

KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : September 2025

in million Rupiah

No	Information	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	269,050,868	254,936,797	239,748,210	255,311,302	247,507,639
2	Tier 1	269,050,868	254,936,797	239,748,210	255,311,302	247,507,639
3	Total Capital	279,161,270	265,178,159	249,895,706	265,198,025	256,900,576
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	911,093,791	910,809,324	913,638,598	910,183,696	881,371,842
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	29.53%	27.99%	26.24%	28.05%	28.08%
6	Tier 1 Ratio (%)	29.53%	27.99%	26.24%	28.05%	28.08%
7	Total Capital Ratio (%)	30.64%	29.11%	27.35%	29.14%	29.15%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Total of bank CET1 specific buffer requirements (Row 8 + Row 9 + Row 10)	5.00%	5.00%	5.00%	5.00%	5.00%
12	CET1 available after meeting the bank's minimum capital requirements	20.65%	19.12%	17.36%	19.15%	19.16%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,697,586,494	1,650,545,606	1,682,143,904	1,587,197,376	1,559,829,955
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	15.85%	15.44%	14.25%	16.09%	15.87%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	15.85%	15.44%	14.25%	16.09%	15.87%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15.87%	15.46%	14.35%	15.71%	15.38%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15.87%	15.46%	14.35%	15.71%	15.38%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	458,495,509	437,849,905	448,863,436	455,814,631	469,404,999
16	Total net cash outflow	149,374,726	149,156,949	146,257,922	138,375,584	137,278,342
17	LCR Ratio (%)	306.94%	293.55%	306.90%	329.40%	341.94%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,293,639,731	1,271,279,239	1,254,908,898	1,223,567,547	1,213,925,492
19	Total Required Stable Funding	801,349,444	806,715,504	804,436,048	777,730,080	742,232,389
20	NSFR Ratio (%)	161.43%	157.59%	156.00%	157.33%	163.55%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : September 30, 2025

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,524,487,189
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	708,444
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	2,346,636
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	172,822,930
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(50,304,166)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,650,061,033

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : September 30, 2025

in million Rupiah

No	Information	Period	
		Sep-25	Jun-25
On-Balance Sheet Exposure			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,509,733,465	1,480,432,847
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(31,879,788)	(33,660,138)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(15,289,652)	(14,781,932)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,462,564,025	1,431,990,777
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	224,888	228,861
9	Add on amounts for PFE associated with all derivatives transactions	644,715	574,860
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(525)	(71)
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	869,078	803,650
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets	14,593,090	12,913,132
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation	2,346,636	2,176,800
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	16,939,726	15,089,932
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	498,510,249	462,804,597
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(325,687,319)	(302,628,361)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,134,726)	(3,002,368)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	169,688,204	157,173,868
Capital and Total Exposure			
23	Tier 1 Capital	253,740,502	239,891,690
24	Total Exposure Sum of rows 7,13,18,22	1,650,061,033	1,605,058,227
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	15.38%	14.95%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.38%	14.95%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	12,224,740	10,367,039
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	14,593,090	12,913,132
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,647,692,683	1,602,512,134
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,647,692,683	1,602,512,134
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	15.40%	14.97%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	15.40%	14.97%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : September 30, 2025

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,571,783,253
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan.	(6,410,233)
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank.	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method.	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	708,444
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	2,727,027
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	173,421,527
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(44,643,524)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,697,586,494

