TRANSLATION | FROM INDONESIAN INTO ENGLISH
EVANDINATA HALIM, M.Hum.
Sworn Translator in the Republic of Indonesia
Decision of Minister of Law and Human Rights of the Republic of Indonesia
No. AHU-25.AH.03.07.2022 Dated. 5 October 2022

EVANDINATA HALIM, M.Hum. PENERJEMAH TERSUMPAH B. Indonesia ke B. Inggris - B. Inggris ke B. Indonesia

[BCA logo]

STATEMENT LETTER
No. 1662/DIR/2026

We, the undersigned:

1. Hendra Lembong
2. Antonius Widodo Mulyono

in this matter acting in our respective capacities as President Director and Director of, and therefore for and on behalf of, PT Bank Central Asia Tbk ("**BCA**"), having its place of domicile in Jakarta Pusat, hereinafter referred to as the "**Declarant**".

The Declarant hereby declares that the Risk Exposure and Capital Disclosure Report of PT Bank Central Asia Tbk as of 30 September 2026 has been duly prepared in accordance with BCA's internal policies.

This Statement Letter has been made for use as appropriate.

Jakarta, 27 October 2026

PT Bank Central Asia Tbk

Declarant

[signed] *[stamped]* *[signed]*

Hendra Lembong
President Director

Antonius Widodo Mulyono
Director

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Key Metrics (KM1)
Bank : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 September 2026

(in millions of Rupiah)

No.	Description	T a. September 2026	T-1 b. June 2026	T-2 c. March 2026	T-3 d. December 2025	T-4 e. September 2025
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	275.068.739	262.698.408	251.871.619	273.828.527	269.050.868
1a	Fully loaded ECL accounting model	N/A	N/A	N/A	N/A	N/A
2	Tier 1	275.068.739	262.698.408	251.871.619	273.828.527	269.050.868
2a	Fully loaded ECL accounting model Tier 1	N/A	N/A	N/A	N/A	N/A
3	Total capital	286.623.800	273.930.400	262.668.352	284.351.775	279.161.270
3a	Fully loaded ECL accounting model total capital	N/A	N/A	N/A	N/A	N/A
	Risk-Weighted Assets (amounts)					
4	Total risk-weighted assets (RWA)	1.019.183.225	1.000.105.519	954.266.364	936.368.457	911.093.791
4a	Total risk-weighted assets (pre-floor)	N/A	N/A	N/A	N/A	N/A
	Risk-Based Capital Ratios as a Percentage of RWA					
5	CET1 ratio (%)	26,99%	26,27%	26,39%	29,24%	29,53%
5a	Fully loaded ECL accounting model CET1 (%)	N/A	N/A	N/A	N/A	N/A
5b	CET1 ratio (%) (pre-floor ratio)	N/A	N/A	N/A	N/A	N/A
6	Tier 1 ratio (%)	26,99%	26,27%	26,39%	29,24%	29,53%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	N/A	N/A	N/A	N/A	N/A
6b	Tier 1 ratio (%) (pre-floor ratio)	N/A	N/A	N/A	N/A	N/A
7	Total capital ratio (%)	28,12%	27,39%	27,52%	30,36%	30,64%
7a	Fully loaded ECL accounting model total capital ratio (%)	N/A	N/A	N/A	N/A	N/A
7b	Total capital ratio (%) (pre-floor ratio)	N/A	N/A	N/A	N/A	N/A
	Additional CET1 Buffer Requirements as a Percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2,50%	2,50%	2,50%	2,50%	2,50%
9	Countercyclical buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	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 (%)	18,13%	17,40%	17,53%	20,37%	20,65%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1.793.957.011	1.813.878.088	1.800.957.826	1.739.736.652	1.697.586.494
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	15,33%	14,48%	13,99%	15,74%	15,85%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	N/A	N/A	N/A	N/A	N/A
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	15,33%	14,48%	13,99%	15,74%	15,85%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15,24%	14,77%	14,04%	15,66%	15,87%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15,24%	14,77%	14,04%	15,66%	15,87%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	438.393.762	475.246.759	505.104.921	498.662.391	458.495.509
16	Total net cash outflow	163.786.827	169.953.620	164.295.292	160.376.849	149.374.726
17	LCR ratio (%)	267,66%	279,63%	307,44%	310,93%	306,94%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	1.373.544.655	1.350.309.447	1.341.689.857	1.328.381.341	1.293.639.731
19	Total required stable funding	876.562.531	870.549.263	841.808.627	831.031.561	801.349.444
20	NSFR ratio (%)	156,70%	155,11%	159,38%	159,85%	161,43%

