Key Metric

No.	Deskripsi	T*	T–1	T–2	T–3	T–4
		a	b	c	d	e
	Available Capital (value)					
1	Common Equity Tier 1 (CET1) Capital	20,899,011	20,411,741	21,872,860	20,843,465	13,608,924
1a	Full Expected Credit Loss Model in accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
2	Tier 1 Capital	20,899,011	20,411,741	21,872,860	20,843,465	13,608,924
2a	Tier 1 Capital with Full Expected Credit Loss Model in accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
3	Total Capital	21,806,890	21,308,474	22,747,576	21,731,072	14,299,460
3a	Total Capital with Full Expected Credit Loss Model in accordance with PSAK 71	N/A	N/A	N/A	N/A	N/A
	Risk-Weighted Assets (Value)					
4	Total Risk-Weighted Assets (RWA)	78,242,816	77,245,417	75,523,904	75,698,201	59,868,746
4a	Total Risk-Weighted Assets (pre-floor)	N/A	N/A	N/A	N/A	N/A
	Risk-Based Capital Adequacy Ratio (CAR) as a Percentage of RWA					
5	CET1 Ratio (%)	26.71%	26.42%	28.96%	27.53%	22.73%
5a	CET1 with Full Expected Credit Loss Model in accordance with PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
5b	CET1 Ratio (ratio pre-floor) (%)	N/A	N/A	N/A	N/A	N/A
6	Tier 1 Ratio (%)	26.71%	26.42%	28.96%	27.53%	22.73%
6a	Tier 1 Ratio with Full Expected Credit Loss Model in accordance with PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
6b	Tier 1 Ratio (ratio pre-floor) (%)	N/A	N/A	N/A	N/A	N/A
7	Capital Adequacy Ratio (CAR / KPMM) (%)	27.87%	27.59%	30.12%	28.71%	23.88%
7a	Total Capital Ratio with Full Expected Credit Loss Model in accordance with PSAK 71 (%)	N/A	N/A	N/A	N/A	N/A
7b	Capital Adequacy Ratio (ratio pre-floor) (%)	N/A	N/A	N/A	N/A	N/A
	Additional CET1 Serving as a Buffer as a Percentage of RWA					
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 Banks (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 as Buffer (Row 8 + Row 9 + Row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 Components Available After Meeting Bank Regulatory Capital Requirements (%)	16.83%	16.54%	19.08%	17.65%	12.85%
	Leverage Ratio in accordance with Basel III					
13	Total Exposure	163,473,771	162,084,293	164,083,298	169,413,936	125,042,183
14	Leverage Ratio Value, including the impact of adjustments for temporary exemptions on statutory reserve requirement (GWM) placements at Bank Indonesia to meet provisions (if any)	12.78%	12.59%	13.19%	12.30%	10.88%
14a	Leverage Ratio Value in accordance with Basel III with Full Expected Credit Loss Model in accordance with PSAK 71 (%) (Row 2a / Row 13)	N/A	N/A	N/A	N/A	N/A
14b	Leverage Ratio Value, excluding the impact of adjustments for temporary exemptions on statutory reserve requirement (GWM) placements at Bank Indonesia to meet provisions (if any)	12.78%	12.59%	13.19%	12.30%	10.88%
14c	Leverage Ratio Value, including the impact of adjustments for temporary exemptions on statutory reserve requirement (GWM) placements at Bank Indonesia to meet provisions (if any), which has incorporated average values from the gross carrying amount of Securities Financing Transaction (SFT) assets	12.78%	12.59%	13.19%	12.30%	10.88%
14d	Leverage Ratio Value, excluding the impact of adjustments for temporary exemptions on statutory reserve requirement (GWM) placements at Bank Indonesia to meet provisions (if any), which has incorporated average values from the gross carrying amount of SFT assets	-	-	-	-	-
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	36,166,550	38,606,605	43,735,048	40,569,083	33,986,485
16	Total Net Cash Outflow	15,076,891	21,316,173	20,144,182	18,240,701	22,185,690
17	LCR (%)	239.88%	181.11%	217.11%	222.41%	153.19%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	115,571,768	110,396,010	109,496,958	110,697,949	91,566,345
19	Total Required Stable Funding (RSF)	95,556,798	95,691,674	94,252,446	96,129,674	68,402,115
20	NSFR (%)	120.95%	115.37%	116.17%	115.15%	133.86%

