

PT Bank Pembangunan Daerah Jawa Timur, Tbk  
Capital & Risk Exposure Disclosure Report  
31 March 2026

Key Metric (Consolidation)

|   |   | in millions of rupiah |                     |                     |                     |                     |
|---|---|-----------------------|---------------------|---------------------|---------------------|---------------------|
| No  | Deskripsi   | T (Consolidation)     | T-1 (Consolidation) | T-2 (Consolidation) | T-3 (Consolidation) | T-4 (Consolidation) |
|   |   | 31-Mar-26             | 31-Dec-25           | 30-Sep-25           | 30-Jun-25           | 31-Mar-25           |
| <b>Available capital (amounts)</b>                                |   |                       |                     |                     |                     |                     |
| 1   | Common Equity Tier 1 (CET1)   | 21,872,860            | 20,702,490          | 13,608,924          | 13,307,057          | 13,467,312          |
| 2   | Tier 1  | 21,872,860            | 20,702,490          | 13,608,924          | 13,307,057          | 13,467,312          |
| 3   | Total Capital   | 22,747,576            | 21,590,097          | 14,299,460          | 13,969,183          | 14,140,824          |
| <b>Risk Weighted Assets (amounts)</b>                             |   |                       |                     |                     |                     |                     |
| 4   | Total Risk Weighted Assets (RWA)  | 75,523,904            | 75,698,201          | 59,868,746          | 57,605,087          | 58,504,857          |
| <b>Risk-based Capital Ratios in percentage of RWA</b>             |   |                       |                     |                     |                     |                     |
| 5   | CET1 ratio (%)  | 28.96%                | 27.35%              | 22.73%              | 23.10%              | 23.02%              |
| 6   | Tier 1 ratio (%)  | 28.96%                | 27.35%              | 22.73%              | 23.10%              | 23.02%              |
| 7   | Total capital ratio (%)   | 30.12%                | 28.52%              | 23.88%              | 24.25%              | 24.17%              |
| <b>Additional CET1 Buffer requirements as a percentage of RWA</b> |   |                       |                     |                     |                     |                     |
| 8   | Capital Conservation Buffer (2.5% from RWA) (%)   | 2.5%                  | 2.5%                | 2.5%                | 2.5%                | 2.5%                |
| 9   | Countercyclical Buffer (0 - 2.5% from RWA) (%)  | 0%                    | 0%                  | 0%                  | 0%                  | 0%                  |
| 10  | Bank G-SIB and/or D-SIB additional (1% - 2.5%) (%)  | 0%                    | 0%                  | 0%                  | 0%                  | 0%                  |
| 11  | Total CET1 as buffer (%) (Line 8 + Line 9 + Line 10)  | 2.50%                 | 2.50%               | 2.50%               | 2.50%               | 2.50%               |
| 12  | CET1 available after meeting the bank's minimum capital requirements (%)  | 20.35%                | 18.75%              | 12.96%              | 13.22%              | 13.14%              |
| <b>Leverage Ratio according to Basel III</b>                      |   |                       |                     |                     |                     |                     |
| 13  | Total exposure  | 164,083,298           | 169,413,936         | 125,042,183         | 118,171,677         | 118,213,136         |
| 14  | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)  | 12.26%                | 12.30%              | 10.88%              | 11.26%              | 11.39%              |
| 14b   | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)  | 12.26%                | 12.30%              | 10.88%              | 11.26%              | 11.39%              |
| 14c   | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 12.26%                | 12.30%              | 10.88%              | 11.26%              | 11.39%              |
| 14d   | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | -                     | -                   | -                   | -                   | -                   |
| <b>Liquidity Coverage Ratio (LCR)</b>                             |   |                       |                     |                     |                     |                     |
| 15  | Total High Quality Liquid Assets (HQLA)   | 43,735,048            | 40,569,083          | 33,986,485          | 27,092,974          | 25,798,729          |
| 16  | Total Net Cash Outflow  | 20,144,182            | 18,240,701          | 22,185,690          | 19,095,179          | 17,700,848          |
| 17  | LCR ratio (%)   | 217.11%               | 222.41%             | 153.19%             | 141.88%             | 145.75%             |
| <b>Net Stable Funding Ratio (NSFR)</b>                            |   |                       |                     |                     |                     |                     |
| 18  | Total Available Stable Funding  | 109,496,958           | 110,697,949         | 91,566,345          | 86,504,591          | 84,614,042          |
| 19  | Total Required Stable Funding   | 94,252,446            | 96,129,674          | 68,402,115          | 66,997,916          | 64,107,325          |
| 20  | NSFR ratio (%)  | 116.17%               | 115.15%             | 133.86%             | 129.12%             | 131.99%             |