Qualitative Analyisis

BCA's capital adequacy and liquidity have been sufficient over the past year. BCA continuously monitors compliance with applicable regulations and takes measures to mitigate risks.
-Available capital increased during the period of September 2025 to December 2025, consistent with the growth in profit. Conversely, a decrease was observed in March 2026, primarily attributable to dividend distribution.
-Risk-Weighted Assets (RWA) increased, consistent with the growth in Productive Assets, with the largest contribution stemming from Credit Assets.
-The Capital Adequacy Ratio (CAR) calculation indicates that the bank's capitalization level meets the required capital adequacy provisions commensurate with Bank's risk profile.
-Common Equity Tier 1 (CET1) capital demonstrates sufficient capital to meet the required regulatory capital provisions.
-The Leverage Ratio is maintained above the required level of 3%.
-The Liquidity Coverage Ratio (LCR) Consolidated calculation for the period of September 2025 through September 2026 indicates that the bank's liquidity position has fully complied with regulatory requirements, which is consistently maintained above the minimum threshold of 100%.
-The Net Stable Funding Ratio (NSFR) Consolidated calculation for the period of September 2025 through September 2026 indicates that the bank's liquidity position has fully complied with regulatory requirements, which is consistently maintained above the minimum threshold of 100%.

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Overview of RWA (OV1)
Bank : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 September 2026

(in millions of Rupiah)

	Description	Risk Weighted Assets		Minimum Capital Requirements
		T (September 2026)	T-1 (June 2026)	
		a.	b.	c = a * minimum requirement based on risk profile
1	Credit risk (excluding counterparty credit risk)	945.369.210	926.582.988	94.442.384
2	Of which: standardised approach (SA)	945.369.210	926.582.988	94.442.384
3	Of which: foundation internal ratings-based (F-IRB) approach	N/A	N/A	N/A
4	Of which: supervisory slotting approach	N/A	N/A	N/A
5	Of which: advanced internal ratings-based (A-IRB) approach	N/A	N/A	N/A
6	Counterparty credit risk (CCR)	1.527.280	690.096	152.575
7	Of which: standardised approach for counterparty credit risk	1.527.280	690.096	152.575
8	Of which: IMM	N/A	N/A	N/A
9	Of which: other CCR	N/A	N/A	N/A
10	Credit valuation adjustment (CVA)	54.311	74.475	5.426
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	N/A	N/A	N/A
12	Equity investments in funds – look-through approach	N/A	N/A	N/A
13	Equity investments in funds – mandate-based approach	N/A	N/A	N/A
14	Equity investments in funds – fall-back approach	N/A	N/A	N/A
15	Settlement risk	-	-	-
16	Securitisation exposures in banking book	10.448	10.410	1.044
17	Of which: securitisation IRB approach (SEC-IRBA)	N/A	N/A	N/A
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	10.448	10.410	1.044
20	Market risk	16.418.620	16.944.194	1.640.220
21	Of which: standardised approach (SA)	16.418.620	16.944.194	1.640.220
21a	Of which: simplified standardised approach (SSA)	N/A	N/A	N/A
22	Of which: internal model approach (IMA)	N/A	N/A	N/A
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	55.803.356	55.803.356	5.574.755
25	Amounts below the thresholds for deduction (subject to 250% risk weight)		N/A	N/A
26	Output floor applied	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	N/A	N/A	N/A
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	1.019.183.225	1.000.105.519	101.816.404

