



**KEY METRICS**

No.	Description	Sep-23	Jun-23	Mar-23	Dec-22	Sep-22
<b>Available Capital (balance)</b>						
1	Common Equity Tier 1 (CET1)	10,974,762	10,408,128	10,187,388	9,434,913	9,136,211
2	Core Capital (Tier 1)	10,974,762	10,408,128	10,187,388	9,434,913	9,136,211
3	Total Capital	14,017,026	13,516,837	13,419,296	12,880,669	12,677,401
<b>Risk Weighted Assets (RWA)</b>						
4	Total Risk Weighted Assets (RWA)	56,252,888	54,603,862	52,084,120	54,623,163	56,473,533
<b>Risk based capital ratio in percentage of RWA</b>						
5	CET1 Ratio (%)	19.51%	19.06%	19.56%	17.27%	16.18%
6	Tier 1 Ratio (%)	19.51%	19.06%	19.56%	17.27%	16.18%
7	Total Capital Ratio (%)	24.92%	24.75%	25.76%	23.58%	22.45%
<b>Additional CET 1 for buffer in percentage of RWA</b>						
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	13.51%	13.06%	13.56%	11.27%	10.18%
<b>Leverage Ratio based on Basel III</b>						
13	Total Exposures	122,438,330	116,534,319	111,095,600	108,025,779	106,583,878
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%	8.93%	9.17%	8.73%	8.57%
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%	8.93%	9.17%	8.73%	8.57%
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 (%).	8.88%	9.05%	9.24%	8.94%	8.58%
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 (%).	8.88%	9.05%	9.24%	8.94%	8.58%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high quality liquid asset (HQLA)	34,695,888	31,074,090	33,048,983	33,521,247	31,626,882
16	Total net cash outflow (net cash outflow)	10,128,790	8,416,785	10,735,283	11,703,087	9,998,457
17	LCR (%)	343%	369%	308%	286%	316%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total Available Stable Fund (ASF)	66,494,884	65,356,316	61,694,374	59,869,093	57,538,400
19	Total Required Stable Fund (RSF)	49,988,942	49,389,186	45,919,967	41,389,737	42,019,873
20	NSFR (%)	133%	132%	134%	145%	137%

**Qualitative Analysis**

The Bank's capital ratios were way higher than the minimum requirements, which supporting the Bank with positive total asset growth (6%) compared to previous quarter.

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%.