Qualitative Analysis

The total capital of Bank Jatim as of March 2026 (T) amounted to IDR 22.74 trillion, reflecting an increase of 5.36% compared to December 2025 (T-1). This increase was primarily driven by the inclusion of prior year profit within the Core Capital additional factors, particularly under the "Other Additional Capital Reserves" component, amounting to IDR 1.79 trillion from the previous period in December 2025. In March 2026, the overall Capital Adequacy Ratio (CAR) increased by 4.64% from December 2025 to 30.12% as of March 2026. This increase was mainly attributable to the higher increase in Total Capital compared to the decrease in Risk-Weighted Assets (RWA), resulting in a higher ratio compared to the previous period.

The leverage ratio of Bank Jatim as of March 2026 (T) stood at 12.26%, reflecting a decrease of 0.04% from December 2025 (T-1). This decrease was due to the decline in total exposure being smaller than the decrease in Tier 1 Capital, resulting in a lower leverage ratio compared to the previous period. The decrease in total exposure was partly driven by a decline in the Total Exposure of Securities Financing Transactions (SFT) reported in the statement of financial position by 46% or equivalent to IDR 5.15 trillion. Overall, the Bank's leverage ratio as of March 2026 remained well above the minimum regulatory threshold of >3%.

The LCR (Liquidity Coverage Ratio) for March 2026 stood at 217.11%, reflecting a decrease of 5.30% from the previous period in December 2025 of 222.41%. This decline was mainly due to the increase in average High-Quality Liquid Assets (HQLA) of 7.80%, which was lower than the increase in average Net Cash Outflow of 10.44%. As of March 2026, HQLA amounted to IDR 43.73 trillion, dominated by Level 1 HQLA, consisting of placements with Bank Indonesia and securities issued by the Central Government and Bank Indonesia.

Meanwhile, the NSFR (Net Stable Funding Ratio) as of March 2026 stood at 116.17%, reflecting an increase of 1.02% from the previous period in December 2025 of 115.15%. This increase was driven by the smaller decline in Available Stable Funding (ASF) of 1.08% compared to the decline in Required Stable Funding (RSF) of 1.95%, resulting in a higher ratio compared to the previous period. The decrease in ASF during March 2026 was mainly attributable to lower deposits from individual customers and reduced funding from micro and small business customers. On the other hand, the Required Stable Funding (RSF) recorded a larger decline of 1.95% compared to December 2025, primarily due to a decrease in deposits placed with other financial institutions for operational purposes and loans categorized as Current and Special Mention (performing loans).

## Leverage Ratio Report

(In million rupiah)

