

**KEY METRICS RATIO**

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : March 2026

(in million Rupiah)

No	Information	Period of				
		31 March 2026	31 December 2025	30 September 2025	30 June 2025	31 March 2025
<b>Available Capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	251,871,619	273,828,527	269,050,868	254,936,797	239,748,210
2	Tier 1	251,871,619	273,828,527	269,050,868	254,936,797	239,748,210
3	Total Capital	262,668,352	284,351,775	279,161,270	265,178,159	249,895,706
<b>Risk-Weighted Assets (amounts)</b>						
4	Total Risk-Weighted Assets (RWA)	954,266,364	936,368,457	911,093,791	910,809,324	913,638,598
<b>Risk-based Capital Ratios as a percentage of RWA</b>						
5	CET1 Ratio (%)	26.39%	29.24%	29.53%	27.99%	26.24%
6	Tier 1 Ratio (%)	26.39%	29.24%	29.53%	27.99%	26.24%
7	Total Capital Ratio (%)	27.52%	30.36%	30.64%	29.11%	27.35%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical Buffer Requirement (0 - 2.5% dari RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (%) (Row 8 + Row 9 + Row 10)	5.000%	5.000%	5.000%	5.000%	5.000%
12	CET1 available after meeting the bank's minimum capital requirements (%)	17.53%	20.37%	20.65%	19.12%	17.36%
<b>Basel III Leverage Ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,800,957,826	1,739,736,652	1,697,586,494	1,651,047,540	1,682,143,904
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.99%	15.74%	15.85%	15.44%	14.25%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.99%	15.74%	15.85%	15.44%	14.25%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.04%	15.66%	15.87%	15.46%	14.35%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.04%	15.66%	15.87%	15.46%	14.35%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total High-Quality Liquid Assets (HQLA)	505,104,921	498,662,391	458,495,509	437,849,905	448,863,436
16	Total net cash outflow	164,295,292	160,376,849	149,374,726	149,156,949	146,257,922
17	LCR Ratio (%)	307.44%	310.93%	306.94%	293.55%	306.90%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total Available Stable Funding	1,341,689,857	1,328,381,341	1,293,639,731	1,271,279,239	1,254,908,898
19	Total Required Stable Funding	841,808,627	831,031,561	801,349,444	806,715,504	804,436,048
20	NSFR Ratio (%)	159.38%	159.85%	161.43%	157.59%	156.00%

## EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)  
Reporting Position : 31 March 2026

(in million Rupiah)

No	Description	As of 31 March 2026
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,621,038,850
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  In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero)	-
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.	1,003,950
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	3,990,996
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	172,176,627
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(49,213,276)
12	Other adjustments	-
<b>13</b>	<b>Total Exposure in Leverage Ratio Calculation</b>	<b>1,748,997,147</b>

## LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)  
Reporting Position : 31 March 2026

(in million Rupiah)

No	Description	Period	
		As of 31 March 2026	As of 31 December 2025
<b>On-Balance Sheet Exposure</b>			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,600,291,791	1,562,966,998
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)	(30,948,109)	(30,144,220)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(15,371,189)	(15,728,106)
7	<b>Total On-Balance Sheet Exposure</b> Sum of rows 1 to 6	<b>1,553,972,493</b>	<b>1,517,094,672</b>
<b>Derivative Exposure</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	150,223	165,295
9	Add on amounts for PFE associated with all derivatives transactions	961,029	889,967
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	(554)
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	<b>Total Derivative Exposure</b> Sum of rows 8 to 12	<b>1,111,252</b>	<b>1,054,708</b>
<b>Securities Financing Transaction (SFT) Exposure</b>			
14	Gross SFT Assets	20,639,757	4,430,617
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	3,990,996	806,696
17	Agent transaction exposures	-	-
18	<b>Total SFT Exposure</b> Sum of rows 14 to 17	<b>24,630,753</b>	<b>5,237,313</b>

<b>Other Off-Balance Sheet Exposure</b>			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	510,312,487	489,501,093
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(338,135,860)	(321,425,591)
21	(Impairment provision for off balance sheet inline with accounting standard)	(2,893,978)	(2,864,112)
22	<b>Total Other Off-Balance Sheet Exposure</b> Sum of rows 19 to 21	<b>169,282,649</b>	<b>165,211,390</b>
<b>Capital and Total Exposure</b>			
23	<b>Tier 1 Capital</b>	<b>237,512,467</b>	<b>258,057,396</b>
24	<b>Total Exposure</b> Sum of rows 7,13,18,22	<b>1,748,997,147</b>	<b>1,688,598,083</b>
<b>Leverage Ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>13.58%</b>	<b>15.28%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.58%	15.28%
26	<b>National Minimum Leverage Ratio Requirement</b>	<b>3.00%</b>	<b>3.00%</b>
27	Applicable Leverage Buffer	N/A	N/A
<b>Disclosures of Mean Values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	14,035,197	13,519,709
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.	20,639,757	4,430,617
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.	1,742,392,587	1,697,687,175
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.	1,742,392,587	1,697,687,175
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.	13.63%	15.20%
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.	13.63%	15.20%

## EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)  
Reporting Position : 31 March 2026

(in million Rupiah)

No	Keterangan	As of 31 March 2026
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,673,163,267
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	(7,062,805)
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  In the event that the underlying financial asset has been deducted from the total assets in the statement of financial position, the number on this line is 0 (zero)	-
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.	1,003,950
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	4,909,639
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	172,558,527
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(43,614,752)
12	Other adjustments	-
<b>13</b>	<b>Total Exposure in Leverage Ratio Calculation</b>	<b>1,800,957,826</b>

## LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)  
Reporting Position : 31 March 2026

(in million Rupiah)

No	Information	Period	
		As of 31 March 2026	As of 31 December 2025
<b>On-Balance Sheet Exposure</b>			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,644,432,888	1,606,356,129
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)	(32,331,765)	(31,596,263)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(8,387,323)	(8,717,961)
7	<b>Total On-Balance Sheet Exposure</b> Sum of rows 1 to 6	<b>1,603,713,800</b>	<b>1,566,041,905</b>
<b>Derivative Exposure</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	150,223	165,295
9	Add on amounts for PFE associated with all derivatives transactions	961,029	889,967
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	(554)
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	<b>Total Derivative Exposure</b> Sum of rows 8 to 12	<b>1,111,252</b>	<b>1,054,708</b>
<b>Securities Financing Transaction (SFT) Exposure</b>			
14	Gross SFT Assets	21,559,336	5,285,513
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	4,910,575	1,661,592
17	Agent transaction exposures	-	-
18	<b>Total SFT Exposure</b> Sum of rows 14 to 17	<b>26,469,911</b>	<b>6,947,105</b>

<b>Other Off-Balance Sheet Exposure</b>			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	512,328,727	491,663,332
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(339,770,200)	(323,103,489)
21	(Impairment provision for off balance sheet inline with accounting standard)	(2,895,664)	(2,866,909)
22	<b>Total Other Off-Balance Sheet Exposure</b> Sum of rows 19 to 21	<b>169,662,863</b>	<b>165,692,934</b>
<b>Capital and Total Exposure</b>			
23	<b>Tier 1 Capital</b>	<b>251,871,619</b>	<b>273,828,527</b>
24	<b>Total Exposure</b> Sum of rows 7,13,18,22	<b>1,800,957,826</b>	<b>1,739,736,652</b>
<b>Leverage Ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>13.99%</b>	<b>15.74%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.99%	15.74%
26	National Minimum Leverage Ratio Requirement	<b>3.00%</b>	<b>3.00%</b>
27	Applicable Leverage Buffer	N/A	N/A
<b>Disclosures of Mean Values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	14,660,211	13,957,999
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.	21,559,336	5,285,513
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.	1,794,058,701	1,748,409,138
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.	1,794,058,701	1,748,409,138
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.	14.04%	15.66%
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.	14.04%	15.66%

**REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)**

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED				
		Quarter I 2026		Quarter IV 2025		Quarter I 2026		Quarter IV 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		55 days		64 days		55 days		64 days	
<b>HIGH QUALITY LIQUID ASSET (HQLA)</b>										
2	Total High Quality Liquid Asset (HQLA)		492,721,090		486,567,013		505,104,921		498,662,391	
<b>CASH OUTFLOW</b>										
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	933,746,409	56,353,990	913,287,161	55,119,274	955,192,492	58,018,867	933,774,064	56,695,214	
	a. Stable Deposit/Funding	740,413,034	37,020,652	724,188,853	36,209,443	750,007,647	37,500,382	733,643,845	36,682,192	
	b. Less Stable Deposit/Funding	193,333,375	19,333,338	189,098,308	18,909,831	205,184,845	20,518,485	200,130,219	20,013,022	
4	Wholesale Funding, consist of:	305,123,809	75,467,030	286,608,962	71,063,947	312,512,875	79,334,097	293,746,422	74,824,512	
	a. Operational deposit	279,056,593	64,706,483	260,293,775	60,156,086	280,979,122	65,159,459	261,949,604	60,540,946	
	b. Non operational deposit and/or Other Non Operational liabilities	26,067,216	10,760,547	26,315,187	10,907,861	31,533,753	14,174,638	31,796,818	14,283,566	
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-	
5	Secured Funding	-	-	-	-	-	-	-	-	
6	Other cash outflow (additional requirement), consist of:	547,328,358	81,911,201	535,841,334	71,480,456	549,182,179	82,960,934	538,474,981	72,329,207	
	a. cash outflow from derivative transaction	32,932,898	32,932,898	24,486,786	24,486,786	32,934,157	32,934,157	24,487,008	24,487,008	
	b. cash outflow from additional liquidity requirement	-	-	-	-	-	-	0	0	
	c. cash outflow from liquidation of funding	-	-	-	-	-	-	-	-	
	d. cash outflow from disbursement of loan commitment and liquidity facilities	366,197,015	41,072,253	371,892,137	42,348,111	366,038,371	41,096,316	372,563,920	42,444,113	
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-	
	f. cash outflow from other funding related contingencies liabilities	141,991,008	1,698,613	136,454,504	1,637,652	142,980,289	1,701,099	137,666,685	1,640,718	
	g. other contractual cash outflow	6,207,437	6,207,437	3,007,907	3,007,907	7,229,362	7,229,362	3,757,368	3,757,368	
7	<b>TOTAL CASH OUTFLOW</b>		213,732,221		197,663,677		220,313,898		203,848,933	
<b>CASH INFLOW</b>										
8	Secured lending	-	-	-	-	14,691	14,691	10,143	10,143	
9	Inflows from fully performing exposures	42,211,185	20,495,694	38,072,993	17,130,573	47,822,657	23,968,648	42,399,826	19,502,599	
10	Other Cash Inflow	32,034,009	32,034,009	23,959,342	23,959,342	32,035,267	32,035,267	23,959,342	23,959,342	
11	<b>TOTAL CASH INFLOW</b>	74,245,194	52,529,703	62,032,335	41,089,915	79,872,615	56,018,606	66,369,311	43,472,084	
			<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>		<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>		<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>		<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>	
12	<b>TOTAL HQLA</b>		492,721,090		486,567,013		505,104,921		498,662,391	
13	<b>NET CASH OUTFLOWS</b>		161,202,518		156,573,762		164,295,292		160,376,849	
14	<b>LCR (%)</b>		305.65%		310.76%		307.44%		310.93%	

Information:

<sup>1</sup> 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 I 2026 is the average LCR during the working days of Jan 2026 to Mar 2026 (55 data points), while Quarter IV 2025 is the average LCR during the working days of Oct 2025 to Dec 2025 (64 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 I 2026 is based on the average daily position from January 2026 until March 2026. Meanwhile, the calculation for Quarter IV 2025 is based on the average daily position from October 2025 until December 2025.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2026 decreased by 5.11%, from 310.76% (Quarter IV 2025) to 305.65% (Quarter I 2026). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 2.96% (Rp4.63 trillion) which was higher than an increase in weighted value of HQLA by 1.26% (Rp6.15 trillion). The increase in NCO after run-off was mainly caused by the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp5.64 trillion, the increased in other contractual cash outflow (dividen and borrowing) amounted to Rp3.20, the decreased in *unused loan facilities* amounted to Rp1.28 trillion and the increased in inflows from fully performing exposures  $\leq$  30 days amounted to Rp3.37 trillion. Meanwhile, the increase in HQLA was particularly driven by the increase in HQLA securities amounted to Rp5.00 trillion, the increase in Coins and Banknotes amounted to Rp3.94 trillion, and the decrease in placement with BI amounted to Rp3.28 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2026 is comprised of Level 1 HQLA of 97.46%; Level 2A HQLA of 1.71%; and level 2B HQLA of 0.83%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 82.24% and placement with Bank Indonesia of 12.83%, respectively.
- BCA's third party deposits composition during Quarter I 2026 was mainly contributed by CASA at around 84.85%. The composition can be seen on the Table 1 below:

**Table 1.** BCA's funding composition (Bank Only) during Quarter I 2026.

	Total Rp & Va
Current Account	35,90%
Savings Account	48,95%
<b>CASA</b>	<b>84,85%</b>
<b>Time Deposit</b>	<b>15,15%</b>
<b>Total</b>	<b>100%</b>

