

KEY METRICS (in million Rupiah)

1 Common Equity 2 Core Capital (Tid 3 Total Capital (Tid 4 Total Risk Weighted, 4 Total Risk Weighted, 5 CET1 Ratio (%) 6 Tier 1 Ratio (%) 7 Total Capital Ra Additional CET 8 Capital conserva 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio, 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Total Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia Total Leverage Ratio, Bank Indonesia Total Leverage Ratio, Bank Indonesia Total Indonesia Total Indonesia Total Indonesia Total Indonesia Total Indonesia Total Indonesia	Description	Mar-21	Des-20	Sep-20	Jun-20	Mar-20
2 Core Capital (Tite 3 Total Capital (Tite 4 Total Risk Weighted / 4 Total Risk Weighted / 4 Total Risk Weighted / 5 CET1 Ratio (%) 6 Tier 1 Ratio (%) 7 Total Capital Ra Additional CET 8 Capital conserva 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia the average vall Leverage Ratio, Bank Indonesia 14c the average vall Leverage Ratio, Bank Indonesia 14d the average vall Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Available Capital (balance)					
3 Total Capital Risk Weighted A Total Risk Weighted A Total Risk Weighted A Risk based capi 5 CET1 Ratio (%) 6 Tier 1 Ratio (%) 7 Total Capital Ra Additional CET 8 Capital Conservy 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio 13 Total EXPOSURES Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14d the average vall Leverage Ratio, Bank Indonesia 14d the average vall Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Common Equity Tier 1 (CET1)	8,089,166	7,756,566	7,826,007	8,288,259	8,125,312
Risk Weighted A Total Risk Weighted A Risk based capi Risk based capi CET1 Ratio (%) Total Capital Ra Additional CET Capital Conserv. Capital Conserv. Capital Conserv. CET1 Capital Conserv. CET1 Capital Conserv. CET1 Componer Leverage Ratio. ABAIK Indonesia Leverage Ratio, Bank Indonesia Tetal Rips Capital Ri	Core Capital (Tier 1)	8,089,166	7,756,566	7,826,007	8,288,259	8,125,312
4 Total Risk Weigl Risk based capi 5 CET1 Ratio (%) 6 Tier 1 Ratio (%) 7 Total Capital Ra Additional CET 8 Capital conserva 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio, 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia the average vall Leverage Ratio, Bank Indonesia 14c the average vall Liquidity Covers 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Total Capital	12,311,218	12,019,815	12,498,743	12,975,361	13,638,212
Risk based capi 5 CET1 Ratio (%) 6 Tier 1 Ratio (%) 7 Total Capital Ra Additional CET 8 Capital conserv. 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia 14c the average vall Leverage Ratio, Bank Indonesia 14c the average vall Leverage Ratio, Bank Indonesia 14d the average vall Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Risk Weighted Assets (RWA)					
5 CET1 Ratio (%) 6 Tier 1 Ratio (%) 7 Total Capital Ra Additional CET 8 Capital conserva 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14d the average vall Leverage Ratio, Bank Indonesia 14d the average vall Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Total Risk Weighted Assets (RWA)	51,251,227	51,686,061	55,563,454	59,049,666	64,863,280
6 Tier 1 Ratio (%) 7 Total Capital Ra Additional CET 8 Capital conserv: 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio, 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia the average vali Leverage Ratio, Bank Indonesia 14c the average vali Leverage Ratio, Bank Indonesia 14c the average vali Leverage Ratio, Bank Indonesia 15 Total high qualif 16 Total net cash o 17 LCR (%) Net Stable Func	Risk based capital ratio in percentage of RWA					
7 Total Capital Ra Additional CET 8 Capital conserva 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio, 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia the average vall Leverage Ratio, Bank Indonesia 14c the average vall Liquidity Covers 15 Total high qualit 16 Total net cash of Total net cash of Total net cash of 17 LCR (%)	CET1 Ratio (%)	15.78%	15.01%	14.08%	14.04%	12.539
Additional CET 8 Capital conserva 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia the average vali Leverage Ratio, Bank Indonesia 14c the average vali Leverage Ratio, Bank Indonesia 14c the average vali Leverage Ratio, Bank Indonesia 14d the average vali Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Tier 1 Ratio (%)	15.78%	15.01%	14.08%	14.04%	12.539
8 Capital conserva 9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio. 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia 14c tevarage Ratio, Bank Indonesia 14d the average vall Liquidity Covers 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Total Capital Ratio (%)	24.02%	23.26%	22.49%	21.97%	21.039
9 Countercyclical 10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia 14c the average Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14c Total Liquidity Cover 15 Total high qualif 16 Total net cash o 17 LCR (%) Net Stable Func	Additional CET 1 for buffer in percentage of RWA					