| No | Description   | Amount      |
|----|---|-------------|
| 1  | Total assets in the statement of financial position in the published financial statements (gross value before deducting allowance for loan losses)  | 168,062,098 |
| 2  | Adjustment for the value of investments in banks, financial institutions, insurance companies, and/or other entities that, according to accounting standards, should be consolidated, but are excluded from consolidation under the regulations of the Financial Services Authority (OJK).  | -           |
| 3  | Adjustment for the value of underlying financial asset pools that have been transferred in asset securitization transactions meeting the requirements for true sale, as stipulated in the Financial Services Authority (OJK) Regulation on prudential principles in asset securitization activities for commercial banks. If the underlying financial assets have been deducted from the total assets in the statement of financial position, then the amount in this line is 0 (zero). | -           |
| 4  | Adjustment for temporary exemption on placement of reserve requirements at Bank Indonesia to comply with minimum reserve requirements (if applicable).  | -           |
| 5  | Adjustment for fiduciary assets recognized as components of the statement of financial position under accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.   | -           |
| 6  | Adjustment for the purchase or sale value of financial assets on a regular basis using the trade date accounting method.  | -           |
| 7  | Adjustment for the value of cash pooling transactions that meet the requirements as set forth in this Financial Services Authority (OJK) Regulation.  | -           |
| 8  | Adjustment for the value of derivative transaction exposure.  | -           |
| 9  | Adjustment for the value of SFT exposure, such as reverse repo transactions.  | -           |
| 10 | Adjustment for the value of TRA exposure multiplied by the FKK.   | 22,059      |
| 11 | Prudential valuation adjustments in the form of capital deduction factors and loan loss provisions (LLP).   | (4,000,859) |
| 12 | Other adjustments.  | -           |
| 13 | Total Exposure in the calculation of the Leverage Ratio   | 164,083,298 |
|    | Qualitative Analysis  | (Optional)  |

## Leverage Ratio Report

(in million rupiah)

| No  | Description  | Period              |             |
|---|--|---------------------|-------------|
|   |  | T                   | T-1         |
| <b>Asset Exposure in Financial Statements</b>               |  |                     |             |
| 1   | Asset exposure in the statement of financial position, including collateral assets, but excluding derivative transaction exposure and SFT exposure (gross value before deduction of loan loss provisions)  | 161,976,542         | 161,425,057 |
| 2   | The value of the collateral re-addition for derivative collateral delivered to the counterparty, resulting in a decrease in total asset exposure in the statement of financial position due to the application of financial accounting standards   | -                   | -           |
| 3   | (Deduction of receivables related to CVM provided in derivative  | -                   | -           |
| 4   | (Adjustment for the carrying value of securities received in SFT exposure recognized as assets)  | -                   | -           |
| 5   | (Loan loss provisions (LLP) for those assets in accordance with financial accounting standards)  | (3,990,859)         | (3,808,109) |
| 6   | Assets that have been considered as a deduction from Core Capital as referred to in the Financial Services Authority (OJK) Regulation on the minimum capital requirements for commercial banks   | (10,000)            | (745)       |
| 7   | Total asset exposure in the balance sheet  | 157,975,683         | 157,616,203 |
| <b>Derivative Transaction Exposure</b>                      |  |                     |             |
