation of duties between operational/business units—which serve as the first line of defense—and units responsible for risk control functions. To ensure the quality of risk management practices, the Bank also conducts periodic internal audits through an independent unit that serves as the third line of defense.

Bank JTrust Indonesia seriously continues to improve the management of operational risk, both at branch offices and at Head Office units under the coordination of the Risk Management Division. This unit has the following duties and responsibilities:

- Provides input to the Board of Directors regarding the development of risk management policies, strategies, and frameworks.
- Develop operational risk management methodologies and tools to identify, measure, monitor, and control operational risks.
- Prepare and analyze operational risk profile reports to be submitted to management and regulators.