



Live more,
Bank less

KEY METRICS

No.	Description	Sep-22	Jun-22	Mar-22	Dec-21	Sep-21
	Available Capital (balance)					
1	Common Equity Tier 1 (CET1)	9,136,211	9,079,180	8,650,653	8,476,832	8,129,301
2	Core Capital (Tier 1)	9,136,211	9,079,180	8,650,653	8,476,832	8,129,301
3	Total Capital	12,677,401	12,689,457	12,254,461	12,185,295	11,986,453
	Risk Weighted Assets (RWA)					
4	Total Risk Weighted Assets (RWA)	56,473,533	54,848,712	51,971,086	50,551,906	49,800,916
	Risk based capital ratio in percentage of RWA					
5	CET1 Ratio (%)	16.18%	16.55%	16.65%	16.77%	16.32%
6	Tier 1 Ratio (%)	16.18%	16.55%	16.65%	16.77%	16.32%
7	Total Capital Ratio (%)	22.45%	23.14%	23.58%	24.10%	24.07%
	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	10.18%	10.55%	10.65%	10.77%	10.32%
	Leverage Ratio based on Basel III					
13	Total Exposures	106,583,878	102,943,796	97,021,291	92,145,104	90,750,462
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.57%	8.82%	8.92%	9.20%	8.96%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.57%	8.82%	8.92%	9.20%	8.96%
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 (%).	8.58%	8.73%	9.02%	9.21%	8.87%
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 (%).	8.58%	8.73%	9.02%	9.21%	8.87%
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid asset (HQLA)	31,626,882	30,193,462	30,640,277	29,138,929	29,862,766
16	Total net cash outflow (net cash outflow)	9,998,457	10,055,468	9,325,454	9,136,279	7,879,480
17	LCR (%)	316%	300%	329%	319%	379%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Fund (ASF)	57,538,400	55,546,959	52,433,548	51,359,072	51,547,307
19	Total Required Stable Fund (RSF)	42,019,873	39,082,854	36,295,423	37,061,934	36,260,426
20	NSFR (%)	137%	142%	144%	139%	142%

Qualitative Analysis

The Bank's capital ratios were higher than its minimum requirement. There was a decrease in CAR as of 30 September 2022 by 0.69% to be 22.45% compared to previous quarter date, which was mainly caused by increase in total RWA following higher asset exposures, followed by lower capital. It also caused the decrement of leverage ratio by 25bps to be 8.57%.

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%.