

No.	Description	T 31-Dec-24	T-1 30-Sep-24	T-2 30-Jun-24	T-3 31-Mar-24	T-4 31-Dec-23
	Available Capital (Value)					
1	Common Equity Tier 1 (CET 1)	3,115,674	3,142,199	3,025,276	3,031,050	2,957,531
2	Core Capital (Tier 1)	3,598,524	3,596,399	3,516,526	3,506,700	3,419,441
3	Total Capital	3,752,571	3,744,293	3,658,763	3,647,027	3,557,651
	Risk Weighted Asset (Value)					
4	Risk Weighted Asset (RWA)	13,873,659	13,628,359	13,316,184	13,762,884	13,174,895
	Based Risk Capital Ratio in percentage of RWA					
5	CET1 Ratio (%)	22.46%	23.06%	22.72%	22.02%	22.45%
6	Tier 1 Ratio (%)	25.94%	26.39%	26.41%	25.48%	25.95%
7	Total Capital Ratio (%)	27.05%	27.47%	27.48%	26.50%	27.00%
	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	17.56%	17.99%	17.99%	17.01%	17.89%
	Leverage Ratio according to Basel III					
13	Total Exposure	35,615,215	37,604,610	35,189,873	32,157,114	32,083,456
14	Leverage Ratio, include adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	10.10%	9.56%	9.99%	10.90%	10.66%
14b	Leverage Ratio, exclude adjustment impact of temporary exemption on current account placement to Bank Indonesia in order to fulfill reserve requirement (if any) (%)	10.10%	9.56%	9.99%	10.90%	10.66%
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 (%)	9.90%	8.86%	9.72%	10.52%	10.41%
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 (%)	9.90%	8.86%	9.72%	10.52%	10.41%
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	7,154,735	7,065,217	6,299,268	6,346,416	6,845,117
16	Net cash outflow	2,623,132	3,019,700	2,805,238	3,192,659	3,174,732
17	LCR (%)	272.76%	233.97%	224.55%	198.78%	215.61%
	Net Stabil Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	13,660,875	13,052,209	12,579,601	11,474,847	12,344,348
19	Total Required Stable Funding (RSF)	11,963,825	11,546,896	11,517,241	11,124,698	11,050,362
20	NSFR (%)	114.18%	113.04%	109.22%	103.15%	111.71%
Qualitative Analysis						
<p>A. The increase in total capital is primarily attributed to profits generated during the year</p> <p>B. The leverage ratio remains comfortably above the minimum threshold of 9.90%, highlighting effective risk management practices</p> <p>C. LCR and NSFR in Q4-2024 increased compared to Q3-2024 and still above the minimum regulatory limits.</p> <p>D. Overall, these metrics suggest that the bank is in a strong financial position with sufficient capital and liquidity to navigate potential challenges in the market</p>						