Qualitative Analysis

As of September 2026 (T) the consolidated Total Capital of PT Bank Pembangunan Daerah Jawa Timur Tbk stood at IDR 21.8 Trillion, representing a 2.34% increase from the position in June 2026 (T-1). This growth was primarily driven by an addition to Tier 1 Capital elements, specifically within the other supplementary capital reserves component, which in this case refers to current year profits. Compared to the previous period (June 2026), the current year profits component increased by 50.31%, amounting to IDR 366.877 Billion. Overall, the consolidated Capital Adequacy Ratio (CAR), including the subsidiary bank, increased from 27.59% in June 2026 to 27.87% in September 2026. This improvement was partly due to the growth in total capital outpacing the increase in total Risk-Weighted Assets (RWA), thereby resulting in a higher ratio for the current period compared to the preceding one.

The leverage ratio of PT Bank Pembangunan Daerah Jawa Timur Tbk as of September 2026 (T) stood at 12.78%, representing a 0.19% increase from the position in June 2026 (T-1). Compared to the previous period, this increase was driven by the growth in Tier 1 capital outpacing the growth in the total exposure component, thereby resulting in a higher ratio for the current period. The increase in total exposure was partly driven by a 3.66% growth in the Total Asset Exposure component within the statement of financial position, amounting to IDR 5,538,888 million. In general, the Bank's Leverage Ratio as of September 2026 remains well above the minimum regulatory requirement of >3%.

The Bank's consolidated Liquidity Coverage Ratio (LCR) for the September 2026 period stood at 239.88%, representing a 39.58% increase on a month-on-month (mtm) basis. This increase occurred despite a 2.88% or IDR 1.07 Trillion mtm decrease in Total High-Quality Liquid Assets (HQLA). The decline in HQLA stemmed from Level 1 HQLA, specifically the debt securities issued by the Central Government and Bank Indonesia in both Indonesian Rupiah and foreign currencies. Meanwhile, the Net Cash Outflow (NCO) component decreased by 19.60% or IDR 3.67 trillion on an mtm basis. The contraction in NCO was larger than the decline in HQLA, with the primary driver being a 19.71% or IDR 3.66 trillion decrease in the corporate customer funding component.

The Net Stable Funding Ratio (NSFR) for the September 2026 period stood at 120.95%, representing a 5.58% increase from the previous period in June 2026, which was 115.37%. This growth was driven by a 4.69% increase in Available Stable Funding (ASF), while Required Stable Funding (RSF) slightly declined by 0.14%. The expansion in the ASF component was primarily driven by a 3.13% (IDR 1.72 trillion) growth in deposits from individual customers and funding from micro and small business customers, alongside a 10.93% (IDR 3.31 Trillion) increase in funding from corporate customers. On the other hand, the decrease in the RSF component was caused by a 1.36% (IDR 1.18 Trillion) reduction in loans categorized as Pass (Current) and Special Mention.

Template OV1: Overview of Risk-Weighted Assets (RWA)

