

No.	Description	Т	T-1	T-2	T-3	T-4
		31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	2,900,070	2,868,669	2,835,806	2,711,827	2,737,972
2	Core Capital (Tier 1)	2,900,070	2,868,669	2,835,806	2,711,827	2,737,972
3	Total Capital	3,007,276	2,972,780	2,942,412	2,833,066	2,846,773
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	11,560,955	10,531,116	10,661,431	12,145,163	11,924,761
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	25.09%	27.24%	26.60%	22.33%	22.96%
6	Tier 1 Ratio (%)	25.09%	27.24%	26.60%	22.33%	22.96%
7	Total Capital Ratio (%)	26.01%	28.23%	27.60%	23.33%	23.87%
	Additional CET1 that has function as buffer in percentage of RWA					
8	Capital conservation buffer (2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.50%	0.50%	0.50%
10	Capital Surcharge for sistemyc Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 as buffer (Row 8 + Row 9 + Row 10)	0.00%	0.00%	0.50%	0.50%	0.50%
12	CET1 component for buffer	16.69%	18.91%	18.60%	14.33%	14.87%
	Leverage Ratio according to Basel III					
13	Total Exposure	23,225,867	23,387,046	22,702,394	23,325,394	
14	Leverage Ratio, include adjustment impact of temporary exemption on current account	12.60%	12.27%	12.66%	11.98%	
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	12.60%	12.27%	12.66%	11.98%	
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account	12.49%	12.27%	12.66%	11.98%	
1.0	placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already	12.15%	12.2770	12:00/0	11.50/0	
	calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
	(%)					
14d	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	12.49%	12.27%	12.66%	11.98%	
1.0	placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already	12.10%	1212770	12:00/0	11.50/0	
	calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
	(%)					
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	5,231,442	5,850,374	5,010,581	4,539,536	4,466,132
16	Net cash outflow	2,145,602	2,167,742	1,695,902	2,030,668	1,904,260
10	LCR (%)	243.82%	2,107,742	295.45%	2,030,008	234.53%
11	Net Stabil Funding Ratio (NSFR)	2-3.02/0	205.30%	255.4570	223.3370	254.5570
18	Total Available Stable Funfing (ASF)	9,479,525	10,199,352	10,656,376	10,003,123	9,280,947
19	Total Required Stable Funding (RSF)	8,948,352	8,218,825	8,246,499	9,214,732	8,780,280
						105.70%
20			124.10%	129.22/0	108.30%	105.70%
20	NSFR (%) Qualitative Ana	105.94%	8,218,825 124.10%	8,246,499		9,214,732 108.56%

A. The total capital (CAR) ratio decreased in Q4-2020, because the RWA was increased on December 2020.
B. The leverage ratio in Q4-2020 is 12,60%, which is still far above the minimum leverage ratio.
C. LCR and NSFR in the Q4-2020 period decline compared to Q3-2020, but Bank's liquidity was always above of threshold limit.