



KEY METRICS

(in million Rupiah)

No.	Description	Sep-21	Jun-21	Mar-21	Dec-20	Sep-20
Available Capital (balance)						
1	Common Equity Tier 1 (CET1)	8,129,301	8,247,473	8,089,166	7,756,566	7,826,007
2	Core Capital (Tier 1)	8,129,301	8,247,473	8,089,166	7,756,566	7,826,007
3	Total Capital	11,986,453	12,292,631	12,311,218	12,019,815	12,498,743
Risk Weighted Assets (RWA)						
4	Total Risk Weighted Assets (RWA)	49,800,916	48,773,487	51,251,227	51,686,061	55,563,454
Risk based capital ratio in percentage of RWA						
5	CET1 Ratio (%)	16.32%	16.91%	15.78%	15.01%	14.08%
6	Tier 1 Ratio (%)	16.32%	16.91%	15.78%	15.01%	14.08%
7	Total Capital Ratio (%)	24.07%	25.20%	24.02%	23.26%	22.49%
Additional CET 1 for buffer in percentage of RWA						
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%	2.50%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%
12	CET1 component for buffer	10.32%	10.91%	9.78%	9.01%	8.08%
Leverage Ratio based on Basel III						
13	Total Exposures	90,750,462	88,282,568	92,660,103	95,388,014	98,031,917
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.96%	9.34%	8.73%	8.13%	7.98%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.96%	9.34%	8.73%	8.13%	7.98%
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 (%)	8.87%	9.32%	8.86%	8.15%	8.07%
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 (%)	8.87%	9.32%	8.86%	8.15%	8.07%
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid asset (HQLA)	29,862,766	29,394,300	27,457,440	24,081,987	22,775,994
16	Total net cash outflow (net cash outflow)	7,879,480	8,230,219	6,150,797	5,679,162	6,427,327
17	LCR (%)	379.00%	357.00%	446.00%	424.00%	354.36%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Fund (ASF)	51,547,307	51,698,801	51,020,096	53,390,334	56,865,538
19	Total Required Stable Fund (RSF)	36,260,426	34,748,015	35,692,959	36,291,614	39,301,732
20	NSFR (%)	142.00%	148.80%	142.90%	147.00%	144.69%

Qualitative Analysis

In general, Bank's capital ratios were higher than its minimum requirement set by OJK. There was a decrease in CAR Quarter III 2021 amounting 1.13% to be 24.07% compared to previous quarter, that was mainly caused by decrease in total Capital. It was also followed by lower leverage ratio of 38bps to be 8.96% in Quarter III 2021, in which it was derived by the increment of total Exposure and decreased Core Capital.

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%.