

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	266,634,567	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)	16.57%	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)	16.57%	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)	0.00%	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)	0.00%	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