Qualitative Analysis

-The increase in Credit Risk RWA from On-Balance Sheet and Off-Balance Sheet (Administrative Account) transactions (excluding CCR and Derivatives) is consistent with the growth in productive assets, with the largest contribution stemming from Credit Assets.
-The increase in Credit Risk RWA from Counterparty Credit Risk is attributable to the increase in Reverse Repo exposures.
-The decrease of CVA is mainly due to the decrease in derivative exposures.
-BCA has no exposures giving rise to credit risk due to settlement failure.
-No significant changes were observed in securitization exposures.
-The decrease of market RWA is mainly due to the decrease in forex exchange risk.
-There is no change in Operational RWA from the previous reporting period.
-The minimum capital, based on the applicable risk profile, is 9.99%, in accordance with BCA's risk profile rating.

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Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure (LR1)
Bank : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : 30 September 2026

(in millions of Rupiah)

No	Description	Amount
1	Total consolidated assets as per published financial statements (Gross value before deducting impairment provision)	1,621,077,707
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 (OJK)	(9,679,893)
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 OJK's regulation	-
8	Adjustment to exposure of derivative transaction	951,727
9	Adjustment to exposure of Securities Financing Transaction (SFT) (ie repurchase agreements and similar secured lending)	962,998
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	169,207,280
11	Prudent valuation adjustments in form of capital deduction factor and impairment	(40,497,966)
12	Other adjustments	-
13	Leverage ratio exposure measure	1,742,021,853
Qualitative Analysis		
The source of material differences between the total assets on the balance sheet, as reported in the financial statements, and the leverage ratio exposure measure used in the calculation of the leverage ratio, arises from adjustments for the off balance sheet exposure value that has been multiplied by the credit conversion factor.		

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Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure (LR1)
Bank : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 September 2026

(in millions of Rupiah)

No	Description	Amount
1	Total consolidated assets as per published financial statements (Gross value before deducting impairment provision)	1,674,209,607
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 (OJK)	(1,205,351)
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 OJK's regulation	-
8	Adjustment to exposure of derivative transaction	951,726
9	Adjustment to exposure of Securities Financing Transaction (SFT) (ie repurchase agreements and similar secured lending)	1,408,106
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor	169,760,752
11	Prudent valuation adjustments in form of capital deduction factor and impairment	(43,440,414)
12	Other adjustments	(7,727,415)
13	Leverage ratio exposure measure	1,793,957,011

Qualitative Analysis
The source of material differences between the total assets on the balance sheet, as reported in the financial statements, and the leverage ratio exposure measure used in the calculation of the leverage ratio, arises from adjustments for the off balance sheet exposure value that has been multiplied by the credit conversion factor.

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Leverage Ratio Common Disclosure (LR2)
Bank : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : 30 September 2026

(in millions of Rupiah)

	Description	Period	
		T (September 2026)	T-1 (June 2026)
On-Balance Sheet Exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (Gross value before allowance for impairment losses)	1,615,510,032	1,589,066,062
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(31,353,541)	(31,134,225)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(16,057,766)	(15,872,204)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)** (sum of rows 1 to 6)	**1,568,098,725**	**1,542,059,633**
Derivative Exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	526,705	887,590
9	Add-on amounts for potential future exposure associated with all derivatives transactions	802,682	1,392,567
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(1,442)	(5,576)
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 exposures** (sum of rows 8 to 12)	**1,327,945**	**2,274,581**
Securities Financing Transaction Exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	5,191,457	50,057,791
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	962,998	1,442,904
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures** (sum of rows 14 to 17)	**6,154,455**	**51,500,695**
Other Off-Balance Sheet Exposures			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	482,250,699	493,704,931
20	(Adjustments for conversion to credit equivalent amounts)	(313,043,419)	(325,346,430)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(2,766,552)	(2,846,184)
22	**Off-balance sheet items** (sum of rows 19 to 21)	**166,440,728**	**165,512,317**
Capital and Total Exposures			
23	**Tier 1 Capital**	**259,713,265**	**247,895,693**
24	**Total exposures** (sum of rows 7, 13, 18 and 22)	**1,742,021,853**	**1,761,347,226**