	Description	ATMR		Minimum Capital
		Reporting Quarter Position (T)	Previous Quarter Position (T-1)	
		a	b	c = a * Risk-based minimum capital requirement
1	Credit Risk (excluding Counterparty Credit Risk)			
2	RWA calculated under the Standardised Approach	71,722,440	70,841,900	7,086,177
3	RWA calculated under the Foundation Internal Ratings-Based (F-IRB) Approach	N/A	N/A	N/A
4	RWA calculated under the Supervisory Slotting Approach	N/A	N/A	N/A
5	RWA calculated under the Advanced Internal Ratings-Based (A-IRB) Approach	N/A	N/A	N/A
6	Counterparty Credit Risk (CCR)	-	-	-
7	Counterparty Credit Risk (CCR) calculated under the Standardised Approach	-	-	-
8	Counterparty Credit Risk (CCR) calculated under the Internal Model Method	N/A	N/A	N/A
9	Counterparty Credit Risk (CCR) calculated under other methods	N/A	N/A	N/A
10	*Credit Valuation Adjustment* (CVA)	-	-	-
11	*Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period*	N/A	N/A	N/A
12	Equity investments in funds - look-through approach	N/A	N/A	N/A
13	Equity investments in funds - mandate-based approach	N/A	N/A	N/A
14	Equity investments in funds – fall-back approach	N/A	N/A	N/A
15	Settlement risk	-	-	-
16	Securitisation exposures in the banking book			
17	Securitisation Internal Ratings-Based Approach (SEC-IRBA)	N/A	N/A	N/A
18	Securitisation External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach (IAA)	-	-	-
19	Securitisation Standardised Approach (SEC-SA)	-	-	-
20	Market risk	432,551	315,692	42,736
21	RWA calculated under the Standardised Approach	432,551	315,692	42,736
21a	RWA calculated under the Simplified Standardised Approach	-	-	-
22	RWA calculated under the Internal Models Approach (IMA)	N/A	N/A	N/A
23	Capital charge due to reclassification between trading book and banking book	-	-	-
24	Operational risk	6,087,825	6,087,825	601,477
25	Amounts below the thresholds for deduction from capital (subject to a 250% risk weight)	N/A	N/A	N/A
26	Application of output floor	N/A	N/A	N/A
27	Floor adjustment (before application of transitional cap)	N/A	N/A	N/A
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	6,520,376	6,403,517	644,213

Qualitative Analysis

Total Risk-Weighted Assets (RWA) of PT Bank Pembangunan Daerah Jawa Timur Tbk as of September 2026 (T) amounted to IDR 78,242,816 million, representing an increase of 1.29% compared to June 2026 (T-1), which amounted to IDR 77,245,417 million. The increase was primarily attributable to higher credit risk and market risk exposures, while the operational risk component remained stable compared to the previous period.

Credit Risk-Weighted Assets, calculated using the Standardized Approach, increased by 1.24% compared to the previous quarter, from IDR 70,841,900 million as of June 2026 to IDR 71,722,440 million as of September 2026. The main factor contributing to the increase in credit risk-weighted assets from June to September was the expansion or growth of credit disbursements (asset exposures), particularly in the Retail/SME, Corporate, and Employee/Pensioner Loan segments. Market Risk-Weighted Assets increased by 37.02% compared to the previous quarter, from IDR 315,692 million as of June 2026 to IDR 432,551 million as of September 2026. The increase in market risk-weighted assets was driven by higher General Interest Rate Risk (GIRR) capital requirements and higher Foreign Exchange Risk capital requirements, resulting in an increase in the overall Market Risk Capital Requirement. Meanwhile, Operational Risk-Weighted Assets remained unchanged compared to the previous quarter. Nevertheless, the Bank needs to ensure the effectiveness of internal controls, the reliability of operational systems and processes, and the implementation of appropriate mitigation measures to anticipate potential operational losses. As a mitigation measure, the increase in RWA was also accompanied by an increase in the minimum total capital required based on the Bank's risk profile, amounting to IDR 7,730,390 million.

