

2 Core Capital (Tier 1)	No.	Description	T 30-Jun-24	T-1 31-Mar-24	T-2 31-Dec-23	T-3 30-Sep-23	T-4 30-Jun-23
2 Core Capital (Tier 1)		Available Capital (Value)				·	
Total Capital 3,658,763 3,647,027 3,557,651 3,502,239 3,494,91	1	Common Equity Tier 1 (CET 1)	3,025,276	3,031,050	2,957,531	2,906,494	2,917,175
Risk Weighted Asset (WA) 13,316,184 13,762,884 13,174,895 12,587,671 12,063,21	2	Core Capital (Tier 1)	3,516,526	3,506,700	3,419,441	3,370,144	3,366,950
Risk Weighted Asset (WA) 13,316,184 13,762,884 13,174,895 12,587,671 12,063,21	3	Total Capital	3,658,763	3,647,027	3,557,651	3,502,239	3,494,913
Based Risk Capital Ratio in percentage of RWA 22.72% 22.02% 22.45% 23.09% 24.18		Risk Weighted Asset (Value)					
State CET1 Ratio (%) 22.72% 22.02% 22.45% 23.09% 24.18	4	Risk Weighted Asset (RWA)	13,316,184	13,762,884	13,174,895	12,587,671	12,063,213
6 Tier 1 Ratio (%) 26.41% 25.48% 25.95% 26.77% 27.91 7 Total Capital Ratio (%) 27.48% 26.50% 27.00% 27.82% 28.97 Additional CET1 that has function as buffer in percentage of RWA 8 Capital conservation buffer (2.5% of ATMR) (%) 0.00%		Based Risk Capital Ratio in percentage of RWA					
7 Total Capital Ratio (%) 27.48% 26.50% 27.00% 27.82% 28.97 Additional CET1 that has function as buffer in percentage of RWA	5	CET1 Ratio (%)	22.72%	22.02%	22.45%	23.09%	24.18%
Additional CET1 that has function as buffer in percentage of RWA	6	Tier 1 Ratio (%)	26.41%	25.48%	25.95%	26.77%	27.91%
8 Capital conservation buffer (2.5% of ATMR) (%)	7	Total Capital Ratio (%)	27.48%	26.50%	27.00%	27.82%	28.97%
9 Countercyclical Buffer (0 - 2.5% of ATMR) (%)		Additional CET1 that has function as buffer in percentage of RWA					
10 Capital Surcharge for sistemyc Bank (1% - 2.5%) (%) 0.00% 0	8	Capital conservation buffer (2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11 Total CET1 as buffer (Row 8 + Row 9 + Row 10) 0.00%	9	Countercyclical Buffer (0 - 2.5% of ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
17.99	10	Capital Surcharge for sistemyc Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Leverage Ratio according to Basel III 13 Total Exposure 35,189,873 32,157,114 32,083,456 30,225,594 28,551,33 14 Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) 10.66% 11.15% 11.75 11	11	Total CET1 as buffer (Row 8 + Row 9 + Row 10)	0.00%	0.00%	0.00%	0.00%	0.00%
13 Total Exposure 35,189,873 32,157,114 32,083,456 30,225,594 28,551,33 14 Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) 14b Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) 14c Leverage Ratio, include adjustment impact of temporary exemption on current account 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 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 (%) 15d Liquidity Coverage Ratio (LCR) 15 Total High Quality Liquid Asset (HQLA) 6,299,268 6,346,416 6,845,117 6,527,733 6,441,24 16 Net cash outflow 2,805,238 3,192,659 3,174,732 3,104,875 3,630,18 17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21	12	CET1 component for buffer	17.99%	17.01%	17.89%	18.59%	19.36%
14 Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) 10.90% 10.90% 10.66% 11.15% 11.75% 11.75% 11.75% 11.75% 11.75% 12.75% 10.90% 10.90% 10.66% 11.15% 11.75%		Leverage Ratio according to Basel III					
14 Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) 10.90% 10.90% 10.66% 11.15% 11.75% 11.75% 11.75% 11.75% 11.75% 12.75% 10.90% 10.90% 10.66% 11.15% 11.75%	13	Total Exposure	35,189,873	32,157,114	32,083,456	30,225,594	28,551,339
14b Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) 9.99% 10.90% 10.66% 11.15% 11.75 14c Leverage Ratio, include adjustment impact of temporary exemption on current account 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 (%) 9.72% 10.52% 10.41% 11.15% 11.66 14d Leverage Ratio, exclude adjustment impact of temporary exemption on current account 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 (%) 9.72% 10.52% 10.41% 11.15% 11.66 Liquidity Coverage Ratio (LCR) 10.41% 11.15% 11.66	14	Leverage Ratio, include adjustment impact of temporary exemption on current account	9.99%	10.90%		11.15%	11.79%
placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%) 1.66		placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
Leverage Ratio, include adjustment impact of temporary exemption on current account 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 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 (%) 15d Total High Quality Liquid Asset (HQLA) 15d Net cash outflow 17d LCR (%) Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 10.41% 11.15% 11.66 10.52% 10.41% 11.15% 11	14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account	9.99%	10.90%	10.66%	11.15%	11.79%