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Leverage Ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**14.91%**	**14.07%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.91%	14.07%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	N/A	N/A
Disclosure 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	16,309,724	15,340,215
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	5,191,457	50,057,791
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 (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,753,140,120	1,726,629,650
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,753,140,120	1,726,629,650
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	14.81%	14.36%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	14.81%	14.36%
Qualitative Analysis			
There was no significant change in the leverage ratio in this reporting period compared to the previous reporting period.			

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Leverage Ratio Common Disclosure (LR2)
Bank : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 September 2026

(in millions of Rupiah)

	Description	Period	
		T (September 2026)	T-1 (June 2026)
On-Balance Sheet Exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) (Gross value before allowance for impairment losses)	1,660,467,541	1,634,086,469
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(32,697,663)	(32,464,445)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(9,177,041)	(8,944,118)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)** (sum of rows 1 to 6)	**1,618,592,837**	**1,592,677,906**
Derivative Exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	526,700	887,590
9	Add-on amounts for potential future exposure associated with all derivatives transactions	802,682	1,392,567
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(1,442)	(5,576)
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 exposures** (sum of rows 8 to 12)	**1,327,940**	**2,274,581**
Securities Financing Transaction Exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	5,637,501	50,783,664
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	1,409,042	2,023,218
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures** (sum of rows 14 to 17)	**7,046,543**	**52,806,882**
Other Off-Balance Sheet Exposures			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	484,497,373	496,208,418
20	(Adjustments for conversion to credit equivalent amounts)	(314,736,621)	(327,238,292)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(2,771,061)	(2,851,407)
22	**Off-balance sheet items** (sum of rows 19 to 21)	**166,989,691**	**166,118,719**
Capital and Total Exposures			
23	**Tier 1 Capital**	**275,068,739**	**262,698,408**
24	**Total exposures** (sum of rows 7, 13, 18 and 22)	**1,793,957,011**	**1,813,878,088**

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Leverage Ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**15.33%**	**14.48%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.33%	14.48%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	N/A	N/A
Disclosure 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	16,935,729	15,976,279
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	5,637,501	50,783,664
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 (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,805,255,239	1,779,070,703
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1,805,255,239	1,779,070,703
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	15.24%	14.77%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	15.24%	14.77%
Qualitative Analysis			
There was no significant change in the leverage ratio in this reporting period compared to the previous reporting period.			

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Liquidity Coverage Ratio (LIQ1)
Bank : PT Bank Central Asia Tbk (Bank Only & Consolidated)
Reporting Position : 30 September 2026

(in millions of Rupiah)

