

No.	Description	T 30-Jun-23	T-1 31-Mar-23	T-2 31-Dec-22	T-3 30-Sep-22	T-4 30-Jun-22
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	2,917,175	2,875,919	2,814,500	2,897,378	2,894,778
2	Core Capital (Tier 1)	3,366,950	3,325,754	3,281,525	2,897,378	2,894,778
3	Total Capital	3,494,913	3,448,361	3,417,345	3,032,017	3,020,006
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	12,063,213	11,139,668	14,573,648	13,925,383	13,536,218
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	24.18%	25.82%	19.31%	20.81%	21.39%
6	Tier 1 Ratio (%)	27.91%	29.86%	22.52%	20.81%	21.39%
7	Total Capital Ratio (%)	28.97%	30.96%	23.45%	21.77%	22.31%
	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%	0.00%
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%	0.00%
12	CET1 component for buffer	19.36%	21.32%	14.25%	12.57%	12.97%
	Leverage Ratio according to Basel III					
13	Total Exposure	28,551,339	29,380,858	28,027,065	27,104,931	26,256,494
14	Leverage Ratio, include adjustment impact of temporary exemption on current account	11.79%	11.32%	11.71%	10.69%	11.03%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	11.79%	11.32%	11.71%	10.69%	11.03%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account	11.66%	11.07%	11.35%	10.69%	10.87%
	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	11.66%	11.07%	11.35%	10.69%	10.87%
	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)	6,441,240	6,936,606	5,379,822	5,561,759	5,333,742
16	Net cash outflow	3,630,182	2,982,728	2,315,885	2,013,662	2,817,192
17	LCR (%)	177.44%	232.56%	232.30%	276.20%	189.33%
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funfing (ASF)	10,586,489	10,891,888	11,409,360	10,576,419	10,613,430
19	Total Required Stable Funding (RSF)	10,062,454	9,371,524	10,047,710	9,812,186	9,478,939
20	NSFR (%)	105.21%	116.22%	113.55%	107.79%	111.97%
	Qualitative Ana	lysis				

A. The total capital (CAR) ratio increased in Q2-2023, because of increasing current year profit.

B. The Leverage Ratio in Q2-2023 is 11.66%, which is still far above of the required minimum leverage ratio.

C. LCR and NSFR in Q2-2023 decreased compared to Q1-2023 but were still above the minimum regulatory limits and Bank's internal regulations.