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 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 (%) 15 Total High Quality Liquid Asset (HQLA) 16 Net cash outflow 17 LCR (%) 18 Total Available Stable Funding (ASF) 18 Total Available Stable Funding (RSF) 19 Total Required Stable Funding (RSF) 10.52% 10.41% 11.15% 11.166 10.52% 10.41% 10.52% 10.41% 10.52% 10.41% 10.52% 10.41% 10.52% 10.41% 10.52% 10.41% 10.52% 10.41% 10.52% 10.41% 10.41% 11.15% 11.166 11.15% 11.166 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.17% 11.166 11.166 11.17% 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.166 11.166 11.166 11.166 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.166 11.166 11.166 11.166 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.166 11.17% 11.166 11.166 11.166 11.166 11.17% 11.166		placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)					
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(%) 1.4d Leverage Ratio, exclude adjustment impact of temporary exemption on current account 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 (%) 9.72% 10.52% 10.41% 11.15% 11.66 Liquidity Coverage Ratio (LCR) Liquidity Coverage Ratio (LCR) 5.27,733 6,441,24 15 Total High Quality Liquid Asset (HQLA) 6,299,268 6,346,416 6,845,117 6,527,733 6,441,24 16 Net cash outflow 2,805,238 3,192,659 3,174,732 3,104,875 3,630,18 17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21		placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already					
14d Leverage Ratio, exclude adjustment impact of temporary exemption on current account 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 (%) 9.72% 10.52% 10.41% 11.15% 11.66 Liquidity Coverage Ratio (LCR) 15 Total High Quality Liquid Asset (HQLA) 6,299,268 6,346,416 6,845,117 6,527,733 6,441,24 16 Net cash outflow 2,805,238 3,192,659 3,174,732 3,104,875 3,630,18 17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21		calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
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(%) Liquidity Coverage Ratio (LCR) 15 Total High Quality Liquid Asset (HQLA) 6,299,268 6,346,416 6,845,117 6,527,733 6,441,24 16 Net cash outflow 2,805,238 3,192,659 3,174,732 3,104,875 3,630,18 17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21		placement to Bank Indonesia in order to fulfill reserve requirement (if any), which already					
Liquidity Coverage Ratio (LCR) 6,299,268 6,346,416 6,845,117 6,527,733 6,441,24 15 Total High Quality Liquid Asset (HQLA) 6,299,268 6,346,416 6,845,117 6,527,733 6,441,24 16 Net cash outflow 2,805,238 3,192,659 3,174,732 3,104,875 3,630,18 17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21		calculate average value of Securities Financing Transactions (SFT) gross carrying asset amount					
15 Total High Quality Liquid Asset (HQLA) 6,299,268 6,346,416 6,845,117 6,527,733 6,441,24 16 Net cash outflow 2,805,238 3,192,659 3,174,732 3,104,875 3,630,18 17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21		(%)					
16 Net cash outflow 2,805,238 3,192,659 3,174,732 3,104,875 3,630,18 17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21		Liquidity Coverage Ratio (LCR)					
16 Net cash outflow 2,805,238 3,192,659 3,174,732 3,104,875 3,630,18 17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21	15	Total High Quality Liquid Asset (HQLA)	6,299,268	6,346,416	6,845,117	6,527,733	6,441,240
17 LCR (%) 224.55% 198.78% 215.61% 210.24% 177.44 Net Stabil Funding Ratio (NSFR) 18 Total Available Stable Funding (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21	16					3,104,875	3,630,182
18 Total Available Stable Funfing (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21	17	LCR (%)	224.55%				177.44%
18 Total Available Stable Funfing (ASF) 12,579,601 11,474,847 12,344,348 11,464,969 10,586,48 19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21		Net Stabil Funding Ratio (NSFR)					
19 Total Required Stable Funding (RSF) 11,517,241 11,124,698 11,050,362 8,668,111 10,062,45 20 NSFR (%) 109.22% 103.15% 111.71% 132.27% 105.21	18		12,579,601	11,474,847	12,344,348	11,464,969	10,586,489
	19						10,062,454
Qualitative Analysis	20	NSFR (%)	109.22%	103.15%	111.71%	132.27%	105.21%
		Qualitative Ana	lysis				

A. The total capital (CAR) ratio increased in Q2-2024, because of increasing current year profit.

B. The Leverage Ratio in Q2-2024 is 9.72%, which is still far above of the required minimum leverage ratio.

C. LCR and NSFR in Q2-2024 increased compared to Q1-2023, but still above the minimum regulatory limits.