	Description	BANK ONLY				CONSOLIDATED			
		Quarter III 2026		Quarter II 2026		Quarter III 2026		Quarter II 2026	
		Outstanding commitment and liabilities/ contractual receivables outstanding	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities/ contractual receivables outstanding	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities/ contractual receivables outstanding	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities/ contractual receivables outstanding	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**		**57 days**		**64 days**		**57 days**
High-quality liquid assets (HQLA)									
2	**Total High Quality Liquid Asset (HQLA)**		**424.691.835**		**461.471.351**		**438.393.762**		**475.246.759**
Cash Outflow									
3	**Retail deposits and deposits from Micro and Small Business customers, consist of:**	**953.132.408**	**57.524.063**	**949.973.614**	**57.488.352**	**975.720.862**	**59.179.937**	**972.643.525**	**59.233.037**
	a. Stable Deposit/Funding	755.783.543	37.789.177	750.180.180	37.509.009	767.842.983	38.392.149	760.626.290	38.031.314
	b. Less Stable Deposit/Funding	197.348.865	19.734.886	199.793.434	19.979.343	207.877.879	20.787.788	212.017.235	21.201.723
4	**Wholesale Funding, consist of:**	**312.873.077**	**77.081.691**	**308.408.068**	**76.241.870**	**320.798.817**	**81.051.314**	**315.578.213**	**79.844.884**
	a. Operational deposit	287.787.434	66.722.443	282.358.451	65.494.755	290.419.221	67.362.544	284.594.807	66.038.327
	b. Non operational deposit and/or Other Non Operational liabilities	25.085.643	10.359.248	26.049.617	10.747.115	30.379.596	13.688.770	30.983.406	13.806.557
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	**Secured Funding**		**-**		**-**		**-**		**-**
6	**Other cash outflow (additional requirement), consist of:**	**519.814.572**	**68.067.430**	**559.086.706**	**82.203.284**	**521.023.597**	**68.369.208**	**561.021.799**	**83.221.677**
	a. Cash outflow from derivative transaction	22.724.562	22.724.562	32.562.125	32.562.125	22.726.370	22.726.370	32.563.579	32.563.579
	b. Cash outflow from additional liquidity requirement	-	-	-	-	-	-	-	-
	c. Cash outflow from liquidation of funding	-	-	-	-	-	-	-	-
	d. Cash outflow from disbursement of loan commitment and liquidity	355.836.812	40.982.418	364.400.512	42.039.020	355.572.647	40.985.139	364.278.376	42.075.537
	e. Cash outflow from other contractual liabilities related to placement of	-	-	-	-	-	-	-	-
	f. Cash outflow from other funding related contigencies liabilities	138.787.192	1.894.444	156.555.027	2.033.097	139.963.743	1.896.862	157.632.796	2.035.513
	g. Other contractual cash outlow	2.466.006	2.466.006	5.569.042	5.569.042	2.760.836	2.760.836	6.547.048	6.547.048
7	**Total Cash Outflows**		**202.673.184**		**215.933.506**		**208.600.459**		**222.299.598**
Cash Inflow									
8	Secured Lending	-	-	-	-	-	-	-	-
9	Inflows from fully performing exposures	46.723.410	19.948.644	41.614.430	17.413.550	51.024.486	22.163.274	46.314.003	20.040.575
10	Other Cash Inflows	22.648.550	22.648.550	32.303.951	32.303.951	22.650.357	22.650.357	32.305.403	32.305.403
11	**Total Cash Inflows**	**69.371.960**	**42.597.194**	**73.918.381**	**49.717.501**	**73.674.843**	**44.813.631**	**78.619.406**	**52.345.978**
			Total adjusted value[1]		**Total adjusted value[1]**		**Total adjusted value[1]**		**Total adjusted value[1]**
12	**Total HQLA**		**424.691.835**		**461.471.351**		**438.393.762**		**475.246.759**
13	**Net Cash Outflows**		**160.075.990**		**166.216.005**		**163.786.827**		**169.953.620**
14	**Liquidity Coverage Ratio (%)**		**265,31%**		**277,63%**		**267,66%**		**279,63%**

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 2026 is the average LCR during the working days of Jul 2026 to Sep 2026 (64 data points), while Quarter II 2026 is the average LCR during the working days of Apr 2026 to Jun 2026 (57 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.

