



KEY METRICS

No.	Description	Mar-23	Des-22	Sep-22	Jun-22	Mar-22
	Available Capital (balance)					
1	Common Equity Tier 1 (CET1)	10,187,388	9,434,913	9,136,211	9,079,180	8,650,653
2	Core Capital (Tier 1)	10,187,388	9,434,913	9,136,211	9,079,180	8,650,653
3	Total Capital	13,419,296	12,880,669	12,677,401	12,689,457	12,254,461
	Risk Weighted Assets (RWA)					
4	Total Risk Weighted Assets (RWA)	52,084,120	54,623,163	56,473,533	54,848,712	51,971,086
	Risk based capital ratio in percentage of RWA					
5	CET1 Ratio (%)	19.56%	17.27%	16.18%	16.55%	16.65%
6	Tier 1 Ratio (%)	19.56%	17.27%	16.18%	16.55%	16.65%
7	Total Capital Ratio (%)	25.76%	23.58%	22.45%	23.14%	23.58%
	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	13.56%	11.27%	10.18%	10.55%	10.65%
	Leverage Ratio based on Basel III					
13	Total Exposures	111,095,600	108,025,779	106,583,878	102,943,796	97,021,291
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	9.17%	8.73%	8.57%	8.82%	8.92%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	9.17%	8.73%	8.57%	8.82%	8.92%
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 (%).	9.24%	8.94%	8.58%	8.73%	9.02%
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 (%).	9.24%	8.94%	8.58%	8.73%	9.02%
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid asset (HQLA)	33,048,983	33,521,247	31,626,882	30,193,462	30,640,277
16	Total net cash outflow (net cash outflow)	10,735,283	11,703,087	9,998,457	10,055,468	9,325,454
17	LCR (%)	308%	286%	316%	300%	329%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Fund (ASF)	61,694,374	59,869,093	57,538,400	55,546,959	52,433,548
19	Total Required Stable Fund (RSF)	45,919,967	41,389,737	42,019,873	39,082,854	36,295,423
20	NSFR (%)	134%	145%	137%	142%	144%

Qualitative Analysis

The Bank's capital ratios were higher than the minimum requirements. There was an increase in CAR as of 31 March 2023 by 2.18% to be 25.76% compared to previous quarter date. Total Capital increased by 4% to IDR 13.4T and RWA reduced by 5% to IDR 52T. It also caused the increment of leverage ratio by 44bps to be 9.17%.

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%.