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 410.23 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 I 2026 is based on the average daily position from January 2026 until March 2026. Meanwhile, the calculation for Quarter IV 2025 is based on the average daily position from October 2025 until December 2025, respectively.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2026 decreased by 3.49%, from 310.93% (Quarter IV 2025) to 307.44% (Quarter I 2026). Such decrease in ratio was particularly due to an increase in weighted value of Net Cash Outflow (NCO) after run-off by 2.44% (Rp3.92 trillion) which was higher than an increase in HQLA by 1.29% (Rp6.44 trillion). The increase in NCO after run-off was mainly caused by the increased in other contractual cash outflow (dividen and borrowing) amounted to Rp3.47. Meanwhile, the increase in HQLA was particularly driven by the increase in HQLA securities amounted to Rp5.22 trillion, the increase in Coins and Banknotes amounted to Rp3.95 trillion and the decrease in placement with BI amounted to Rp3.30 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2026 is comprised of Level 1 HQLA of 96.85%; Level 2A HQLA of 2.26%; and Level 2B HQLA of 0.89%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 82.28% and placement with Bank Indonesia of 12.87%, respectively.
- BCA's third party deposits composition during Quarter I 2026 was mainly contributed by CASA at around 83.92%. The composition can be seen on the Table 2 below:

**Table 2.** BCA's Funding Composition (Consolidated) for Quarter I 2026

	<b>Total Rp &amp; Va</b>
Current Account	35,31%
Savings Account	48,61%
<b>CASA</b>	<b>83,92%</b>
<b>Time Deposit</b>	<b>16,08%</b>
<b>Total</b>	<b>100%</b>

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of 410.23 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	Reporting Position (Dec 2025)					Reporting Position (Mar 2026)				
	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	283,913,331	-	-	59,583	283,972,915	263,282,981	-	-	56,333	263,339,315
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-
4 Retail deposits and deposits from micro and small business customers:										
5 Stable Deposits	582,671,305	157,996,863	-	-	703,634,760	594,647,128	160,900,716	-	-	717,770,452
6 Less Stable Deposits	180,859,021	3,536,240	-	-	165,955,735	197,550,469	613,887	-	-	178,347,920
7 Wholesale Funding										
8 Operational deposits	271,206,831	-	-	-	135,603,416	285,691,242	-	-	-	142,845,621
9 Other wholesale funding	446,474	26,890,564	-	-	12,883,541	398,178	25,720,946	-	-	12,576,560
10 Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11 Other liabilities and equity:										
12 NSFR derivative liabilities		-	-	-			111,491	-	-	
13 All other liabilities and equity not included in the above categories	80,334	38,663,809	260,941	168,669	299,140	76,863	60,599,402	312,611	436,520	592,826
14 <b>TOTAL ASF</b>					<b>1,302,349,506</b>					<b>1,315,472,694</b>

RSF Component	Reporting Position (Dec 2025)					Reporting Position (Mar 2026)					
	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				23,563,612					20,989,291	
16	Deposits held at other financial institutions for operational purposes	5,093,401	-	-	-	2,546,701	7,711,515	-	-	-	3,855,758
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	608,609	-	-	60,861	-	20,483,783	-	-	2,048,378
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	33,806,561	24,467,241	30,663,664	47,968,269	-	41,113,329	35,383,977	32,096,224	55,955,212
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:	-	198,667,639	123,000,585	437,115,351	532,382,160	-	209,237,560	115,138,732	435,948,317	532,744,216
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	520,000	1,740,000	19,363,578	13,716,326	-	510,000	2,000,000	18,723,716	13,425,415
22	Unpledged residential mortgages, of which:	-	8,513	18,502	1,373,245	1,180,766	-	8,570	19,416	1,407,585	1,210,441
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	372,992	1,095,906	78,334,349	51,651,776	-	386,916	983,060	78,363,342	51,621,160
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	30,202,832	1,592,235	8,155,315	22,829,551	-	30,243,537	1,568,247	10,174,852	24,554,516
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				18,473	18,473				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				22,298	22,298
31	All other assets not included in the above categories	11,024	48,292,520	790,568	55,939,894	105,031,817	53,942	39,281,480	713,972	56,345,297	96,394,692
32	Off-balance sheet items				489,501,093	19,314,984				510,312,488	19,774,125
33	<b>TOTAL RSF</b>					<b>820,265,295</b>					<b>822,595,501</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>158.77%</b>					<b>159.92%</b>

