



**KEY METRICS**

No.	Description	Sep-24	Jun-24	Mar-24	Dec-23	Sep-23
	<b>Available Capital (balance)</b>					
1	Common Equity Tier 1 (CET1)	12,762,518	12,230,156	11,837,297	11,285,902	10,974,762
2	Core Capital (Tier 1)	12,762,518	12,230,156	11,837,297	11,285,902	10,974,762
3	Total Capital	14,989,075	14,846,396	14,591,753	14,168,852	14,017,026
	<b>Risk Weighted Assets (RWA)</b>					
4	Total Risk Weighted Assets (RWA)	65,244,369	64,539,815	60,667,446	56,310,448	56,252,888
	<b>Risk based capital ratio in percentage of RWA</b>					
5	CET1 Ratio (%)	19.56%	18.95%	19.51%	20.04%	19.51%
6	Tier 1 Ratio (%)	19.56%	18.95%	19.51%	20.04%	19.51%
7	Total Capital Ratio (%)	22.97%	23.00%	24.05%	25.16%	24.92%
	<b>Additional CET 1 for buffer in percentage of RWA</b>					
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 for buffer (Line 8 + Line 9 + Line 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 component for buffer	13.56%	12.95%	13.51%	14.04%	13.51%
	<b>Leverage Ratio based on Basel III</b>					
13	Total Exposures	144,514,771	144,163,182	129,372,147	122,029,327	122,438,330
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.83%	8.48%	9.15%	9.25%	8.96%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.83%	8.48%	9.15%	9.25%	8.96%
14c	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%)	8.56%	8.65%	9.26%	9.10%	8.88%
14d	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%)	8.56%	8.65%	9.26%	9.10%	8.88%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total high quality liquid asset (HQLA)	40,756,926	35,687,401	39,619,690	36,771,650	34,695,888
16	Total net cash outflow (net cash outflow)	11,291,532	11,617,338	12,138,557	11,994,851	10,128,790
17	LCR (%)	360.95%	307.19%	326.40%	306.56%	342.55%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total Available Stable Fund (ASF)	70,918,559	69,618,968	65,333,646	66,277,575	66,494,884
19	Total Required Stable Fund (RSF)	55,183,249	53,650,442	51,983,121	51,633,778	49,988,942
20	NSFR (%)	128.51%	129.76%	125.68%	128.36%	133.02%

**Qualitative Analysis**

As of September 30, 2024, the Capital Adequacy Ratio (CAR) stood at 22.97%, exceeding the minimum capital ratio requirement. The decrease of 0.03% from June 2024 was primarily due to an increase in Risk-Weighted Assets (RWA) exposure, partially offset by a rise in capital.

In terms of the liquidity ratios, the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) were very adequate during the above periods, far above OJK minimum requirement of 100%.