



Live more,
Bank less

KEY METRICS

No.	Description	Dec-22	Sep-22	Jun-22	Mar-22	Dec-21
	Available Capital (balance)					
1	Common Equity Tier 1 (CET1)	9,434,913	9,136,211	9,079,180	8,650,653	8,476,832
2	Core Capital (Tier 1)	9,434,913	9,136,211	9,079,180	8,650,653	8,476,832
3	Total Capital	12,880,669	12,677,401	12,689,457	12,254,461	12,185,295
	Risk Weighted Assets (RWA)					
4	Total Risk Weighted Assets (RWA)	54,623,163	56,473,533	54,848,712	51,971,086	50,551,906
	Risk based capital ratio in percentage of RWA					
5	CET1 Ratio (%)	17.27%	16.18%	16.55%	16.65%	16.77%
6	Tier 1 Ratio (%)	17.27%	16.18%	16.55%	16.65%	16.77%
7	Total Capital Ratio (%)	23.58%	22.45%	23.14%	23.58%	24.10%
	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	11.27%	10.18%	10.55%	10.65%	10.77%
	Leverage Ratio based on Basel III					
13	Total Exposures	108,025,779	106,583,878	102,943,796	97,021,291	92,145,104
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.73%	8.57%	8.82%	8.92%	9.20%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.73%	8.57%	8.82%	8.92%	9.20%
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 (%).	8.94%	8.58%	8.73%	9.02%	9.21%
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 (%).	8.94%	8.58%	8.73%	9.02%	9.21%
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid asset (HQLA)	33,521,247	31,626,882	30,193,462	30,640,277	29,138,929
16	Total net cash outflow (net cash outflow)	11,703,087	9,998,457	10,055,468	9,325,454	9,136,279
17	LCR (%)	286%	316%	300%	329%	319%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Fund (ASF)	59,869,093	57,538,400	55,546,959	52,433,548	51,359,072
19	Total Required Stable Fund (RSF)	41,389,737	42,019,873	39,082,854	36,295,423	37,061,934
20	NSFR (%)	145%	137%	142%	144%	139%

Qualitative Analysis

The Bank's capital ratios were higher than the minimum requirements. There was an increase in CAR as of 31 December 2022 by 1.13% to be 23.58% compared to previous quarter date, which was mainly caused by increase in total Capital followed by lower RWA. It also caused the increment of leverage ratio by 16bps to be 8.73%.

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%.