

PT BANK SMBC INDONESIA Tbk
CONSOLIDATED KEY METRICS REPORT
as of 31 DECEMBER 2024
(In million Rupiah)



| No. | Description | a T | b T-1 | c T-2 | d T-3 | e T-4 |
|-----|--|-------------|-------------|-------------|-------------|-------------|
| | Available capital (amounts) | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 44,187,414 | 42,752,113 | 41,979,587 | 41,451,022 | 36,613,893 |
| 2 | Tier 1 | 44,187,414 | 42,752,113 | 41,979,587 | 41,451,022 | 36,613,893 |
| 3 | Total capital | 49,182,846 | 47,508,107 | 46,573,740 | 46,202,843 | 41,157,380 |
| | Risk-weighted assets (amounts) | | | | | |
| 4 | Total risk-weighted assets (RWA) | 163,826,500 | 159,568,951 | 161,497,382 | 165,931,552 | 137,651,897 |
| | Risk-based capital ratios as a percentage of RWA | | | | | |
| 5 | CET1 ratio (%) | 26.97% | 26.79% | 25.99% | 24.98% | 26.60% |
| 6 | Tier 1 ratio (%) | 26.97% | 26.79% | 25.99% | 24.98% | 26.60% |
| 7 | Total capital ratio (%) | 30.02% | 29.77% | 28.84% | 27.84% | 29.90% |
| | Additional CET1 buffer requirements as a percentage of RWA | | | | | |
| 8 | Capital conservation buffer (2.5% from RWA) (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 | Countercyclical Buffer (0-2.5% from RWA) (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 10 | Capital Surcharge for Systemic Bank (1%-2.5%) (%) | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| 11 | Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10) | 3.50% | 3.50% | 3.50% | 3.50% | 3.50% |
| 12 | CET1 Component for buffer | 20.84% | 20.59% | 19.66% | 18.65% | 20.60% |
| | Basel III leverage ratio | | | | | |
| 13 | Total Exposure | 267,196,511 | 253,913,106 | 259,131,202 | 261,676,484 | 223,139,453 |
| 14 | Leverage Ratio, including the impact from the adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any) | 16.54% | 16.84% | 16.20% | 15.84% | 16.41% |
| 14b | Leverage Ratio, excluding the impact from the adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any) | 16.54% | 16.84% | 16.20% | 15.84% | 16.41% |
| 14c | Leverage Ratio, including the impact of adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any), which already included the average from gross asset carrying value Securities Financing Transaction (SFT) | 16.55% | 0.00% | 0.00% | 0.00% | 0.00% |
| 14d | Leverage Ratio, excluding the impact of adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any), which already included the average from gross asset carrying value Securities Financing Transaction (SFT) | 16.55% | 0.00% | 0.00% | 0.00% | 0.00% |

| | Liquidity Coverage Ratio (LCR) | | | | | |
|----|---|-------------|-------------|-------------|-------------|-------------|
| 15 | Total high-quality liquid assets (HQLA) | 41,697,340 | 39,095,905 | 47,049,947 | 39,143,242 | 32,183,361 |
| 16 | Total net cash outflow | 17,060,915 | 16,568,924 | 19,827,918 | 16,625,971 | 17,466,631 |
| 17 | LCR ratio (%) | 244.40% | 235.96% | 237.29% | 235.43% | 184.26% |
| | Net Stable Funding Ratio (NSFR) | | | | | |
| 18 | Total available stable funding | 180,332,951 | 170,940,721 | 169,825,688 | 170,415,257 | 131,606,862 |
| 19 | Total required stable funding | 144,245,411 | 143,190,330 | 146,893,811 | 147,259,786 | 115,658,692 |
| 20 | NSFR ratio (%) | 125.02% | 119.38% | 115.61% | 115.72% | 113.79% |

QUALITATIVE ANALYSIS

The Bank's core capital as of December 31 2024 is IDR 44.2 trillion, an increase compared to the core capital in the previous period. This was mainly due to an increase in other additional capital reserves from current year earnings.

Total Bank Capital as of December 31 2024 is IDR 49.2 trillion, an increase compared to Total Capital in the previous period. This was mainly due to an increase in core capital.

Total RWA increased in December 2024 to IDR 163.8 trillion due to an increase in credit risk RWA.

A increased in Bank's core capital causes the CET1 Ratio, Tier 1 Ratio & Total Capital Ratio to increase. In December 2024 the Total Capital Ratio will be at 30.02%.

*T is quarterly period, T-1 is 1 quarterly previous period