

No.	Description	T 30-Sep-23	T-1 30-Jun-23	T-2 31-Mar-23	T-3 31-Dec-22	T-4 30-Sep-22
	Available Capital (Value)					·
1	Common Equity Tier 1 (CET 1)	2,906,494	2,917,175	2,875,919	2,814,500	2,897,378
2	Core Capital (Tier 1)	3,370,144	3,366,950	3,325,754	3,281,525	2,897,378
3	Total Capital	3,502,239	3,494,913	3,448,361	3,417,345	3,032,017
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	12,587,671	12,063,213	11,139,668	14,573,648	13,925,383
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	23.09%	24.18%	25.82%	19.31%	20.81%
6	Tier 1 Ratio (%)	26.77%	27.91%	29.86%	22.52%	20.81%
7	Total Capital Ratio (%)	27.82%	28.97%	30.96%	23.45%	21.77%
	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	18.59%	19.36%	21.32%	14.25%	12.57%
	Leverage Ratio according to Basel III				,	
13	Total Exposure	30,225,594	28,551,339	29,380,858	28,027,065	27,104,931
14	Leverage Ratio, include adjustment impact of temporary exemption on current account	11.15%	11.79%	11.32%	11.71%	10.69%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	11.1370	11.7570	11.5270	11.7170	10.0570
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	11.15%	11.79%	11.32%	11.71%	10.69%
1.0	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	11.1370	11.7570	11.5270	11.7170	10.0370
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account	11.15%	11.66%	11.07%	11.35%	10.69%
1.0	placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already	11.1370	11.0070	11.0770	11.55%	10.0370
	calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
	(%)					
14d	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	11.15%	11.66%	11.07%	11.35%	10.69%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already	11.1370	11.0070	11.0770	11.55%	10.0370
	calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
	(%)					
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	6,527,733	6,441,240	6,936,606	5,379,822	5,561,759
16	Net cash outflow	3,104,875	3,630,182	2,982,728	2,315,885	2,013,662
17	LCR (%)	210.24%	177.44%	232.56%	232.30%	276.20%
	Net Stabil Funding Ratio (NSFR)	210.24/0	177.4470	232.30%	232.3076	2,0.20/0
18	Total Available Stable Funfing (ASF)	11,464,969	10,586,489	10,891,888	11,409,360	10,576,419
19	Total Required Stable Funding (RSF)	8,668,111	10,062,454	9,371,524	10,047,710	9,812,186
20	NSFR (%)	132.27%	105.21%	116.22%	113.55%	107.79%
	Qualitative Ana		103.2170	110.2270	113.5570	107.7570

Qualitative Analysis

A. The total capital (CAR) ratio increased in Q3-2023, because of increasing current year profit.

B. The Leverage Ratio in Q3-2023 is 11.15%, which is still far above of the required minimum leverage ratio.

C. LCR and NSFR in Q3-2023 increased compared to Q2-2023 and were above the minimum regulatory limits and Bank's internal regulations.