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : September 30, 2025

in million Rupiah

		in million Rupiah	
No	Information	Period	
		Sep-25	Jun-25
On-Balance Sheet Exposure			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,550,237,005	1,519,876,549
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard.	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(33,280,491)	(34,982,373)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(8,224,574)	(7,581,809)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,508,731,940	1,477,312,367
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	224,888	228,861
9	Add on amounts for PFE associated with all derivatives transactions.	644,715	574,860
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(525)	(71)
11	Adjusted effective notional amount of written credit derivatives.	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	869,078	803,650
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets.	14,974,431	12,955,591
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation.	2,727,977	2,119,093
17	Agent transaction exposures.	-	-
18	Total SFT Exposure Sum of rows 14 to 17	17,702,408	15,074,684
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	501,071,473	465,437,426
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(327,649,946)	(304,573,492)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,138,459)	(3,007,095)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	170,283,068	157,856,839
Capital and Total Exposure			
23	Tier 1 Capital	269,050,868	254,936,797
24	Total Exposure Sum of rows 7,13,18,22	1,697,586,494	1,651,047,540
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	15.85%	15.44%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.85%	15.44%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	12,566,261	10,631,105
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	14,974,431	12,955,591
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,695,178,324	1,648,723,054
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,695,178,324	1,648,723,054
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	15.87%	15.46%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	15.87%	15.46%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter III 2025		Quarter II 2025		Quarter III 2025		Quarter II 2025	
		Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
1	Total data used in LCR calculation		64 days		51 days		64 days		51 days
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		446,891,965		426,445,817		458,495,509		437,849,905
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	902,101,699	54,536,268	895,529,339	54,207,100	922,299,795	56,038,927	915,156,706	55,597,749
	a. Stable Deposit/Funding	713,478,050	35,673,903	706,916,683	35,345,834	723,821,057	36,191,053	718,358,422	35,917,921
	b. Less Stable Deposit/Funding	188,623,649	18,862,365	188,612,656	18,861,266	198,478,738	19,847,874	196,798,284	19,679,828
4	Wholesale Funding, consist of:	267,784,824	66,639,901	264,406,246	66,209,925	274,046,278	69,641,511	269,848,728	68,733,089
	a. Operational deposit	242,191,781	56,072,704	236,901,148	54,862,829	243,831,596	56,469,048	238,624,071	55,286,533
	b. Non operational deposit and/or Other Non Operational liabilities	25,593,043	10,567,197	27,505,098	11,347,096	30,214,682	13,172,463	31,224,657	13,446,556
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding								
6	Other cash outflow (additional requirement), consist of:	499,684,374	57,779,297	485,666,853	64,705,582	502,510,717	58,621,819	488,156,316	65,323,148
	a. cash outflow from derivative transaction	15,460,158	15,460,158	20,784,483	20,784,483	15,451,723	15,451,723	20,784,483	20,784,483
	b. cash outflow from additional liquidity requirement	-	-	-	-	-	-	-	-
	c. cash outflow from liquidation of funding	-	-	-	-	-	-	-	-
	d. cash outflow from disbursement of loan commitment and liquidity facilities	356,631,308	39,956,684	342,208,486	38,449,045	357,559,771	40,078,096	343,116,031	38,560,134
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	126,789,507	1,559,054	118,743,235	1,541,405	127,966,981	1,559,758	119,823,046	1,545,775
	g. other contractual cash outflow	803,401	803,401	3,930,649	3,930,649	1,532,242	1,532,242	4,432,756	4,432,756
7	TOTAL CASH OUTFLOW		178,955,466		185,122,607		184,302,257		189,653,986
CASH INFLOW									
8	Secured lending	-	-	-	-	6,697	6,697	2,496	2,496
9	Inflows from fully performing exposures	39,499,004	16,701,955	38,030,222	16,271,086	43,291,034	18,728,121	42,595,328	19,209,394
10	Other Cash Inflow	16,192,712	16,192,712	21,285,147	21,285,147	16,192,713	16,192,713	21,285,147	21,285,147
11	TOTAL CASH INFLOW	55,691,716	32,894,667	59,315,369	37,556,232	59,490,444	34,927,531	63,882,971	40,497,037
			TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ²		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹
12	TOTAL HQLA		446,891,965		426,445,817		458,495,509		437,849,905
13	NET CASH OUTFLOWS		146,060,799		147,566,375		149,374,726		149,156,949
14	LCR (%)		305.96%		288.99%		306.94%		293.55%

Information:

¹ Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR.

The outstanding value of Quarter III 2025 is the average LCR during the working days of Jul 2025 to Sep 2025 (64 data points), while Quarter II 2025 is the average LCR during the working days of Apr 2025 to Jun 2025 (51 data points).

The calculation of the Liquidity Coverage Ratio above is based on POJK No. 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, POJK No. 19 of 2024 concerning Amendments to the POJK No. 42/POJK.03/2015 on the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, and POJK No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and is presented in accordance with SE OJK No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.

QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2025 is based on the average daily position from July 2025 until September 2025. Meanwhile, the calculation for Quarter II 2025 is based on the average daily position from April 2025 until June 2025, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2025 increased by 16.97%, from 288.99% (Quarter II 2025) to 305.96% (Quarter III 2025). Such increase in ratio was particularly due to an increase in weighted value of HQLA by 4.79% (Rp20.45 trillion) and a decrease in Net Cash Outflow (NCO) after run-off by 1.02% (Rp1.51 trillion). The increase in HQLA was particularly driven by the increase in HQLA securities amounted to Rp25.63 trillion, the decrease in Coins and Banknotes amounted to Rp3.20 trillion, and the decrease in placement with BI amounted to Rp1.64 trillion. Meanwhile, the decrease in NCO after run-off was mainly caused by the decreased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp3.13 trillion and the increased in *unused loan facilities* amounted to Rp1.51 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2025 is comprised of Level 1 HQLA of 97.41%; Level 2A HQLA of 1.72%; and level 2B HQLA of 0.87%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 81.57% and placement with Bank Indonesia of 14.11%, respectively.
- BCA's third party deposits composition during Quarter III 2025 was mainly contributed by CASA at around 83.54%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter III 2025.

