

No.	Description	T 31-Mar-24	T-1 31-Dec-23	T-2 30-Sep-23	T-3 30-Jun-23	T-4 31-Mar-23
Available Capital (Value)						
1	Common Equity Tier 1 (CET 1)	3,031,050	2,957,531	2,906,494	2,917,175	2,875,919
2	Core Capital (Tier 1)	3,506,700	3,419,441	3,370,144	3,366,950	3,325,754
3	Total Capital	3,647,027	3,557,651	3,502,239	3,494,913	3,448,361
Risk Weighted Asset (Value)						
4	Risk Weighted Asset (RWA)	13,762,884	13,174,895	12,587,671	12,063,213	11,139,668
Based Risk Capital Ratio in percentage of RWA						
5	CET1 Ratio (%)	22.02%	22.45%	23.09%	24.18%	25.82%
6	Tier 1 Ratio (%)	25.48%	25.95%	26.77%	27.91%	29.86%
7	Total Capital Ratio (%)	26.50%	27.00%	27.82%	28.97%	30.96%
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	17.01%	17.89%	18.59%	19.36%	21.32%
Leverage Ratio according to Basel III						
13	Total Exposure	32,157,114	32,083,456	30,225,594	28,551,339	29,380,858
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%	10.66%	11.15%	11.79%	11.32%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	10.90%	10.66%	11.15%	11.79%	11.32%
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 (%)	10.52%	10.41%	11.15%	11.66%	11.07%
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 (%)	10.52%	10.41%	11.15%	11.66%	11.07%
Liquidity Coverage Ratio (LCR)						
15	Total High Quality Liquid Asset (HQLA)	6,346,416	6,845,117	6,527,733	6,441,240	6,936,606
16	Net cash outflow	3,192,659	3,174,732	3,104,875	3,630,182	2,982,728
17	LCR (%)	198.78%	215.61%	210.24%	177.44%	232.56%
Net Stabil Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	11,474,847	12,344,348	11,464,969	10,586,489	10,891,888
19	Total Required Stable Funding (RSF)	11,124,698	11,050,362	8,668,111	10,062,454	9,371,524
20	NSFR (%)	103.15%	111.71%	132.27%	105.21%	116.22%
Qualitative Analysis						
A. The total capital (CAR) ratio increased in Q1-2024, because of increasing current year profit.						
B. The Leverage Ratio in Q1-2024 is 10.52%, which is still far above of the required minimum leverage ratio.						
C. LCR and NSFR in Q1-2024 decreased compared to Q4-2023, but still above the minimum regulatory limits.						