



KEY METRICS

No.	Description	Mar-24	Dec-23	Sep-23	Jun-23	Mar-23
Available Capital (balance)						
1	Common Equity Tier 1 (CET1)	11,837,297	11,285,902	10,974,762	10,408,128	10,187,388
2	Core Capital (Tier 1)	11,837,297	11,285,902	10,974,762	10,408,128	10,187,388
3	Total Capital	14,591,753	14,168,852	14,017,026	13,516,837	13,419,296
Risk Weighted Assets (RWA)						
4	Total Risk Weighted Assets (RWA)	60,667,446	56,310,448	56,252,888	54,603,862	52,084,120
Risk based capital ratio in percentage of RWA						
5	CET1 Ratio (%)	19.51%	20.04%	19.51%	19.06%	19.56%
6	Tier 1 Ratio (%)	19.51%	20.04%	19.51%	19.06%	19.56%
7	Total Capital Ratio (%)	24.05%	25.16%	24.92%	24.75%	25.76%
Additional CET 1 for buffer in percentage of RWA						
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 for buffer (Line 8 + Line 9 + Line 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 component for buffer	13.51%	14.04%	13.51%	13.06%	13.56%
Leverage Ratio based on Basel III						
13	Total Exposures	129,372,147	122,029,327	122,438,330	116,534,319	111,095,600
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	9.15%	9.25%	8.96%	8.93%	9.17%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	9.15%	9.25%	8.96%	8.93%	9.17%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%).	9.26%	9.10%	8.88%	9.05%	9.24%
14d	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%).	9.26%	9.10%	8.88%	9.05%	9.24%
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid asset (HQLA)	39,619,690	36,771,650	34,695,888	31,074,090	33,048,983
16	Total net cash outflow (net cash outflow)	12,138,557	11,994,851	10,128,790	8,416,785	10,735,283
17	LCR (%)	326.40%	306.56%	342.55%	369.19%	308.00%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Fund (ASF)	65,333,646	66,277,575	66,494,884	65,356,316	61,694,374
19	Total Required Stable Fund (RSF)	51,983,121	51,633,778	49,988,942	49,389,186	45,919,967
20	NSFR (%)	125.68%	128.36%	133.02%	132.33%	134.00%

Qualitative Analysis

CAR as of 31 March 2024 was 24.05%, exceeded the minimum requirement for capital ratio. The decrease in CAR by 1.11% from December 2023 was mainly due to the increase in RWA exposure, partially offset by the increase in Capital.

In terms of the liquidity ratios, the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) were very adequate during the above periods, far above OJK minimum requirement of 100%.