



Live more,
Bank less

KEY METRICS

(in million Rupiah)

| No. | Description | Dec-21 | Sep-21 | Jun-21 | Mar-21 | Dec-20 |
|-----|--|------------|------------|------------|------------|------------|
| | Available Capital (balance) | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 8,476,832 | 8,129,301 | 8,247,473 | 8,089,166 | 7,756,566 |
| 2 | Core Capital (Tier 1) | 8,476,832 | 8,129,301 | 8,247,473 | 8,089,166 | 7,756,566 |
| 3 | Total Capital | 12,185,295 | 11,986,453 | 12,292,631 | 12,311,218 | 12,019,815 |
| | Risk Weighted Assets (RWA) | | | | | |
| 4 | Total Risk Weighted Assets (RWA) | 50,551,906 | 49,800,916 | 48,773,487 | 51,251,227 | 51,686,061 |
| | Risk based capital ratio in percentage of RWA | | | | | |
| 5 | CET1 Ratio (%) | 16.77% | 16.32% | 16.91% | 15.78% | 15.01% |
| 6 | Tier 1 Ratio (%) | 16.77% | 16.32% | 16.91% | 15.78% | 15.01% |
| 7 | Total Capital Ratio (%) | 24.10% | 24.07% | 25.20% | 24.02% | 23.26% |
| | 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 | 10.77% | 10.32% | 10.91% | 9.78% | 9.01% |
| | Leverage Ratio based on Basel III | | | | | |
| 13 | Total Exposures | 92,145,105 | 90,750,462 | 88,282,568 | 92,660,103 | 95,388,014 |
| 14 | Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%) | 9.20% | 8.96% | 9.34% | 8.73% | 8.13% |
| 14b | Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%) | 9.20% | 8.96% | 9.34% | 8.73% | 8.13% |
| 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 (%) | 9.21% | 8.87% | 9.32% | 8.86% | 8.15% |
| 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 (%) | 9.21% | 8.87% | 9.32% | 8.86% | 8.15% |
| | Liquidity Coverage Ratio (LCR) | | | | | |
| 15 | Total high quality liquid asset (HQLA) | 29,138,929 | 29,862,766 | 29,394,300 | 27,457,440 | 24,081,987 |
| 16 | Total net cash outflow (net cash outflow) | 9,136,279 | 7,879,480 | 8,230,219 | 6,150,797 | 5,679,162 |
| 17 | LCR (%) | 319.00% | 379.00% | 357.00% | 446.00% | 424.00% |
| | Net Stable Funding Ratio (NSFR) | | | | | |
| 18 | Total Available Stable Fund (ASF) | 51,359,072 | 51,547,307 | 51,698,801 | 51,020,096 | 53,390,334 |
| 19 | Total Required Stable Fund (RSF) | 37,061,934 | 36,260,426 | 34,748,015 | 35,692,959 | 36,291,614 |
| 20 | NSFR (%) | 139.00% | 142.00% | 148.80% | 142.90% | 147.00% |

Qualitative Analysis

In general, Bank's capital ratios were higher than its minimum requirement set by OJK. There was an increase in CAR Quarter IV 2021 amounting 0.85% to be 24.10% compared to Quarter IV 2020, that was mainly caused by increase in total Capital. It was also followed by increase leverage ratio of 107bps to be 9.20%, in which it was derived by the increment of Core Capital and decrement of total Exposure.

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%.