

No.	Description	T 30-Jun-21	T-1 31-Mar-21	T-2 31-Dec-20	T-3 30-Sep-20	T-4 30-Jun-20
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	2,872,170	2,846,216	2,900,070	2,868,669	2,835,806
2	Core Capital (Tier 1)	2,872,170	2,846,216	2,900,070	2,868,669	2,835,806
3	Total Capital	2,992,974	2,952,377	3,007,276	2,972,780	2,942,412
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	12,508,359	10,685,687	11,560,955	10,531,116	10,661,431
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	22.96%	26.64%	25.09%	27.24%	26.60%
6	Tier 1 Ratio (%)	22.96%	26.64%	25.09%	27.24%	26.60%
7	Total Capital Ratio (%)	23.93%	27.63%	26.01%	28.23%	27.60%
	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%	0.00%	0.00%	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%	0.00%	0.00%	0.50%
12	CET1 component for buffer	14.50%	18.20%	16.69%	18.91%	18.60%
	Leverage Ratio according to Basel III					
13	Total Exposure	24,317,625	22,016,308	23,225,867	23,387,046	22,702,394
14	Leverage Ratio, include adjustment impact of temporary exemption on current account	11.81%	12.93%	12.60%	12.27%	12.66%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	11.81%	12.93%	12.60%	12.27%	12.66%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account	11.63%	12.93%	12.49%	12.27%	12.66%
	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	11.63%	12.93%	12.49%	12.27%	12.66%
	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)	4,546,501	4,513,553	5,231,442	5,850,374	5,010,581
16	Net cash outflow	2,473,745	2,001,367	2,145,602	2,167,742	1,695,902
17	LCR (%)	183.79%	225.52%	243.82%	269.88%	295.45%
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funfing (ASF)	9,357,383	9,349,880	9,479,525	10,199,352	10,656,376
19	Total Required Stable Funding (RSF)	8,408,554	8,015,293	8,948,352	8,218,825	8,246,499
20	NSFR (%)	111.28%	116.65%	105.94%	124.10%	129.22%
Qualitative Analysis						
Quantative Analysis						

A. The total capital (CAR) ratio declined in Q2-2021, because the RWA was increased on June 2020.

B. The leverage ratio in Q2-2021 is 11,81%, which is still far above the minimum leverage ratio.

C. LCR Q2-2021 period declined, compared to Q1-2021. NSFR Q2-2021 decreased. Bank's liquidity was always above of threshold limit.