	Total Rp & Va
Current Account	34,03%
Savings Account	49,51%
CASA	83,54%
Time Deposit	16,46%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 200.47 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Analysis on a Consolidated Basis

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2025 is based on the average daily position from July 2025 until September 2025. Meanwhile, the calculation for Quarter II 2025 is based on the average daily position from April 2025 until June 2025, respectively.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2025 increased by 13.39%, from 293.55% (Quarter II 2025) to 306.94% (Quarter III 2025). Such increase in ratio was particularly due to an increase in HQLA by 4.72% (Rp20.65 trillion) which was higher than an increase in weighted value of Net Cash Outflow (NCO) after run-off by 0.15% (Rp0.22 trillion). The increase in HQLA was particularly driven by the increase in HQLA securities amounted to Rp25.75 trillion, the decrease in Coins and Banknotes amounted to Rp3.21 trillion, and the decrease in placement with BI amounted to Rp1.56 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in *unused loan facilities* amounted to Rp1.52 trillion, the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp1.35 trillion, the decreased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp2.90 trillion, and the decreased in inflows from fully performing exposures ≤ 30 days amounted to Rp0.48 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2025 is comprised of Level 1 HQLA of 96.78%; Level 2A HQLA of 2.27%; and Level 2B HQLA of 0.95%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 81.64% and placement with Bank Indonesia of 14.12%, respectively.
- BCA's third party deposits composition during Quarter III 2025 was mainly contributed by CASA at around 82.62%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter III 2025

	Total Rp & Va
Current Account	33,46%
Savings Account	49,16%
CASA	82,62%
Time Deposit	17,38%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 200.47 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Net Stable Funding Ratio (NSFR) - Bank Only

ASF Component		Posisi Tanggal Laporan (Jun 2025)					Posisi Tanggal Laporan (Sep 2025)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital										
2	Regulatory Capital as per POJK KPMM	264,516,104	-	-	72,250	264,588,354	278,744,483	-	-	62,833	278,807,316
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	554,081,411	161,076,496	-	-	679,400,011	559,348,604	162,232,609	-	-	685,502,152
6	Less Stable Deposits	186,095,657	7,136,260	-	-	173,908,726	184,975,722	1,974,670	-	-	168,255,353
7	Wholesale Funding										
8	Operational deposits	232,946,877	-	-	-	116,473,439	246,075,153	-	-	-	123,037,576
9	Other wholesale funding	400,584	25,380,442	-	-	12,059,752	377,501	29,216,979	-	-	12,722,908
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			59,391	-	-	
13	All other liabilities and equity not included in the above categories	84,803	33,110,987	333,911	19,220	186,175	84,047	35,506,073	303,483	49,206	200,947
14	TOTAL ASF					1,246,616,457					1,268,526,253

RSF Component		Posisi Tanggal Laporan (Jun 2025)					Posisi Tanggal Laporan (Sep 2025)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					17,382,776					21,797,750
16	Deposits held at other financial institutions for operational purposes	8,429,122	-	-	-	4,214,561	10,845,342	-	-	-	5,422,671
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	12,913,132	-	-	1,291,313	-	7,040,088	-	-	704,009
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	30,298,297	33,314,597	32,742,745	53,944,788	-	38,164,467	14,516,256	33,782,704	46,765,502
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and pubic service entities, of which:	-	206,784,440	111,515,552	415,695,982	512,491,580	-	200,678,233	105,940,039	413,412,843	504,710,052
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	1,078,579	650,854	15,411,502	10,882,193	-	730,000	585,000	15,086,209	10,463,536
22	Unpledged residential mortgages, of which:	-	12,310	23,062	1,338,047	1,155,027	-	6,851	25,058	1,258,772	1,085,910
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	362,476	977,878	75,211,132	49,557,413	-	283,973	1,123,689	76,766,416	50,602,002
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	24,048,320	1,965,349	6,436,715	18,478,042	-	29,053,117	2,096,564	8,349,180	22,671,644
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				68,718	68,718				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				11,878	11,878
31	All other assets not included in the above categories	10,338	47,500,954	859,261	56,359,740	104,730,293	17,622	48,613,160	749,158	55,941,855	105,319,482
32	Off-balance sheet items				462,804,597	18,703,289				498,510,248	20,080,783
33	TOTAL RSF					792,899,993					789,635,218
34	Net Stable Funding Ratio (%)					157.22%					160.65%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Bank Only Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 30 Sep 2025 increased by 3.43% when compared to the period of 30 Jun 2025; namely from 157.22% (as of 30 Jun'25) to 160.65% (as of 30 Sep'25). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.76% (Rp21.91 trillion) and the decrease in the Required Stable Funding (RSF) component of 0.41% (Rp3.26 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp14.22 trillion and the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp7.68 trillion. Meanwhile, the decrease in the RSF component was mainly due to the decrease in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp10.80 trillion, the increase in HQLA amounting to Rp4.41 trillion, and the increase in off-balance sheet items amounting to Rp1.38 trillion.

