

KEY METRICS

(in million Rupiah)

No.	Description	Mar-22	Dec-21	Sep-21	Jun-21	Mar-21
	Available Capital (balance)					
1	Common Equity Tier 1 (CET1)	8,650,653	8,476,832	8,129,301	8,247,473	8,089,166
2	Core Capital (Tier 1)	8,650,653	8,476,832	8,129,301	8,247,473	8,089,166
3	Total Capital	12,254,461	12,185,295	11,986,453	12,292,631	12,311,218
	Risk Weighted Assets (RWA)					
4	Total Risk Weighted Assets (RWA)	51,971,086	50,551,906	49,800,916	48,773,487	51,251,227
	Risk based capital ratio in percentage of RWA					
5	CET1 Ratio (%)	16.65%	16.77%	16.32%	16.91%	15.78%
6	Tier 1 Ratio (%)	16.65%	16.77%	16.32%	16.91%	15.78%
7	Total Capital Ratio (%)	23.58%	24.10%	24.07%	25.20%	24.02%
	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	10.65%	10.77%	10.32%	10.91%	9.78%
	Leverage Ratio based on Basel III					
13	Total Exposures	97,021,291	92,145,104	90,750,462	88,282,568	92,660,103
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.92%	9.20%	8.96%	9.34%	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) (%)	8.92%	9.20%	8.96%	9.34%	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 (%)	9.02%	9.21%	8.87%	9.32%	8.86%
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 (%)	9.02%	9.21%	8.87%	9.32%	8.86%
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid asset (HQLA)	30,640,277	29,138,929	29,862,766	29,394,300	27,457,440
16	Total net cash outflow (net cash outflow)	9,325,454	9,136,279	7,879,480	8,230,219	6,150,797
17	LCR (%)	329%	319%	379%	357%	446%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Fund (ASF)	52,433,548	51,359,072	51,547,307	51,698,801	51,020,096
19	Total Required Stable Fund (RSF)	36,295,423	37,061,934	36,260,426	34,748,015	35,692,959
20	NSFR (%)	144%	139%	142%	149%	143%

Qualitative Analysis

In general, Bank's capital ratios were higher than its minimum requirement set by OJK. There was a decrease in CAR Quarter I 2022 amounting 0.52% to be 23.58% compared to Quarter IV 2021, that was mainly caused by increase in total Capital compensated increase in total ATMR. It was also followed by decrease leverage ratio of 28bps to be 8.92%, in which it was derived by the increment of Core Capital compensated increment of total Exposure.

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%.