

PT Bank Pembangunan Daerah Jawa Timur, Tbk
Capital & Risk Exposure Disclosure Report
31 December 2024

Key Metric (Individual)

(in millions of rupiah-unaudited)						
No	Deskripsi	T	T-1	T-2	T-3	T-4
		31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	11,019,791	10,904,572	10,455,920	10,570,486	11,025,184
2	Tier 1	11,019,791	10,904,572	10,455,920	10,570,486	11,025,184
3	Total Capital	11,600,811	11,478,154	11,018,323	11,122,529	11,541,194
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	50,354,031	49,774,283	48,913,564	48,107,690	44,897,623
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	21.88%	21.91%	21.38%	21.97%	24.56%
6	Tier 1 ratio (%)	21.88%	21.91%	21.38%	21.97%	24.56%
7	Total capital ratio (%)	23.04%	23.06%	22.53%	23.12%	25.71%
	Additional CET1 Buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer (2.5% from RWA) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical Buffer (0 - 2.5% from RWA) (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional (1% - 2.5%) (%)	0%	0%	0%	0%	0%
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 (%)	12.00%	12.03%	11.50%	12.09%	14.68%
	Leverage Ratio according to Basel III					
13	Total exposure	102,603,122	106,587,681	101,578,674	100,868,913	104,182,788
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.74%	10.23%	10.29%	10.48%	10.50%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.74%	10.23%	10.29%	10.48%	10.50%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.74%	10.23%	10.29%	10.48%	10.50%
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 (HQLA)	19,921,523	24,559,040	25,976,136	25,866,452	28,475,832
16	Total Net Cash Outflow	11,202,790	13,201,971	13,615,857	12,953,466	14,815,384
17	LCR ratio (%)	177.83%	186.03%	190.78%	199.69%	192.20%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	73,734,778	81,395,116	75,930,529	75,325,842	74,221,252
19	Total Required Stable Funding	56,834,563	55,743,186	52,508,048	50,931,545	49,503,129
20	NSFR ratio (%)	129.74%	146.02%	144.61%	147.90%	149.93%

Qualitative Analysis

The total capital of Bank Jatim as of December 2024 (T) amounted to IDR 11.6 trillion, reflecting an increase of 1.07% compared to September 2024 (T-1). This increase was primarily driven by higher contributions to Tier 1 Capital, particularly from the component of additional capital reserves, notably from the current year's profit. Compared to the previous period (September 2024), the current year's profit component saw an increase of 33.98%, amounting to IDR 315,996 million. In December 2024, the overall Capital Adequacy Ratio (CAR) improved from 23.06% in September 2024 to 23.04% in December 2024. This increase was partly due to the lower growth in total capital relative to the growth in risk-weighted assets, resulting in a lower CAR for the period compared to the previous one.

The leverage ratio of Bank Jatim as of December 2024 (T) stood at 10.74%, reflecting an increase of 0.51% compared to September 2024 (T-1). This increase is due to a higher increase in Tier 1 capital compared to the decline in the total exposure components, resulting in a higher ratio compared to the previous period. Total exposure decreased, partly driven by a decrease of 5.27% in the Total Exposure of administrative account transactions (TRA), amounting to IDR 3,016 million. Overall, the Bank's leverage ratio in December 2024 remained above the minimum regulatory threshold of 3%.

Both the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) showed improvements as of December 2024. The LCR for December 2024 reflecting a decrease of 8.20% compared to the previous period (September 2024) of 186.03% to be 177.83%. This decrease was due to a larger decrease in the average High-Quality Liquid Assets (HQLA) by 18.88% compared to the decrease in the average Net Cash Outflow. As of December 2024, HQLA amounted to IDR 19.92 trillion, dominated by Level 1 HQLA, consisting of placements with Bank Indonesia and government securities issued by the central government and Bank Indonesia. Meanwhile, the NSFR for December 2024 decreased by 16.28% compared to the previous period September 2024 of 146.02% to be 129.74%, as the total available stable funding (ASF) rose, while the total required stable funding (RSF) increased at a faster pace, leading to a lower ratio for the period compared to the previous one. The ASF decreased by 9.41% compared to September 2024, primarily driven by higher capital and funding originating from corporate customers, micro business. On the other hand, the RSF increased by a higher rate of 19.01% compared to the ASF, due to an increase in loans in the Liquid category and Demand Deposit Funds (DPK), particularly in credit and financing.