Template LR1: Total Exposure Report in the Leverage Ratio

TOTAL EXPOSURE REPORT
IN THE LEVERAGE RATIO

No	Description	Total
1	Total assets in the statement of financial position in the published financial statements (gross value before deducting allowance for loan losses)	167,285,157
2	Adjustment for the value of investments in banks, financial institutions, insurance companies, and/or other entities that, according to accounting standards, should be consolidated, but are excluded from consolidation under the regulations of the Financial Services Authority (OJK).	-
3	Adjustment for the value of underlying financial asset pools that have been transferred in asset securitization transactions meeting the requirements for true sale, as stipulated in the Financial Services Authority (OJK) Regulation on prudential principles in asset securitization activities for commercial banks. If the underlying financial assets have been deducted from the total assets in the statement of financial position, then the amount in this line is 0 (zero).	-
4	Adjustment for temporary exemption on placement of reserve requirements at Bank Indonesia to comply with minimum reserve requirements (if applicable).	N/A
5	Adjustment for fiduciary assets recognized as components of the statement of financial position under accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.	N/A
6	Adjustment for the purchase or sale value of financial assets on a regular basis using the trade date accounting method.	-
7	Adjustment for the value of cash pooling transactions that meet the requirements as set forth in this Financial Services Authority (OJK) Regulation.	-
8	Adjustment for the value of derivative transaction exposure.	-
9	Adjustment for the value of SFT exposure, such as reverse repo transactions.	-
10	Adjustment for the value of TRA exposure multiplied by the FKK.	45,502
11	Prudential valuation adjustments in the form of capital deduction factors and loan loss provisions (LLP).	(3,856,888)
12	Other adjustments.	-
13	Total Exposure in the calculation of the Leverage Ratio	163,473,771
Qualitative Analysis		
The leverage ratio of PT Bank Pembangunan Daerah Jawa Timur Tbk as of September 2026 (T) stood at 12.78%, representing a 0.19% increase from the position in June 2026 (T-1). Compared to the previous period, this increase was driven by the growth in Tier 1 capital outpacing the growth in the total exposure component, thereby resulting in a higher ratio for the current period. The increase in total exposure was partly driven by a 3.66% growth in the Total Asset Exposure component within the statement of financial position, amounting to IDR 5,538,888 million. In general, the Bank's Leverage Ratio as of September 2026 remains well above the minimum regulatory requirement of >3%.		

Template LR2: Total Exposure Report in the Leverage Ratio

TOTAL EXPOSURE REPORT
IN THE LEVERAGE RATIO

	Description	Periode	
		T	T-1
Asset Exposure in Financial Statements			
1	Asset exposure in the statement of financial position, including collateral assets, but excluding derivative transaction exposure and SFT exposure (gross value before deduction of loan loss provisions)	160,831,347	155,513,703
2	The value of the collateral re-addition for derivative collateral delivered to the counterparty, resulting in a decrease in total asset exposure in the statement of financial position due to the application of financial accounting standards	-	-
3	(Deduction of receivables related to CVM provided in derivative transactions)	-	-
4	(Adjustment for the carrying value of securities received in SFT exposure recognized as assets)	-	-
5	(Loan loss provisions (LLP) for those assets in accordance with financial accounting standards)	(3,856,146)	(4,077,390)
6	Assets that have been considered as a deduction from Core Capital as referred to in the Financial Services Authority (OJK) Regulation on the minimum capital requirements for commercial banks	(743)	(743)
7	Total asset exposure in the balance sheet	156,974,458	151,435,570
Derivative Transaction Exposure			
8	The RC value for all derivative transactions, whether there is qualifying variation margin or there are netting agreements that meet certain requirements.	-	-
9	The add-on value representing the PFE for all derivative transactions	-	-
10	Exemption for derivative transaction exposures settled through a central counterparty (CCP)	-	-
11	Adjustment for the effective notional value of credit derivatives.	-	-
12	Adjustment for the effective notional value of netted transactions and the reduction of add-on for credit derivative sales transactions	-	-
13	Total Derivative Transaction Exposure	-	-
Eksposur *Securities Financing Transaction* (SFT)			
14	Gross carrying value of SFT assets	6,453,810	10,620,839
15	Net value between cash liabilities and cash receivables		
16	Credit risk due to counterparty default related to SFT assets, based on the current exposure calculation as outlined in the annex of this Financial Services Authority Regulation.	-	-
17	Exposure as an SFT agent		
18	Total Exposure SFT	6,453,810	10,620,839
Exposure of Administrative Account Transactions(TRA)			
19	The total value of commitment liabilities or contingent liabilities. Gross value before deducting loan loss provisions (LLP).	455,024	278,843
20	Adjustment to the result of multiplying the value of commitment liabilities or contingent liabilities by the exposure factor (EF), then deducting loan loss provisions (LLP).	(409,521)	(250,959)
21	Loan loss provisions (LLP) for TRA in accordance with financial accounting standards.	-	-
22	Total Exposure TRA	45,503	27,884
Capital and Total Exposure			
23	Core Capital	20,899,011	20,411,741
24	Total Exposure	163,473,771	162,084,293
Leverage Ratio			
25	Leverage Ratio value, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable) (%)	12.78%	12.59%