| 8   | The RC value for all derivative transactions, whether there is qualifying variation margin or there are netting agreements that meet certain requirements.   | -                   | -           |
| 9   | The add-on value representing the PFE for all derivative transactions  | -                   | -           |
| 10  | Exemption for derivative transaction exposures settled through a central counterparty (CCP)  | -                   | -           |
| 11  | Adjustment for the effective notional value of credit derivatives.   | -                   | -           |
| 12  | Adjustment for the effective notional value of netted transactions and the reduction of add-on for credit derivative sales transactions  | -                   | -           |
| 13  | Total Derivative Transaction Exposure  | -                   | -           |
| <b>Eksposur Securities Financing Transaction (SFT)</b>      |  |                     |             |
| 14  | Gross carrying value of SFT assets   | 6,085,556           | 11,237,894  |
| 15  | Net value between cash liabilities and cash receivables  | -                   | -           |
| 16  | Credit risk due to counterparty default related to SFT assets, based on the current exposure calculation as outlined in the annex of this Financial Services Authority Regulation.   | -                   | -           |
| 17  | Exposure as an SFT agent   | -                   | -           |
| 18  | Total Exposure SFT   | 6,085,556           | 11,237,894  |
| <b>Exposure of Administrative Account Transactions(TRA)</b> |  |                     |             |
| 19  | The total value of commitment liabilities or contingent liabilities. Gross value before deducting loan loss provisions (LLP).  | 220,587             | 235,524     |
| 20  | Adjustment to the result of multiplying the value of commitment liabilities or contingent liabilities by the exposure factor (EF), then deducting loan loss provisions (LLP).  | (198,528)           | (211,972)   |
| 21  | Loan loss provisions (LLP) for TRA in accordance with financial accounting standards.  | -                   | -           |
| 22  | Total Exposure TRA   | 22,059              | 23,552      |
| <b>Capital and Total Exposure</b>                           |  |                     |             |
| 23  | Core Capital   | 20,122,875          | 20,843,465  |
| 24  | Total Exposure   | 164,083,298         | 168,877,649 |
| <b>Leverage Ratio</b>                                       |  |                     |             |
| 25  | Leverage Ratio value, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable) (%)  | 12.26               | 12.34       |
| 25a   | Leverage Ratio value, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable) (%)  | 12.26               | 12.34       |
| 26  | Minimum Leverage Ratio Value (%)   | 3.00                | 3.00        |
| 27  | Buffer against the Leverage Ratio value (%)  | -                   | -           |
| <b>Disclosure of Average Value</b>                          |  |                     |             |
| 28  | The average value of the gross carrying amount of SFT assets, after adjustments for sale accounting transactions, calculated on a net basis with cash liabilities in SFT and cash receivables in SFT   | -                   | -           |
| 29  | Quarter-end reported value of the gross carrying amount of SFT assets, after adjustments for sale accounting transactions, calculated net of cash liabilities and cash receivables in SFT  | -                   | -           |
| 30  | Total Exposure, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.          | 164,083,298         | 168,877,649 |
| 30a   | Total Exposure, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.          | -                   | -           |
| 31  | Leverage Ratio value, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28 (%) | 12.26               | 12.34       |
| 31a   | Leverage Ratio value, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28 (%) | -                   | -           |
| Qualitative Analysis  |  | Analysis (optional) |             |