Qualitative Analysis - Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2026 is based on the average daily position from July 2026 until September 2026. Meanwhile, the calculation for Quarter II 2026 is based on the average daily position from April 2026 until June 2026.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2026 decreased by 12.32%, from 277.63% (Quarter II 2026) to 265.31% (Quarter III 2026). Such decrease in ratio was particularly due to a decrease in weighted value of HQLA by 7.97% (Rp 36.78 trillion) which was greater than a decrease in Net Cash Outflow (NCO) after run-off by 3.69% (Rp 6.14 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp 41.50 trillion, the increase in placement with BI amounted to Rp 5.57 trillion, and the decrease in Coins and Banknotes amounted to Rp 1.69 trillion. Meanwhile, the decrease in NCO after run-off was mainly caused by the decreased in other contractual cash outflow (dividend and borrowing) amounted to Rp 3.10 trillion, the increase in inflows from fully performing exposures ≤ 30 days amounted to Rp 2.54 trillion, and the decreased in unused loan facilities amounted to Rp 1.06 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2026 is comprised of Level 1 HQLA of 97.08%; Level 2A HQLA of 1.97%; and level 2B HQLA of 0.95%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 82.14% and placement with Bank Indonesia of 13.03%, respectively.
- BCA's third party deposits composition during Quarter III 2026 was mainly contributed by CASA at around 85.47%. The composition can be seen on the Table 1 below:

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

	Total Rp & Va
Current Account	36,28%
Savings Account	49,19%
CASA	**85,47%**
Time Deposit	**14,53%**
Total	**100%**

-BCA's derivative exposure mainly came from FX Swap Sell-Buy USD transactions by an average of USD 99.66 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.

Qualitative Analysis - Consolidated

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2026 is based on the average daily position from July 2026 until September 2026. Meanwhile, the calculation for Quarter II 2026 is based on the average daily position from April 2026 until June 2026.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2026 decreased by 12.83%, from 279.63% (Quarter II 2026) to 267.66% (Quarter III 2026). Such decrease in ratio was particularly due to a decrease in HQLA by 7.75% (Rp36.85 trillion) which was greater than a decrease in weighted value of Net Cash Outflow (NCO) after run-off by 3.32% (Rp 5.64 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp41.43 trillion, the increase in placement with BI amounted to Rp 5.51 trillion, and the decrease in Coins and Banknotes amounted to Rp 1.69 trillion. Meanwhile, the decrease in NCO after run-off was mainly caused by the decreased in other contractual cash outflow (dividend and borrowing) amounted to Rp 3.26 trillion, the increase in inflows from fully performing exposures ≤ 30 days amounted to Rp 2.12 trillion, the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp1.15 trillion and the decreased in unused loan facilities amounted to Rp 1.09 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2026 is comprised of Level 1 HQLA of 96.44%; Level 2A HQLA of 2.55%; and Level 2B HQLA of 1.01%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 82.23% and placement with Bank Indonesia of 13.05%, respectively.
- BCA's third party deposits composition during Quarter III 2026 was mainly contributed by CASA at around 84.59%. The composition can be seen on the Table 2 below:

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

	Total Rp & Va
Current Account	35,69%
Savings Account	48,90%
CASA	**84,59%**
Time Deposit	**15,41%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Sell-Buy USD transactions by an average of USD 99.66 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.

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Net Stable Funding Ratio (LIQ2)
Bank : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : 30 September 2026

(in millions of Rupiah)