25a	Leverage Ratio value, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable) (%)	12.78%	12.59%
26	Minimum Leverage Ratio Value (%)	3%	3%
27	Buffer against the Leverage Ratio value (%)	N/A	N/A
Disclosure of Average Value			
28	The average value of the gross carrying amount of SFT assets, after adjustments for sale accounting transactions, calculated on a net basis with cash liabilities in SFT and cash receivables in SFT	-	-
29	Quarter-end reported value of the gross carrying amount of SFT assets, after adjustments for sale accounting transactions, calculated net of cash liabilities and cash receivables in SFT	-	-
30	Total Exposure, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.	163,473,771	162,084,293
30a	Total Exposure, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.	-	-
31	Leverage Ratio value, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28 (%)	12.78%	12.59%
31a	Leverage Ratio value, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28 (%)	-	-
Qualitative Analysis			
The leverage ratio of PT Bank Pembangunan Daerah Jawa Timur Tbk as of September 2026 (T) stood at 12.78%, representing a 0.19% increase from the position in June 2026 (T-1). Compared to the previous period, this increase was driven by the growth in Tier 1 capital outpacing the growth in the total exposure component, thereby resulting in a higher ratio for the current period. The increase in total exposure was partly driven by a 3.66% growth in the Total Asset Exposure component within the statement of financial position, amounting to IDR 5,538,888 million. In general, the Bank's Leverage Ratio as of September 2026 remains well above the minimum regulatory requirement of >3%.			