**REPORT LIQUIDITY COVERAGE RATIO  
QUARTERLY PERIODE**

| No.                               | Component  | Quarterly I 2026   |   | Quarterly IV 2025  |   |
|-----------------------------------|--|--|---|--|---|
|                                   |  | Outstanding value of liabilities and commitments / contractual billing value | The value of HQLA after haircut, outstanding liabilities and commitments multiplied by the run-off rate, or contractual billing value multiplied by the inflow rate | Outstanding value of liabilities and commitments / contractual billing value | The value of HQLA after haircut, outstanding liabilities and commitments multiplied by the run-off rate, or contractual billing value multiplied by the inflow rate |
| 1                                 | The number of data points used in the calculation of the LCR   |  | 3 Month   |  | 3 Month   |
| <b>HIGH-QUALITY LIQUID ASSETS</b> |  |  |   |  |   |
| 2                                 | Total high-quality liquid assets (HQLA)  |  | 43,735,048  |  | 40,569,083  |
| <b>CASH OUTFLOWS</b>              |  |  |   |  |   |
| 3                                 | Deposits from individual customers and funding from Micro and Small Business customers, consisting of: | 52,090,063   | 2,964,145   | 46,981,210   | 2,688,027   |
|                                   | a. Stable deposits/funding   | 44,897,225   | 2,244,861   | 39,353,422   | 1,967,671   |
|                                   | b. Less stable deposits/funding  | 7,192,838  | 719,284   | 7,627,788  | 720,355   |
| 4                                 | Funding from corporate customers, consisting of:   | 45,607,085   | 18,140,555  | 44,181,742   | 17,447,537  |
|                                   | a. Operational deposits  | 27,347,280   | 6,285,489   | 23,560,468   | 5,607,239   |
|                                   | b. Non-operational deposits and/or other non-operational liabilities                                   | 18,259,805   | 11,855,066  | 20,621,273   | 11,840,298  |
| 5                                 | Secured funding  |  | -   |  | -   |
| 6                                 | Other cash outflows (additional requirement)of:  | 7,933,210  | 2,891,333   | 5,961,225  | 1,190,853   |
|                                   | a. Cash outflows from derivative transactions  | -  | -   | -  | -   |
|                                   | b. Cash outflows due to increased liquidity needs  | -  | -   | -  | -   |
|                                   | c. Cash outflows due to loss of funding  | -  | -   | -  | -   |
|                                   | d. Cash outflows due to the drawdown of credit facility commitments and liquidity facilities           | 759,435  | 314,833   | 534,782,8271   | 211,789,148   |
|                                   | e. Cash outflows due to other contractual liabilities related to fund disbursement                     | 162,640  | 162,640   | 54,586   | 54,586  |
|                                   | f. Cash outflows due to other funding contingency liabilities  | 4,616,383  | 19,108  | 4,478,050  | 30,672  |
|                                   | g. Other contractual cash outflows   | 2,394,752  | 2,394,752   | 893,806  | 893,806   |
| 7                                 | TOTAL CASH OUTFLOWS  |  | 23,996,033  |  | 21,326,417  |
| <b>CASH INFLOW</b>                |  |  |   |  |   |
| 8                                 | Secured loan   | 2,921,511  | -   | 6,491,042  | 0   |
| 9                                 | Receivables from counterparties that are fully performing (inflows from fully performing exposures)    | 5,982,776  | 3,844,864   | 4,363,954  | 3,071,480   |
| 10                                | Other cash inflows   | 13,975   | 6,987   | 28471.35268  | 14235.67634   |
| 11                                | TOTAL CASH INFLOWS   | 8,918,262  | 3,851,851   | 10,883,467   | 3,085,715   |
| 12                                | TOTAL HQLA   |  | 43,735,048  |  | 40,569,083  |
| 13                                | TOTAL NET CASH OUTFLOWS  |  | 20,144,182  |  | 18,240,701  |
| 14                                | LIQUIDITY COVERAGE RATIO (%)   |  | 217.11%   |  | 222.41%   |

