

No.	Description	T 31-Dec-21	T-1 30-Sep-21	T-2 30-Jun-21	T-3 31-Mar-21	T-4 31-Dec-20
	Available Capital (Value)	51-Dec-21	30-3ep-21	30-Juli-21	51-Wial-21	31-Dec-20
1	Common Equity Tier 1 (CET 1)	2,868,608	2,886,328	2,872,170	2,846,216	2,900,070
2	Core Capital (Tier 1)	2,868,608	2,886,328	2,872,170	2,846,216	2,900,070
3	Total Capital	2,991,227	3,002,701	2,992,974	2,952,377	3,007,276
-	Risk Weighted Asset (Value)	_/= = _/	-,,	_,	_,==,=::	-,
4	Risk Weighted Asset (RWA)	12,523,588	12,341,483	12,508,359	10,685,687	11,560,955
	Based Risk Capital Ratio in percentage of RWA	,,	,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,	,,
5	CET1 Ratio (%)	22.91%	23.39%	22.96%	26.64%	25.099
6	Tier 1 Ratio (%)	22.91%	23.39%	22.96%	26.64%	25.099
7	Total Capital Ratio (%)	23.88%	24.33%	23.93%	27.63%	26.019
	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%	0.009
9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.009
10	Capital Surcharge for sistemyc Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.009
11	Total CET1 as buffer (Row 8 + Row 9 + Row 10)	0.00%	0.00%	0.00%	0.00%	0.009
12	CET1 component for buffer	14.45%	14.90%	14.50%	18.20%	16.699
	Leverage Ratio according to Basel III					
13	Total Exposure	23,675,048	23,600,444	24,317,625	22,016,308	23,225,867
14	Leverage Ratio, include adjustment impact of temporary exemption on current account	12.12%	12.23%	11.81%	12.93%	12.609
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	12.12%	12.23%	11.81%	12.93%	12.609
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account	12.12%	12.17%	11.63%	12.93%	12.499
	placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already					
	calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
	(%)					
14d	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	12.12%	12.17%	11.63%	12.93%	12.499
	placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already					
	calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
	(%)					
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	4,704,165	4,688,992	4,546,501	4,513,553	5,231,442
16	Net cash outflow	2,519,967	2,649,640	2,473,745	2,001,367	2,145,602
17	LCR (%)	186.68%	176.97%	183.79%	225.52%	243.829
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funfing (ASF)	10,163,648	9,394,082	9,357,383	9,349,880	9,479,525
19	Total Required Stable Funding (RSF)	9,061,566	8,288,247	8,408,554	8,015,293	8,948,352
20	NSFR (%)	112.16%	113.34%	111.28%	116.65%	105.949
	Qualitative Ana	alvsis				

A. The total capital (CAR) ratio increased in Q4-2021, because RWA amount was increased on December 2021.
B. The leverage ratio in Q4-2021 is 12,12%, which is still far above the minimum leverage ratio required.
C. LCR Q4-2021 increased compared to Q3-2021, meanwhile NSFR Q4-2021 slightly decreased. Bank's liquidity was above the threshold limit.