Template LIQ1 – *Liquidity Coverage Ratio / LCR*

		INDIVIDUAL				CONSOLIDATED			
		Reporting Date Position (T)		Previous Reporting Date Position (T-1)		Reporting Date Position (T)		Previous Reporting Date Position (T-1)	
		Outstanding value of liabilities and commitments / contractual receivables value	HQLA value after haircut OR Outstanding liabilities and commitments multiplied by run-off rate OR Contractual receivables value multiplied by inflow rate	Outstanding value of liabilities and commitments / contractual receivables value	HQLA value after haircut OR Outstanding liabilities and commitments multiplied by run-off rate OR Contractual receivables value multiplied by inflow rate	Outstanding value of liabilities and commitments / contractual receivables value	HQLA value after haircut OR Outstanding liabilities and commitments multiplied by run-off rate OR Contractual receivables value multiplied by inflow rate	Outstanding value of liabilities and commitments / contractual receivables value	HQLA value after haircut OR Outstanding liabilities and commitments multiplied by run-off rate OR Contractual receivables value multiplied by inflow rate
	Total data points included in the LCR calculation		… day		… day		… day		… day
***High-quality liquid assets* (HQLA)**									
1	Total High-Quality Liquid Asset		23,125,911		25,395,218		34,811,875		38,606,605
Cash outflows									
2	**Retail deposits and funding from Micro and Small Enterprise (MSE) customers, consisting of:**	**35,866,125**	**2,099,995**	**38,962,700**	**2,287,820**	**49,577,065**	**2,815,081**	**52,233,998**	**2,978,396**
3	Stable deposits/funding	29,732,356	1,486,618	32,169,006	1,608,450	42,852,518	2,142,626	44,900,082	2,245,004
4	Less stable deposits/funding	6,133,769	613,377	6,793,695	679,369	6,724,547	672,455	7,333,916	733,392
5	Funding from corporate customers, consisting of:	28,218,973	11,520,744			**45,930,112**	**17,332,109**	**46,671,220**	**18,956,412**
6	Operational deposits	12,526,320	3,048,646	14,463,201	3,509,681	25,132,065	5,725,811	24,521,121	5,644,410
7	Non-operational deposits and/or other non-operational liabilities	15,692,653	8,472,098	15,245,639	8,736,204	20,798,047	11,606,298	22,150,099	13,312,002
8	Debt securities in the form of debt instruments issued by the bank (unsecured debt)	-	-	-	-	-	-	-	-
9	**Secured funding**								
10	**Additional liquidity requirements (additional requirement), consisting of:**	**5,836,947**	**1,501,402**	**7,155,717**	**2,768,192**	**6,915,979**	**2,073,552**	**8,747,834**	**3,741,341**
11	Outflows related to derivative transactions	-	-			-	-		
	Outflows related to increased liquidity needs	-	-			-	-		
12	Outflows related to loss of funding	-	-			-	-	-	-
13	Outflows related to the drawdown of credit and liquidity facility commitments	608,713	297,985	637,604	314,783	1,082,472	323,193	1,342,338	456,009
	Outflows related to other contractual obligations regarding fund channeling	81,637	81,637	1,164,714	1,164,714	81,637	81,637	1,164,714	1,164,714
14	Other contractual cash outflows	4,044,417	19,601	1,270,880	1,270,880	4,105,819	22,671	2,099,884	2,099,884
15	Other contingent funding liabilities cash outflows	1,102,180	1,102,180	4,082,519	17,816	1,646,052	1,646,052	4,140,899	20,735
16	**TOTAL CASH OUTFLOWS**		**15,122,141**		**17,301,897**		**22,220,742**		**25,676,148**
Cash inflows									
17	**Secured lending**	**1,163,389**	**-**	**3,975,821**	**-**	**1,496,941**	**-**	**4,921,185**	**-**
18	**Inflows from fully performing exposures**	**3,519,428**	**2,611,224**	**3,844,368**	**2,737,666**	**5,774,131**	**4,415,916**	**5,900,876**	**4,343,593**
19	Other cash inflows	-	-			48,038	24,019	32,765	16,383
20		4,682,816	2,611,224	7,820,189	2,737,666	7,319,110	4,439,935	10,854,825	4,359,975
	TOTAL CASH INFLOWS		***Total adjusted value***		***Total adjusted value***		***Total adjusted value***		***Total adjusted value***
21	**Total HQLA (High-Quality Liquid Assets)**		23,125,911		25,395,218		34,811,875		38,606,605
22	**Total net cash outflows**		12,510,917		14,564,231		17,780,807		21,316,173
23	**Liquidity Coverage Ratio (%)**		184.85%		174.37%		195.78%		181.11%

Qualitative Analysis Individual

The Individual LCR of Bank Jatim as of September 2026 stood at 184.85%, representing an increase of 10.48 percentage points from 174.37% in the second quarter of 2026 (Q2 2026), with the following details:
a. Total HQLA decreased by 8.94% quarter-on-quarter (qtq), equivalent to IDR 2.26 trillion. The decline was primarily attributable to HQLA Level 1, particularly securities issued by the Central Government and Bank Indonesia, denominated in both rupiah and foreign currencies.
b. Net Cash Outflow decreased by 14.10%, equivalent to IDR 2.05 trillion, a larger decline than that of HQLA. The decrease was primarily driven by funding from corporate customers, particularly non-operational deposits and other cash outflows.
c. Bank Jatim's Individual HQLA before haircut amounted to IDR 25.05 trillion as of September 2026, predominantly comprising HQLA Level 1 assets, namely placements with Bank Indonesia and securities issued by the Central Government and Bank Indonesia.