**ANALISYS**

The Consolidated Bank LCR for the first quarter of March 2026 stood at 217.11%, representing a decrease of 5.30% from the previous level of 222.41% in the December 2025 quarterly LCR position. This decline was driven by the increase in average HQLA of 7.80% (quarter-to-quarter), which was lower than the increase in average Net Cash Outflows of 10.44% (quarter-to-quarter).

**NET STABLE FUNDING RATIO (NSFR) REPORT  
PT BANK PEMBANGUNAN DAERAH JAWA TIMUR**

(dalam jutaan rupiah)

| Component ASF  | Report period (March 2026)                                     |            |                       |           |                      | Report Period (December 2025)                                  |            |                       |           |                      | No. Ref.     |
|--|--|------------|-----------------------|-----------|----------------------|--|------------|-----------------------|-----------|----------------------|--------------|
|  | Carrying Value Based on Remaining Maturity (in Million Rupiah) |            |                       |           | Total Weighted Value | Carrying Value Based on Remaining Maturity (in Million Rupiah) |            |                       |           | Total Weighted Value |              |
|  | Without Maturity   | < 6 month  | ≥ 6 month - < 1 years | ≥ 1 years |                      | Without Maturity   | < 6 month  | ≥ 6 month - < 1 years | ≥ 1 years |                      |              |
| 1 Capital :  | 22,316,349   | -          | -                     | 95,795    | 22,412,144           | 22,252,321   | -          | -                     | -         | 22,252,321           |              |
| 2 Capital in accordance with OJK Regulation on Minimum Capital Adequacy Requirement (KPMM) | 22,316,349   | -          | -                     | 95,795    | 22,412,144           | 22,252,321   | -          | -                     | -         | 22,252,321           | 1.1<br>1.2   |
| 3 Other capital instruments  | -  | -          | -                     | -         | -                    | -  | -          | -                     | -         | -                    | 1.3          |
| 4 Deposits from individual customers and funding from micro and small business customers:  | 45,634,478   | 11,365,426 | 995,202               | 85,389    | 54,574,618           | 49,073,321   | 11,350,564 | 883,156               | 106,182   | 57,722,267           | 2<br>3       |
| 5 Stable deposits and funding  | 44,425,200   | 1,154,770  | 292,685               | 12,177    | 43,591,200           | 47,158,750   | 1,291,492  | 344,698               | 34,701    | 46,389,894           | 2.1<br>3.1   |
| 6 Less stable deposits and funding   | 1,209,278  | 10,210,656 | 702,517               | 73,213    | 10,983,418           | 1,914,571  | 10,059,072 | 538,458               | 71,481    | 11,332,373           | 2.2<br>3.2   |
| 7 Funding from corporate customers:  | 25,969,473   | 37,745,594 | 7,718,856             | 2,303,786 | 29,738,799           | 20,905,297   | 37,080,339 | 9,061,332             | 2,318,521 | 27,787,352           | 4            |
| 8 Operational deposits   | 25,556,169   | -          | -                     | -         | 12,778,084           | 20,791,156   | -          | -                     | -         | 10,395,578           | 4.1          |
| 9 Other funding from corporate customers   | 413,305  | 37,745,594 | 7,718,856             | 2,303,786 | 16,960,714           | 114,141  | 37,080,339 | 9,061,332             | 2,318,521 | 17,391,774           | 4.2          |
| 10 Liabilities with corresponding dependent assets   | -  | 3,274,525  | -                     | -         | -                    | -  | 3,518,805  | -                     | -         | -                    | 5            |
| 11 Other liabilities and equity :  | 359,076  | 3,446,009  | 2,109                 | 2,770,343 | 2,771,398            | 330,761  | 3,374,621  | -                     | 2,936,010 | 2,936,010            | 6            |
| 12 NSFR liabilities derivatif  | -  | -          | -                     | -         | -                    | -  | -          | -                     | -         | -                    | 6.1          |
| 13 Other equity and liabilities not included in the above categories                       | 359,076  | 3,446,009  | 2,109                 | 2,770,343 | 2,771,398            | 330,761  | 3,374,621  | -                     | 2,936,010 | 2,936,010            | 6.2 s.d. 6.5 |
| 14 Total ASF   |  |            |                       |           | 109,496,958          |  |            |                       |           | 110,697,949          | 7            |

**NET STABLE FUNDING RATIO (NSFR) REPORT  
PT BANK PEMBANGUNAN DAERAH JAWA TIMUR**

(dalam jutaan rupiah)

