



KEY METRICS

(in million Rupiah)

No.	Description	Dec-20	Sep-20	Jun-20	Mar-20	Dec-19
Available Capital (balance)						
1	Common Equity Tier 1 (CET1)	7,756,566	7,826,007	8,288,259	8,125,312	6,990,851
2	Core Capital (Tier 1)	7,756,566	7,826,007	8,288,259	8,125,312	6,990,851
3	Total Capital	12,019,815	12,498,743	12,975,361	13,638,212	11,749,338
Risk Weighted Assets (RWA)						
4	Total Risk Weighted Assets (RWA)	51,686,061	55,563,454	59,049,666	64,863,280	58,621,962
Risk based capital ratio in percentage of RWA						
5	CET1 Ratio (%)	15.01%	14.08%	14.04%	12.53%	11.92%
6	Tier 1 Ratio (%)	15.01%	14.08%	14.04%	12.53%	11.92%
7	Total Capital Ratio (%)	23.26%	22.49%	21.97%	21.03%	20.04%
Additional CET 1 for buffer in percentage of RWA						
8	Capital conservation buffer (%)	0.00%	0.00%	0.00%	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%	0.00%	2.50%	2.50%
12	CET1 component for buffer	9.01%	8.08%	8.04%	6.53%	5.92%
Leverage Ratio based on Basel III						
13	Total Exposures	95,388,014	98,031,917	98,334,617	114,941,070	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) (%)	8.13%	7.98%	8.43%	7.07%	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) (%)	8.13%	7.98%	8.43%	7.07%	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 (%).	8.15%	8.07%	8.43%	7.06%	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 (%).	8.15%	8.07%	8.43%	7.06%	N/A
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid asset (HQLA)	24,081,987	22,775,994	24,035,349	21,485,894	19,351,766
16	Total net cash outflow (net cash outflow)	5,679,162	6,427,327	6,451,818	5,522,640	4,683,859
17	LCR (%)	424%	354%	373%	389%	413%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Fund (ASF)	53,390,334	56,865,538	56,236,789	63,009,415	57,760,115
19	Total Required Stable Fund (RSF)	36,291,614	39,301,732	41,234,101	51,213,010	44,758,126
20	NSFR (%)	147%	145%	136%	123%	129%

Qualitative Analysis

In general, Bank's capital ratios were higher than its minimum requirement set by OJK, in which the total capital ratio increased from quarter to quarter, or to 23.26% and the leverage ratio was 8.13% as of 31 December 2020.

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%.