10 Capital Surcharg 11 Total CET1 for b 12 CET1 componer Leverage Ratio 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia 14c the average vali Leverage Ratio, Bank Indonesia 14d the average vali Liquidity Covers 15 Total high qualif 16 Total net cash o 17 LCR (%) Net Stable Func	Capital conservation buffer (2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	2.509
11 Total CET1 for b 12 CET1 componer Leverage Ratio 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14c the average vall Leverage Ratio, Bank Indonesia 14d the average vall Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Countercyclical Buffer (0 - 2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00
12 CET1 componer Leverage Ratio, 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia 14c the average val Leverage Ratio, Bank Indonesia 14d the average val Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00
Leverage Ratio 13 Total Exposures Leverage Ratio, 14 Bank Indonesia Leverage Ratio, 14b Bank Indonesia Leverage Ratio, Bank Indonesia 14c the average vali Leverage Ratio, Bank Indonesia 14d the average vali Liquidity Cover. 15 Total high qualif 16 Total net cash o 17 LCR (%) Net Stable Func	Total CET1 for buffer (Line 8 + Line 9 + Line 10)	0.00%	0.00%	0.00%	0.00%	2.50
13 Total Exposures Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia the average vali Leverage Ratio, Bank Indonesia the average vali Leverage Ratio, Bank Indonesia 14d the average vali Liquidity Covers Total high qualit 15 Total net cash o 17 LCR (%) Net Stable Func	CET1 component for buffer	9.78%	9.01%	8.08%	8.04%	6.53
Leverage Ratio, 14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia the average vali Leverage Ratio, Bank Indonesia the average vali Leverage Tatio, Bank Indonesia 14d the average vali Liquidity Covers 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Leverage Ratio based on Basel III					
14 Bank Indonesia Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia 14c the average vali Leverage Ratio, Bank Indonesia 14d the average vali Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Total Exposures	92,660,103	95,388,014	98,031,917	98,334,617	114,941,070
Leverage Ratio, Bank Indonesia Leverage Ratio, Bank Indonesia the average vali Leverage Ratio, Bank Indonesia the average vali Liquidity Cover Total high qualif Total net cash o Tot LER (%) Net Stable Func	Leverage Ratio, including the impact of any applicable temporary exemption of placement in					
14b Bank Indonesia Leverage Ratio, Bank Indonesia 14c Leverage Ratio, Bank Indonesia 14d Leverage Ratio, Bank Indonesia 14d Liquidity Covers 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.73%	8.13%	7.98%	8.43%	7.07
Leverage Ratio, Bank Indonesia the average vali Leverage Ratio, Bank Indonesia 14d the average vali Liquidity Covers 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in					
Bank Indonesia the average vali Leverage Ratio, Bank Indonesia the average vali Liquidity Covers Total high qualit 16 Total net cash o T LCR (%) Net Stable Func	Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.73%	8.13%	7.98%	8.43%	7.079
14c the average val Leverage Ratio, Bank Indonesia 14d the average valu Liquidity Cover 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Func	Leverage Ratio, including the impact of any applicable temporary exemption of placement in					
Leverage Ratio, Bank Indonesia the average val Liquidity Cover. To Total high qualit for Total net cash o LCR (%) Net Stable Func	Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated					
Bank Indonesia the average valuation in the av	the average value of gross SFT assets (%).	8.86%	8.15%	8.07%	8.43%	7.06
14d the average valuation	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in					
Liquidity Covers 15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Fund	Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated					
15 Total high qualit 16 Total net cash o 17 LCR (%) Net Stable Fund	the average value of gross SFT assets (%).	8.86%	8.15%	8.07%	8.43%	7.069
16 Total net cash o 17 LCR (%) Net Stable Fund	Liquidity Coverage Ratio (LCR)					
17 LCR (%) Net Stable Fund	Total high quality liquid asset (HQLA)	27,457,440	24,081,987	22,775,994	24,035,349	21,485,894
Net Stable Fund	Total net cash outflow (net cash outflow)	6,150,797	5,679,162	6,427,327	6,451,818	5,522,640
	LCR (%)	446%	424%	354%	373%	389
	Net Stable Funding Ratio (NSFR)					
18 Total Available S	Total Available Stable Fund (ASF)	51,020,096	53,390,334	56,865,538	56,236,789	63,009,41
19 Total Required S	Total Required Stable Fund (RSF)	35,692,959	36,291,614	39,301,732	41,234,101	51,213,010
20 NSFR (%)	NSFR (%)	143%	147%	145%	136%	1239

In general, Bank's capital ratios were higher than its minimum requirement set by OJK, in which the total capital ratio increased from quarter to quarter, or to 24.02% and the leverage ratio was 8.73% as of 31 March 2021.

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%.