| Component RSF | Report period (March 2026)   |           |                       |           |                      | Report Period (December 2025)                                  |           |                       |           |                      | No. Ref.          |  |          |
|---------------|--|-----------|-----------------------|-----------|----------------------|--|-----------|-----------------------|-----------|----------------------|-------------------|--|----------|
|               | Carrying Value Based on Remaining Maturity (in Million Rupiah)   |           |                       |           | Total Weighted Value | Carrying Value Based on Remaining Maturity (in Million Rupiah) |           |                       |           | Total Weighted Value |                   |  |          |
|               | Without Maturity   | < 6 month | ≥ 6 month - < 1 years | ≥ 1 years |                      | Without Maturity   | < 6 month | ≥ 6 month - < 1 years | ≥ 1 years |                      |                   |  |          |
| 15            | <b>Total HQLA for NSFR calculation</b>   |           |                       |           |                      | <b>1,146,853</b>   |           |                       |           |                      |                   | <b>1,009,335</b>                               | <b>1</b> |
| 16            | Deposits with other financial institutions for operational purposes  | 587,129   | 270,000               | -         | -                    | 428,565  | 661,847   | 355,000               | -         | -                    | 508,424           | <b>2</b>                                       |          |
| 17            | Loans categorized as Performing and Special Mention  | -         | 11,192,940            | 6,262,477 | 94,828,765           | 85,931,450   | 8,927     | 17,656,574            | 5,638,853 | 96,222,505           | 87,975,171        | <b>3</b>                                       |          |
| 18            | To financial institutions secured by Level 1 HQLA  | -         | 3,522,069             | -         | -                    | 352,207  | -         | 7,335,786             | -         | -                    | 733,579           | <b>3.1.1</b>                                   |          |
| 19            | To financial institutions secured by non-Level 1 HQLA and loans to financial institutions without collateral   | -         | 1,689,824             | 15,571    | 414,326              | 675,585  | -         | 2,446,292             | 26,762    | 352,059              | 732,384           | <b>3.1.2</b><br><b>3.1.3</b>                   |          |
| 20            | To non-financial corporations, retail customers, micro and small business customers, the central government, foreign governments, Bank Indonesia, foreign central banks, and public sector entities, including but not limited to: | -         | 4,675,600             | 5,978,492 | 87,916,674           | 79,747,752   | 8,912     | 6,100,914             | 5,259,337 | 88,764,596           | 80,665,066        | <b>3.1.4.2</b><br><b>3.1.5</b><br><b>3.1.6</b> |          |
| 21            | Qualifies for a risk weight of 35% or less, in accordance with OJK Circular Letter on Credit Risk RW (Risk-Weighted Assets)  | -         | 19,802                | 92,785    | 5,679,465            | 3,747,946  | 15        | 14,925                | 60,621    | 5,409,226            | 3,553,770         | <b>3.1.4.1</b>                                 |          |
| 22            | Home mortgage loans that are not currently pledged as collateral, including but not limited to :   | -         | 132                   | 449       | 109,204              | 93,114   | -         | 2,659                 | 299       | 114,261              | 98,601            | <b>3.1.7.2</b>                                 |          |
| 23            | Qualifies for a risk weight of 35% or less, in accordance with the OJK Circular Letter on Risk-Weighted Assets (RWA) for Credit Risk   | -         | 243                   | 179       | 91,154               | 59,461   | -         | 717                   | 1,642     | 885,766              | 576,928           | <b>3.1.7.1</b>                                 |          |
| 24            | Securities categorized as Performing and Substandard (performing) that are not currently pledged as collateral, not in default, and not classified as HQLA, including publicly traded stocks                                       | -         | 1,285,269             | 175,000   | 617,943              | 1,255,386  | -         | 1,755,280             | 290,192   | 696,598              | 1,614,844         | <b>3.2</b>                                     |          |
| 25            | Assets with corresponding dependent liabilities  | -         | -                     | -         | -                    | -  | -         | -                     | -         | -                    | -                 | <b>4</b>                                       |          |
| 26            | Other Assets :   | 1,092,048 | 641,554               | 183,865   | 5,509,567            | 6,719,076  | 1,069,798 | 832,156               | 155,474   | 5,191,582            | 6,622,647         | <b>5</b>                                       |          |
| 27            | Traded physical commodities, including gold  | -         | -                     | -         | -                    | -  | -         | -                     | -         | -                    | -                 | <b>5.1</b>                                     |          |
| 28            | Cash, securities, and other assets recorded as initial margin for derivative contracts and cash or other assets pledged as default funds to the central counterparty (CCP)   | -         | -                     | -         | -                    | -  | -         | -                     | -         | -                    | -                 | <b>5.2</b>                                     |          |
| 29            | NSFR aset derivatif  | -         | -                     | -         | -                    | -  | -         | -                     | -         | -                    | -                 | <b>5.3</b>                                     |          |
| 30            | NSFR derivative liabilities before deducting variation   | -         | -                     | -         | -                    | -  | -         | -                     | -         | -                    | -                 | <b>5.4</b>                                     |          |
| 31            | All other assets not included in the above categories  | 1,092,048 | 641,554               | 183,865   | 5,509,567            | 6,719,076  | 1,069,798 | 832,156               | 155,474   | 5,191,582            | 6,622,647         | <b>5.5 s.d. 5.12</b>                           |          |
| 32            | Administrative Account   | -         | -                     | -         | 788,946              | 26,503   | -         | -                     | 703,634   | 14,097               | 14,097            | <b>12</b>                                      |          |
| 33            | <b>Total RSF</b>   | -         | -                     | -         | -                    | <b>94,252,446</b>  | -         | -                     | -         | -                    | <b>96,129,674</b> | <b>13</b>                                      |          |
| 34            | <b>Net Stable Funding Ratio (%)</b>  | -         | -                     | -         | -                    | <b>116.17%</b>   | -         | -                     | -         | -                    | <b>115.15%</b>    | <b>14</b>                                      |          |