

# KEY METRICS

No.	Description	Dec-23	Sep-23	Jun-23	Mar-23	Des-22
<b>Available Capital (balance)</b>						
1	Common Equity Tier 1 (CET1)	11,285,902	10,974,762	10,408,128	10,187,388	9,434,913
2	Core Capital (Tier 1)	11,285,902	10,974,762	10,408,128	10,187,388	9,434,913
3	Total Capital	14,168,852	14,017,026	13,516,837	13,419,296	12,880,669
<b>Risk Weighted Assets (RWA)</b>						
4	Total Risk Weighted Assets (RWA)	56,310,448	56,252,888	54,603,862	52,084,120	54,623,163
<b>Risk based capital ratio in percentage of RWA</b>						
5	CET1 Ratio (%)	20.04%	19.51%	19.06%	19.56%	17.27%
6	Tier 1 Ratio (%)	20.04%	19.51%	19.06%	19.56%	17.27%
7	Total Capital Ratio (%)	25.16%	24.92%	24.75%	25.76%	23.58%
<b>Additional CET 1 for buffer in percentage of RWA</b>						
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	14.04%	13.51%	13.06%	13.56%	11.27%
<b>Leverage Ratio based on Basel III</b>						
13	Total Exposures	122,029,327	122,438,330	116,534,319	111,095,600	108,025,779
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	9.25%	8.96%	8.93%	9.17%	8.73%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	9.25%	8.96%	8.93%	9.17%	8.73%
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 (%).	9.10%	8.88%	9.05%	9.24%	8.94%
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 (%).	9.10%	8.88%	9.05%	9.24%	8.94%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high quality liquid asset (HQLA)	36,771,650	34,695,888	31,074,090	33,048,983	33,521,247
16	Total net cash outflow (net cash outflow)	11,994,851	10,128,790	8,416,785	10,735,283	11,703,087
17	LCR (%)	306.56%	342.55%	369.19%	308.00%	286.00%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total Available Stable Fund (ASF)	66,277,575	66,494,884	65,356,316	61,694,374	59,869,093
19	Total Required Stable Fund (RSF)	51,633,778	49,988,942	49,389,186	45,919,967	41,389,737
20	NSFR (%)	128.36%	133.02%	132.33%	134.00%	145.00%

## Qualitative Analysis

Bank's Capital Adequacy Ratio (CAR) was 25.16% as of 31 Dec 2023 which above minimum requirements. Increase in CAR by 0.24% was contributed by the increase in capital by Rp152 billion compared to previous quarter.

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%.