

PT Bank Pembangunan Daerah Jawa Timur, Tbk
 Capital & Risk Exposure Disclosure Report
 31 December 2023

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		31/12/2023	30/09/2023	30/06/2023	31-Mar-23	31-Dec-22
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	11,025,184	10,549,913	10,379,346	10,675,163	10,346,392
2	Tier 1	11,025,184	10,549,913	10,379,346	10,675,163	10,346,392
3	Total Capital	11,541,194	11,039,155	10,854,851	11,114,889	10,783,955
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	44,897,623	42,780,948	41,696,080	39,034,492	43,593,473
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	24.56%	24.66%	24.89%	27.35%	23.73%
6	Tier 1 ratio (%)	24.56%	24.66%	24.89%	27.35%	23.73%
7	Total capital ratio (%)	25.71%	25.80%	26.03%	28.47%	24.74%
	Additional CET1 Buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer (2.5% from RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% from RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 as buffer (%) (Line 8 + Line 9 + Line 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	14.68%	14.78%	15.01%	17.36%	13.74%
	Leverage Ratio according to Basel III					
13	Total exposure	104,182,788	107,095,079	103,043,449	96,658,421	103,333,015
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.50%	9.85%	10.07%	11.04%	9.84%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.50%	9.85%	10.07%	11.04%	9.84%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.50%	9.85%	10.07%	11.04%	9.84%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	-	-	-	-	-
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Assets (HOLA)	28,475,832	31,235,675	38,399,405	43,355,287	47,522,030
16	Total Net Cash Outflow	14,815,384	13,681,276	13,180,592	12,730,418	14,866,990
17	LCR ratio (%)	192.20%	228.31%	291.33%	340.56%	319.65%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	74,221,252	77,953,906	77,699,450	74,562,229	76,884,556
19	Total Required Stable Funding	49,503,129	48,721,086	46,256,411	43,917,836	43,225,519
20	NSFR ratio (%)	149.93%	160.00%	167.98%	169.78%	177.87%

Qualitative Analysis

Bank Jatim's total capital as of December 2023 (T) is IDR 11.54 trillion, an increase of 4.55% from the position in September 2023 (T-1). This increase was mainly due to an increase in profit for the year and an increase in supplementary capital (Tier 2) which was supported by an increase in the general reserve component of PPA productive assets which must be established. Apart from that, there was also a decrease in the deduction factor, namely in the deferred tax calculation component. When compared with the previous period (September 2023), there was an increase in profit for the year of 34.28%, namely IDR. 375,340 million. In the December 2023 period, the overall Capital Adequacy Ratio (CAR) ratio decreased from the September 2023 position of 25.80% to 25.71% in the December 2023 position, this was due, among other things, to an increase in total capital but it was not comparable. with a large increase in the risk-weighted total asset component, so that the ratio formed in this period is smaller than the previous period.

Bank Jatim's leverage ratio in the December 2023 (T) position was 10.50%, an increase of 0.65% from the September 2023 (T-1) position. This increase was due to an increase in core capital but was not commensurate with the magnitude of the decrease in the total exposure component, so this resulted in the ratio formed being smaller compared to the previous period. In general, the bank's leverage ratio as of September 2023 is still above the minimum limit set by the regulator of >3%.

The Liquidity Adequacy Ratio (LCR) and Net Stable Funding Ratio (NSFR) in December 2023 (T) have decreased compared to the previous period September 2023 (T-1). The LCR ratio decreased by 36.11% which was caused by a decrease in the ratio component of High Quality Liquid Assets (HOLA) by 8.84% while the Net Cash Outflow (NCO) value component increased by 8.29% so that the ratio formed is smaller than the previous period. The decrease in Total HOLA of 8.84% occurred in the Level 1 component, namely placements with Bank Indonesia and Securities issued by the Central Government and Bank Indonesia. Besides that, the NSFR Ratio in the December 2023 period also decreased by 10.07% due to a decrease in Total Available Stable Funding (ASF) of 4.79% compared to the September 2023 period which was caused by a decrease in all types of savings, including savings originating from individuals and Micro and Small Enterprises as well as funding originating from corporate customers. On the other hand, the Total Stable Funding required (RSF) increased by 1.61% compared to September 2023 which was due to the allocation of assets to the long term, namely credit and placement with HOLA Level 1 collateral (Reverse Repo). The NSFR ratio as a whole has decreased due to a decrease in Total Available Stable Funding (ASF), but this is not commensurate with the size of the decrease in Total Required Stable Funding (RSF), so the ratio formed in this period is smaller than the previous period (September 2023).