The NSFR ratio of BCA on an individual basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (61.09%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds and Bank Funds - Bank Only as of Sep 30, 2025

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39.29%
	b. Fully covered, non-transactional and related	13.43%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	8.07%
	b. Fully covered, non-transactional and related	0.30%
Total Stable Funds		61.09%
Unstable Fund	1. Retail	14.46%
	2. Micro and Small Business Customers	1.37%
Total Unstable Funds		15.83%
Total Operational Deposits		20.84%
Total Non-Operational Deposits		2.24%
Total Third Party Funds and Bank Funds		100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (June 2025)					Reporting Position (September 2025)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital										
2	Regulatory Capital as per POJK KPMM	272,687,718	-	-	72,250	272,759,968	287,323,010	-	-	62,833	287,385,844
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	557,853,965	163,654,904	-	-	685,433,425	562,236,616	162,294,814	-	-	688,304,859
6	Less Stable Deposits	185,439,829	8,652,141	-	-	174,682,773	185,238,250	5,948,351	-	-	172,067,941
7	Wholesale Funding										
8	Operational deposits	241,833,824	-	-	-	120,916,912	254,880,646	-	-	-	127,440,323
9	Other wholesale funding	412,947	36,442,231	352,333	208,366	17,180,551	386,465	40,876,324	350,000	257,178	18,113,339
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	204,272	29,563,868	333,911	19,220	305,610	210,562	29,035,531	303,483	49,206	327,424
14	TOTAL ASF					1,271,279,239					1,293,639,731

RSF Component		Reporting Position (June 2025)					Reporting Position (September 2025)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					18,897,464					23,220,087
16	Deposits held at other financial institutions for operational purposes	8,926,985	-	-	-	4,463,493	11,056,135	-	-	-	5,528,068
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	12,819,456	-	-	1,281,946	-	7,260,683	-	-	726,068
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	32,852,044	33,482,775	34,241,928	55,911,122	-	40,649,263	14,743,100	35,132,012	48,600,952
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	208,750,532	114,782,962	434,065,526	530,722,444	-	202,478,918	109,203,710	432,689,120	523,627,066
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	1,078,579	650,854	15,411,502	10,882,193	-	730,000	585,000	15,086,209	10,463,536
22	Unpledged residential mortgages, of which:	-	42,705	25,631	2,783,943	2,400,519	-	36,080	29,144	2,790,679	2,404,688
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	362,476	977,878	75,211,132	49,557,413	-	283,973	1,123,689	76,766,416	50,602,002
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	25,084,325	2,010,560	7,890,131	20,254,054	-	30,242,404	2,338,725	10,230,618	24,986,590
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				68,718	68,718				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	10,338	42,133,697	876,045	50,490,419	93,510,500	17,625	40,050,251	766,646	50,226,637	91,058,846
32	Off-balance sheet items		465,437,426			18,765,638				501,071,473	20,131,543
33	TOTAL RSF					806,715,504					801,349,444
34	Net Stable Funding Ratio (%)					157.59%					161.43%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 30 Sep 2025 increased by 3.84% when compared to the period of 30 Jun 2025; namely from 157.59% (as of 30 Jun'25) to 161.43% (as of 30 Sep'25). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.76% (Rp22.36 trillion) and the decrease in the Required Stable Funding (RSF) component of 0.67% (Rp5.37 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp14.63 trillion and the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp7.71 trillion. Meanwhile, the decrease in the RSF component was mainly due to the decrease in loans classified as current and under special mention (performing loans) and securities amounting to Rp9.60 trillion and the increase in HQLA amounting to Rp4.32 trillion.

The NSFR ratio of BCA on a consolidated basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (59.94%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of Sep 30, 2025

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38,59%
	b. Fully covered, non-transactional and related	13,13%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7,92%
	b. Fully covered, non-transactional and related	0,30%
Total Stable Funds		59.94%
Unstable Fund	1. Retail	14,41%
	2. Micro and Small Business Customers	1,41%
Total Unstable Funds		15.82%
Total Operational Deposits		21.09%
Total Non-Operational Deposits		3.15%
Total Third Party Funds and Bank Funds		100.00%