	Description	Current Reporting Position (September 2026)					Prior Reporting Position (June 2026)				
		Unweighted Value by Residual Maturity				Weighted Value	Unweighted Value by Residual Maturity				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months – < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months – < 1 Year	≥ 1 Year	
		a	b	c	d	e	a	b	c	d	e
Available stable funding (ASF) item											
1	Capital:										
2	Regulatory capital	286.919.660	-	-	49.833	286.969.493	274.599.348	-	-	53.083	274.652.431
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers:										
5	Stable deposits	608.685.232	157.194.069	-	-	727.585.336	597.566.458	160.008.767	-	-	719.696.465
6	Less stable deposits	193.381.407	631.170	-	-	174.611.319	197.531.915	639.259	-	-	178.354.057
7	Wholesale funding:										
8	Operational deposits	289.281.389	-	-	-	144.640.695	275.990.383	-	-	-	137.995.192
9	Other wholesale funding	402.161	25.224.270	-	-	12.013.757	421.144	73.320.055	-	-	12.315.167
10	Liabilities with matching interdependent assets										
11	Other liabilities:										
12	NSFR derivative liabilities		24.261	-	-			112.150	-	-	
13	All other liabilities and equity not included in the above categories	14.981	35.875.507	362.030	629.537	810.552	29.043	32.100.130	239.126	531.177	650.740
14	**Total ASF**					1.346.631.153					1.323.664.051
Required stable funding (RSF) item											
15	Total NSFR high-quality liquid assets (HQLA)					18.828.125					20.758.456
16	Deposits held at other financial institutions for operational purposes	10.217.659	-	-	-	5.108.830	11.453.145	-	-	-	5.726.573
17	Performing loans and securities:										
18	Performing loans to financial institutions secured by Level 1 HQLA	-	4.888.627	-	-	488.863	-	703.630	-	-	70.363
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	70.447.330	16.705.829	25.095.748	44.015.762	-	38.639.962	40.636.044	24.275.679	50.389.695
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	302.793.128	135.723.854	454.036.562	575.757.983	-	213.932.198	135.811.038	454.445.682	561.150.448
21	With a risk weight of less than or equal to 35% under the standardised approach for credit risk	-	2.760.134	200.000	10.521.403	8.318.979	-	1.050.000	1.200.000	10.643.701	8.043.406
22	Performing residential mortgages, of which:	-	7.470	52.038	1.789.159	1.550.540	-	5.129	25.695	1.479.912	1.273.337
23	With a risk weight of less than or equal to 35% under the standardised approach for credit risk	-	335.496	1.219.080	79.899.179	52.711.754	-	379.696	1.146.118	78.886.008	52.038.812
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	35.635.418	1.062.402	10.495.461	27.270.052	-	34.353.964	1.458.683	9.264.495	25.781.144
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties				-	-				-	-
29	NSFR derivative assets				-	-				-	-
30	NSFR derivative liabilities before deduction of variation margin posted				4.852	4.852				22.430	22.430
31	All other assets not included in the above categories	33.618	50.965.378	766.508	58.020.321	109.785.826	56.914	51.730.879	651.319	57.349.578	109.787.328
32	Off-balance sheet items				482.250.699	19.625.193				493.704.931	19.379.973
33	**Total RSF**					863.466.757					854.421.965
34	**Net Stable Funding Ratio (%)**					155,96%					154,92%

Qualitative Analysis

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 30 Sep 2026 increased by 1.04% when compared to the period of 30 Jun 2026; namely from 154,92% (30 Jun'26) to 155,96% (30 Sep'26). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.74% (Rp 22.97 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 1.06% (Rp 9.04 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp 12.32 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 Rp 10.49 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) amounting to Rp 9.88 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 (60.11%). 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, 2026.

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39,51%
	b. Fully covered, non-transactional and related	12,06%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	8,26%
	b. Fully covered, non-transactional and related	0,28%
	Total Stable Funds	60,11%
Unstable Funds	1. Retail	13,83%
	2. Micro and Small Business Customers	1,40%
	Total Unstable Funds	15,23%
	Total Operational Deposits	22,70%
	Total Non-Operational Deposits	1,96%
	Total Third Party Funds and Bank Funds	100,00%

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Net Stable Funding Ratio (LIQ2)
Bank : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 September 2026

(in millions of Rupiah)