## 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 31 Mar 2026 increased by 1.15% when compared to the period of 31 Dec 2025; namely from 158.77% (as of 31 Dec'25) to 159,92% (31 Mar'26). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.01% (Rp13.12 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 0.28% (Rp2.33 trillion). The increase in the ASF component was mainly due to 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 Rp33.46 trillion and the decrease in the regulatory capital of Rp20.63 trillion. Meanwhile, the increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp11.77 trillion and the decrease in other assets amounting to Rp8.63 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 (59.70%). 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 Mar 31, 2026

Categories		%
<b>Stable Funds</b>	1. Retail	
	a. Fully covered and transactional	39.18%
	b. Fully covered, non-transactional and related	12.43%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7.81%
	b. Fully covered, non-transactional and related	0.28%
Total Stable Funds		59.70%
<b>Unstable Fund</b>	1. Retail	14.34%
	2. Micro and Small Business Customers	1.32%
Total Unstable Funds		15.66%
Total Operational Deposits		22.58%
Total Non-Operational Deposits		2.06%
Total Third Party Funds and Bank Funds		100.00%

### Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (Dec 2025)					Reporting Position (Mar 2026)				
		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	293,010,153	-	-	59,583	293,069,736	270,999,341	-	-	56,333	271,055,675
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	585,669,995	158,055,147	-	-	706,538,885	597,732,453	160,977,467	-	-	720,774,424
6	Less Stable Deposits	181,069,527	7,531,382	-	-	169,740,818	197,798,901	4,792,123	-	-	182,331,921
7	Wholesale Funding										
8	Operational deposits	281,509,127	-	-	-	140,754,564	297,374,640	-	-	-	148,687,320
9	Other wholesale funding	460,287	40,845,454	-	-	17,847,769	411,005	39,052,203	-	458,333	18,113,460
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	210,763	28,526,164	260,941	168,669	429,569	211,117	60,841,345	312,611	436,520	727,058
14	<b>TOTAL ASF</b>					<b>1,328,381,341</b>					<b>1,341,689,857</b>

RSF Component		Reporting Position (Dec 2025)					Reporting Position (Mar 2026)				
		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					24,998,365					22,471,196
16	Deposits held at other financial institutions for operational purposes	5,330,109	-	-	-	2,665,055	8,080,029	-	-	-	4,040,015
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	1,220,430	-	-	122,043	-	20,967,832	-	-	2,096,783
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	37,295,659	24,569,040	31,869,408	49,748,277	-	44,527,627	35,485,524	33,175,564	57,597,471
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:	-	200,265,884	126,092,133	456,487,776	551,193,618	-	211,221,851	118,631,530	455,425,969	552,038,764
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	520,000	1,740,000	19,363,578	13,716,326	-	510,000	2,000,000	18,723,716	13,425,415
22	Unpledged residential mortgages, of which:	-	37,486	23,143	3,058,842	2,630,330	-	15,288	35,652	3,172,490	2,722,087
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	372,992	1,095,906	78,334,349	51,651,776	-	386,916	983,060	78,363,342	51,621,160
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	31,157,342	1,945,068	10,295,878	25,302,701	-	31,293,938	1,971,910	12,321,624	27,106,305
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				18,473	18,473				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	11,024	38,547,054	808,739	50,265,316	89,629,945	53,942	37,316,442	729,954	50,789,745	88,890,083
32	Off-balance sheet items				491,663,332	19,354,654				512,328,728	19,799,349
33	<b>TOTAL RSF</b>					<b>831,031,561</b>					<b>841,808,627</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>159.85%</b>					<b>159.38%</b>

## QUALITATIVE ASSESMENT ON NSFR

### Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 31 Mar 2026 decreased by 0.47% when compared to the period of 31 Dec 2025; namely from 159.85% (as of 31 Dec'25) to 159.38% (as of 31 Mar'26). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 1.30% (Rp10.78 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 1.00% (Rp13.31 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) amounting to Rp10.44 trillion. Meanwhile, the increase in the ASF component was mainly due to 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 Rp35.03 trillion and the decrease in the regulatory capital of Rp22.01 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 (58.51%). 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 - Consolidated as of Mar 31, 2026

Categories		%
<b>Stable Funds</b>	1. Retail	
	a. Fully covered and transactional	38,44%
	b. Fully covered, non-transactional and related	12,14%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7,65%
	b. Fully covered, non-transactional and related	0,28%
Total Stable Funds		58.51%
<b>Unstable Fund</b>	1. Retail	14,26%
	2. Micro and Small Business Customers	1,36%
Total Unstable Funds		15.62%
Total Operational Deposits		22.93%
Total Non-Operational Deposits		2.94%
Total Third Party Funds and Bank Funds		100.00%