Key Metric (Consolidation)

(in millions of rupiah-unaudited)						
No	Deskripsi	T (Consolidation)	T-1 (Individual)	T-2 (Individual)	T-3 (Individual)	T-4 (Individual)
		31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	12,878,204	10,904,572	10,455,920	10,570,486	11,025,184
2	Tier 1	12,878,204	10,904,572	10,455,920	10,570,486	11,025,184
3	Total Capital	13,544,307	11,478,154	11,018,323	11,122,529	11,541,194
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	57,318,648	49,774,283	48,913,564	48,107,690	44,897,623
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	22.47%	21.91%	21.38%	21.97%	24.56%
6	Tier 1 ratio (%)	22.47%	21.91%	21.38%	21.97%	24.56%
7	Total capital ratio (%)	23.63%	23.06%	22.53%	23.12%	25.71%
	Additional CET1 Buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer (2.5% from RWA) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical Buffer (0 - 2.5% from RWA) (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional (1% - 2.5%) (%)	0%	0%	0%	0%	0%
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 (%)	12.59%	12.03%	11.50%	12.09%	14.68%
	Leverage Ratio according to Basel III					
13	Total exposure	118,649,831	106,587,681	101,578,674	100,868,913	104,182,788
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.85%	10.23%	10.29%	10.48%	10.50%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.85%	10.23%	10.29%	10.48%	10.50%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.85%	10.23%	10.29%	10.48%	10.50%
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 (HQLA)	28,063,689	24,559,040	25,976,136	25,866,452	28,475,832
16	Total Net Cash Outflow	14,452,757	13,201,971	13,615,857	12,953,466	14,815,384
17	LCR ratio (%)	194.18%	186.03%	190.78%	199.69%	192.20%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	83,853,366	81,395,116	75,930,529	75,325,842	74,221,252
19	Total Required Stable Funding	66,340,926	55,743,186	52,508,048	50,931,545	49,503,129
20	NSFR ratio (%)	126.40%	146.02%	144.61%	147.90%	149.93%

Qualitative Analysis

The total capital of Bank Jatim as of December 2024 (T) amounted to IDR 13.5 trillion, reflecting an increase of 18 % compared to September 2024 (T-1). This increase was primarily driven by higher contributions to Tier 1 Capital, particularly from the component of additional capital reserves, notably from the current year's profit. Compared to the previous period (September 2024), the current year's profit component saw an increase of 57.49%, amounting to IDR 574,310 million. In December 2024, the overall Capital Adequacy Ratio (CAR) improved from 23.06% in September 2024 to 23.63% in December 2024. This increase was partly due to the higher growth in total capital relative to the growth in risk-weighted assets, resulting in a higher CAR for the period compared to the previous one.

The leverage ratio of Bank Jatim as of December 2024 (T) stood at 10.85%, reflecting an increase of 0.62% compared to September 2024 (T-1). This increase is due to a higher increase in Tier 1 capital compared to the increase in the total exposure components, resulting in a higher ratio compared to the previous period. Total exposure increased, partly driven by a increase an 27% in the Total Exposure of Securities Financing Transaction (SFT), amounting to IDR 2,119,398 million. Overall, the Bank's leverage ratio in December 2024 remained above the minimum regulatory threshold of 3%.

Both the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) showed improvements as of December 2024. The LCR for December 2024 reflecting a increase of 8.15% compared to the previous period (September 2024) of 186.03% to be 194.18%. This increase was due to a larger increase in the average High-Quality Liquid Assets (HQLA) by 14.27% compared to the increase in the average Net Cash Outflow. As of December 2024, HQLA amounted to IDR 28.06 trillion, dominated by Level 1 HQLA, consisting of placements with Bank Indonesia and government securities issued by the central government and Bank Indonesia. Meanwhile, the NSFR for December 2024 decreased by 19.62% compared of the previous period September 2024 of 146.02% to be 126.40%, as the total available stable funding (ASF) rose, while the total required stable funding (RSF) increased at a faster pace, leading to a lower ratio for the period compared to the previous one. The ASF increased by 3.02% compared to September 2024, primarily driven by higher capital and funding originating from cosporate customers. On the other hand, the RSF increased by a higher rate of 19.01% compared to the ASF, due to an increase in loans in the Liquid category and Demand Deposit Funds (DPK), particularly in credit and financing.