

# KEY METRICS

No.	Description	Dec-24	Sep-24	Jun-24	Mar-24	Dec-23
<b>Available Capital (balance)</b>						
1	Common Equity Tier 1 (CET1)	13,054,730	12,762,518	12,230,156	11,837,297	11,285,902
2	Core Capital (Tier 1)	13,054,730	12,762,518	12,230,156	11,837,297	11,285,902
3	Total Capital	15,163,534	14,989,075	14,846,396	14,591,753	14,168,852
<b>Risk Weighted Assets (RWA)</b>						
4	Total Risk Weighted Assets (RWA)	66,014,038	65,244,369	64,539,815	60,667,446	56,310,448
<b>Risk based capital ratio in percentage of RWA</b>						
5	CET1 Ratio (%)	19.78%	19.56%	18.95%	19.51%	20.04%
6	Tier 1 Ratio (%)	19.78%	19.56%	18.95%	19.51%	20.04%
7	Total Capital Ratio (%)	22.97%	22.97%	23.00%	24.05%	25.16%
<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%) (%)	1.00%*)	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	12.98%	13.56%	12.95%	13.51%	14.04%
<b>Leverage Ratio based on Basel III</b>						
13	Total Exposures	152,020,707	144,514,771	144,163,182	129,372,147	122,029,327
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.59%	8.83%	8.48%	9.15%	9.25%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.59%	8.83%	8.48%	9.15%	9.25%
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 (%).	8.79%	8.56%	8.65%	9.26%	9.10%
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 (%).	8.79%	8.56%	8.65%	9.26%	9.10%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high quality liquid asset (HQLA)	43,735,361	40,756,926	35,687,401	39,619,690	36,771,650
16	Total net cash outflow (net cash outflow)	13,362,464	11,291,532	11,617,338	12,138,557	11,994,851
17	LCR (%)	327.30%	360.95%	307.19%	326.40%	306.56%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total Available Stable Fund (ASF)	70,740,592	70,918,559	69,618,968	65,333,646	66,277,575
19	Total Required Stable Fund (RSF)	59,377,971	55,183,249	53,650,442	51,983,121	51,633,778
20	NSFR (%)	119.14%	128.51%	129.76%	125.68%	128.36%

## Qualitative Analysis

As of December 31, 2024, the Capital Adequacy Ratio (CAR) stood at 22.97%, exceeding the minimum capital ratio requirement. CAR remained stable over the last two quarters, reflecting the Bank's profitability has been able to support its asset growth.

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%.

\*) Based on OJK letter SR-212/PB.31/2024 dated 9 October 2024, Bank was designated as Systemic Banks for the period from October 2024 - March 2025.