	Description	Current Reporting Position (September 2026)					Prior Reporting Position (June 2026)				
		Unweighted Value by Residual Maturity				Weighted Value	Unweighted Value by Residual Maturity				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months – < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months – < 1 Year	≥ 1 Year	
		a	b	c	d	e	a	b	c	d	e
Available stable funding (ASF) item											
1	Capital:										
2	Regulatory capital	295.751.007	-	-	49.833	295.800.841	282.821.435	-	-	53.083	282.874.518
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers:										
5	Stable deposits	611.874.569	157.274.296	-	-	730.691.422	600.638.932	160.096.303	-	-	722.698.473
6	Less stable deposits	193.684.602	4.435.545	-	-	178.308.133	197.792.424	4.739.442	-	-	182.278.679
7	Wholesale funding:										
8	Operational deposits	301.260.751	-	-	-	150.630.375	287.503.270	-	-	-	143.751.635
9	Other wholesale funding	409.897	37.431.510	-	236.811	17.163.119	434.018	85.838.265	-	582.629	17.921.202
10	Liabilities with matching interdependent assets										
11	Other liabilities:										
12	NSFR derivative liabilities		-	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	155.218	29.827.510	362.030	629.537	950.764	163.266	30.146.328	239.126	531.177	784.939
14	**Total ASF**					1.373.544.655					1.350.309.447
Required stable funding (RSF) item											
15	Total NSFR high-quality liquid assets (HQLA)					20.286.787					22.303.127
16	Deposits held at other financial institutions for operational purposes	10.522.589	-	-	-	5.261.295	11.675.683	-	-	-	5.837.842
17	Performing loans and securities:										
18	Performing loans to financial institutions secured by Level 1 HQLA	-	4.888.627	-	-	488.863	-	703.630	-	-	70.363
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	74.473.354	16.933.051	26.229.979	45.867.507	-	42.394.519	40.862.270	25.409.885	52.200.198
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	306.289.818	139.749.659	472.218.039	594.199.321	-	215.916.926	139.599.027	473.509.441	580.241.001
21	With a risk weight of less than or equal to 35% under the standardised approach for credit risk	-	2.760.134	200.000	10.521.403	8.318.979	-	1.050.000	1.200.000	10.643.701	8.043.406
22	Performing residential mortgages, of which:	-	17.119	71.739	3.743.194	3.226.144	-	12.459	52.361	3.324.959	2.858.626
23	With a risk weight of less than or equal to 35% under the standardised approach for credit risk	-	335.496	1.219.080	79.899.179	52.711.754	-	379.696	1.146.118	78.886.008	52.038.812
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	36.341.904	1.260.269	12.673.088	29.573.212	-	35.596.846	1.693.636	11.458.025	28.384.563
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties					-	-				-
29	NSFR derivative assets					-	-				-
30	NSFR derivative liabilities before deduction of variation margin posted					-	-				-
31	All other assets not included in the above categories	33.618	43.626.373	782.188	52.511.054	96.953.233	56.915	46.594.275	678.887	51.807.479	99.136.192
32	Off-balance sheet items				484.497.373	19.675.437				496.208.419	19.435.134
33	**Total RSF**					876.562.531					870.549.263
34	**Net Stable Funding Ratio (%)**					156,70%					155,11%

Qualitative Analysis

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 30 Sep 2026 increased by 1.59% when compared to the period of 30 Jun 2026; namely from 155.11% (as of 30 Jun'26) to 156.70% (as of 30 Sep'26). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.72% (Rp 23.24 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 0.69% (Rp 6.01 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp 12.93 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 Rp 10.14 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 amounting to Rp 10.55 trillion, the decrease in other assets amounting to Rp 2.18 trillion, and the decrease in HQLA amounting to Rp 2.02 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 (58.91%). 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 Sep 30, 2026

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38,77%
	b. Fully covered, non-transactional and related	11,77%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	8,10%
	b. Fully covered, non-transactional and related	0,27%
	Total Stable Funds	58,91%
Unstable Funds	1. Retail	13,74%
	2. Micro and Small Business Customers	1,44%
	Total Unstable Funds	15,18%
	Total Operational Deposits	23,08%
	Total Non-Operational Deposits	2,83%
	Total Third Party Funds and Bank Funds	100,00%