

(in million Rupiah)

KEY METRICS

No.	Description	Sep-20	Jun-20	Mar-20	Dec-19	Sep-19
Available Capital (balance)						
1	Common Equity Tier 1 (CET1)	7,826,007	8,288,259	8,125,312	6,990,851	7,531,749
2	Core Capital (Tier 1)	7,826,007	8,288,259	8,125,312	6,990,851	7,531,749
3	Total Capital	12,498,743	12,975,361	13,638,212	11,749,338	12,268,294
Risk Weighted Assets (RWA)						
4	Total Risk Weighted Assets (RWA)	55,563,454	59,049,666	64,863,280	58,621,962	61,397,134
Risk based capital ratio in percentage of RWA						
5	CET1 Ratio (%)	14.08%	14.04%	12.53%	11.92%	12.27%
6	Tier 1 Ratio (%)	14.08%	14.04%	12.53%	11.92%	12.27%
7	Total Capital Ratio (%)	22.49%	21.97%	21.03%	20.04%	19.98%
Additional CET 1 for buffer in percentage of RWA						
8	Capital conservation buffer (2.5% of RWA) (%)	0.00%	0.00%	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)	0.00%	0.00%	2.50%	2.50%	2.50%
12	CET1 component for buffer	8.08%	8.04%	6.53%	5.92%	6.27%
Leverage Ratio based on Basel III						
13	Total Exposures	98,031,917	98,334,617	114,941,070	N/A	N/A
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	7.98%	8.43%	7.07%	N/A	N/A
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	7.98%	8.43%	7.07%	N/A	N/A
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 (%)	8.07%	8.43%	7.06%	N/A	N/A
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 (%)	8.07%	8.43%	7.06%	N/A	N/A
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid asset (HQLA)	22,775,994	24,035,349	21,485,894	19,351,766	19,958,765
16	Total net cash outflow (net cash outflow)	6,427,327	6,451,818	5,522,640	4,683,859	5,255,119
17	LCR (%)	354.36%	372.54%	389.00%	413.00%	380.00%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Fund (ASF)	56,865,538	56,236,789	63,009,415	57,760,115	60,201,295
19	Total Required Stable Fund (RSF)	39,301,732	41,234,101	51,213,010	44,758,126	45,558,478
20	NSFR (%)	144.69%	136.38%	123.00%	129.00%	132.00%

Qualitative Analysis

Total Capital Ratio

Total Capital Ratio as at end of Sep 2020 of 22.49% increased from the previous year position (Sep 2019), which was mainly driven by higher capital of IDR 230 billion and lower RWA of IDR 5.8 T.

Leverage Ratio

Bank's leverage ratio was 7.98% as of 30 Sep 2020, decreased by 45bps from previous quarter. It was due to lower Core Capital as a result of decrease in current year profit for the respective quarter.

LCR

Increase in LCR as of Dec 2019 from Sep 2019 was mostly due to lower average cash outflow from non bank corporate customer

Decrease in LCR as of Mar 2020 compared to Dec 2019 was mostly due to lower average cash inflow from non bank corporate customer

Decrease LCR as of Jun 2020 compared to Mar 2020 was mostly due to lower average cash outflow from non bank corporate customer, and higher government Bonds

Decrease in LCR as of Sep 2020 from Jun 2020 was mostly due to lower average placement to BI and average Net Cash Outflow

NSFR

Decrease in NSFR as of Dec 2019 compared to Sep 2019 was mostly due to lower ASF & RSF, as a result of decrease in retail deposits and loan to Financial Institution customer weighted value.

Decrease in NSFR as of Mar 2020 from Dec 2019 was mostly due to higher ASF & RSF, as a result of increase in retail deposits and loan to customer with RWA >35% weighted value

Increase in NSFR as of Jun 2020 compared to Mar 2020 was mostly due to lower ASF & RSF, as a result of decrease in corporate deposits and total loan to customer customer weighted value

Increase in NSFR as of Sep 2020 compared to Jun 2020 was mostly due to lower RSF, as a result of decrease in total loan to customer weighted value