

No.	Description	T	T-1	T-2	T-3	T-4
NO.	Description	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	2,957,531	2,906,494	2,917,175	2,875,919	2,814,500
2	Core Capital (Tier 1)	3,419,441	3,370,144	3,366,950	3,325,754	3,281,525
3	Total Capital	3,557,651	3,502,239	3,494,913	3,448,361	3,417,345
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	13,174,895	12,587,671	12,063,213	11,139,668	14,573,648
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	22.45%	23.09%	24.18%	25.82%	19.31%
6	Tier 1 Ratio (%)	25.95%	26.77%	27.91%	29.86%	22.52%
7	Total Capital Ratio (%)	27.00%	27.82%	28.97%	30.96%	23.45%
	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	17.89%	18.59%	19.36%	21.32%	14.25%
	Leverage Ratio according to Basel III					
13	Total Exposure	32,083,456	30,225,594	28,551,339	29,380,858	28,027,065
14	Leverage Ratio, include adjustment impact of temporary exemption on current account	10.66%	11.15%	11.79%	11.32%	11.71%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	10.66%	11.15%	11.79%	11.32%	11.71%
	placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
14c	Leverage Ratio, include adjustment impact of temporary exemption on current account	10.41%	11.15%	11.66%	11.07%	11.35%
	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	10.41%	11.15%	11.66%	11.07%	11.35%
	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)	6,845,117	6,527,733	6,441,240	6,936,606	5,379,822
16	Net cash outflow	3,174,732	3,104,875	3,630,182	2,982,728	2,315,885
17	LCR (%)	215.61%	210.24%	177.44%	232.56%	232.30%
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funfing (ASF)	12,344,348	11,464,969	10,586,489	10,891,888	11,409,360
19	Total Required Stable Funding (RSF)	11,050,362	8,668,111	10,062,454	9,371,524	10,047,710
20	NSFR (%)	111.71%	132.27%	105.21%	116.22%	113.55%
	Qualitative Ana	lvsis				

Qualitative Analysis

A. The total capital (CAR) ratio increased in Q4-2023, because of increasing current year profit.

B. The Leverage Ratio in Q4-2023 is 10.41%, which is still far above of the required minimum leverage ratio.

C. LCR in Q4-2023 increased compared to Q3-2023, while NSFR decreased but still above the minimum regulatory limits and internal regulation.