

KEY METRICS

No.	Description	Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
Available Capital (balance)						
1	Common Equity Tier 1 (CET1)	13,585,586	13,054,730	12,762,518	12,230,156	11,837,297
2	Core Capital (Tier 1)	13,585,586	13,054,730	12,762,518	12,230,156	11,837,297
3	Total Capital	15,571,537	15,163,534	14,989,075	14,846,396	14,591,753
Risk Weighted Assets (RWA)						
4	Total Risk Weighted Assets (RWA)	72,181,817	66,014,038	65,244,369	64,539,815	60,667,446
Risk based capital ratio in percentage of RWA						
5	CET1 Ratio (%)	18.82%	19.78%	19.56%	18.95%	19.51%
6	Tier 1 Ratio (%)	18.82%	19.78%	19.56%	18.95%	19.51%
7	Total Capital Ratio (%)	21.57%	22.97%	22.97%	23.00%	24.05%
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%) (%)	1.00%*)	1.00%*)	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	11.58%	12.98%	13.56%	12.95%	13.51%
Leverage Ratio based on Basel III						
13	Total Exposures	154,555,963	152,015,305	144,514,771	144,163,182	129,372,147
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.79%	8.59%	8.83%	8.48%	9.15%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.79%	8.59%	8.83%	8.48%	9.15%
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 (%).	8.80%	8.79%	8.56%	8.65%	9.26%
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 (%).	8.80%	8.79%	8.56%	8.65%	9.26%
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid asset (HQLA)	43,759,373	43,735,361	40,756,926	35,687,401	39,619,690
16	Total net cash outflow (net cash outflow)	13,346,389	13,362,464	11,291,532	11,617,338	12,138,557
17	LCR (%)	327.87%	327.30%	360.95%	307.19%	326.40%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Fund (ASF)	73,744,163	70,740,592	70,918,559	69,618,968	65,333,646
19	Total Required Stable Fund (RSF)	57,874,098	59,377,971	55,183,249	53,650,442	51,983,121
20	NSFR (%)	127.42%	119.14%	128.51%	129.76%	125.68%

Qualitative Analysis

As of March 31, 2025, the Capital Adequacy Ratio (CAR) stood at 21.57%, exceeding the minimum capital ratio requirement. The decrease of 1.40% from December 2024 was primarily due to an increase in Risk-Weighted Assets (RWA) exposure, partially offset by a rise in capital.

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.