Qualitative Analysis Consolidated

The consolidated Liquidity Coverage Ratio (LCR) of Bank Jatim and its subsidiary banks (Bank NTB Syariah, Bank NTT, Bank Lampung, and Bank Sultra) stood at 195.78% as of the third quarter of 2026 (Q3 2026), representing an increase of 14.67 percentage points from 181.11% in the second quarter of 2026 (Q2 2026). The increase in the ratio was attributable to the following factors:
a. Total High-Quality Liquid Assets (HQLA) decreased by 9.83% quarter-on-quarter (qtq), equivalent to IDR 3.79 trillion. The decline was primarily attributable to HQLA Level 1, particularly securities issued by the Central Government and Bank Indonesia, denominated in both rupiah and foreign currencies.
b. Net Cash Outflow decreased by 16.59% quarter-on-quarter, equivalent to IDR 3.53 trillion. This decrease was greater than the decline in HQLA. The largest decrease was attributable to funding from corporate customers, particularly non-operational deposits and other cash outflows.
c. Bank Jatim's consolidated HQLA, including its subsidiary banks, before haircuts amounted to IDR 36.18 trillion as of September 2026, predominantly comprising HQLA Level 1 assets, namely placements with Bank Indonesia and securities issued by the Central Government and Bank Indonesia.

Template LIQ2: *Net Stable Funding Ratio* - NSFR

	Description	Reporting Date Position (T)					Previous Reporting Date Position (T-1)				
		Carrying Value Based on Remaining Maturity (in Million Rupiah)				Total Weighted Value	Carrying Value Based on Remaining Maturity (in Million Rupiah)				Total Weighted Value
		Without Maturity	< 6 month	≥ 6 month - < 1 years	≥ 1 years		Without Maturity	< 6 month	≥ 6 month - < 1 years	≥ 1 years	
		a	b	c	d	e	a	b	c	d	e
***Available Stable Funding* - ASF**											
1	Capital :										
2	Capital in accordance with OJK Regulation on Minimum Capital	21,160,068	-	-	95,841	21,255,909	21,527,110	-	-	95,210	21,622,320
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Deposits from individual customers and funding from micro and small business customers:										
5	Stable deposits and funding	45,938,165	1,208,140	273,805	8,749	45,057,854	44,404,256	1,192,884	276,685	9,850	43,589,983
6	Less stable deposits and funding	1,473,606	10,641,456	708,837	83,455	11,624,964	1,328,836	10,483,162	729,532	85,172	11,372,549
7	Funding from corporate customers:										
8	Operational deposits	30,889,654	-	-	-	15,444,827	25,586,698	-	-	-	12,793,349
9	Other funding from corporate customers	362,999	28,531,319	7,376,852	2,245,794	18,198,761	328,676	37,241,757	3,943,959	2,238,457	17,536,383
10	Liabilities with corresponding dependent assets										
11	Other liabilities and equity :										
12	NSFR liabilities derivatif										
13	Other equity and liabilities not included in the above categories	456,830	3,132,379	1,500,000	3,239,453	3,989,453	395,713	565,642	1,501,561	2,730,645	3,481,426
14	**Total ASF**					115,571,768					110,396,010
***Required Stable Funding* - RSF**											
15	Total HQLA for NSFR calculation										
16	Deposits with other financial institutions for operational purposes										
17	Loans categorized as Performing and Special Mention										
18	To financial institutions secured by Level 1 HQLA	-	4,210,498	-	-	421,050	-	3,183,013	-	-	318,301
19	To financial institutions secured by non-Level 1 HQLA and loans to financial institutions without collateral	-	2,089,538	1,578	383,337	697,556	-	2,743,016	1,320	393,061	805,173
20	To non-financial corporations, retail customers, micro and small business customers, the central government, foreign governments, Bank Indonesia, foreign central banks, and public sector entities, including but not limited to:	-	6,455,862	5,842,931	86,855,109	79,550,214	11,541	6,175,937	5,734,110	88,869,478	81,043,279
21	Qualifies for a risk weight of 35% or less, in accordance with OJK Circular Letter on Credit Risk RW (Risk-Weighted Assets)	-	51,881	56,881	5,758,879	3,797,652	102	35,541	77,281	5,637,400	3,720,721
22	Home mortgage loans that are not currently pledged as collateral, including but not limited to :	-	204	2,466	184,313	158,001	-	105	192	104,422	88,907
23	Qualifies for a risk weight of 35% or less, in accordance with the OJK Circular Letter on Risk-Weighted Assets (RWA) for Credit Risk	-	33	459	88,735	57,924	-	86	339	89,272	58,239
24	Securities categorized as Performing and Substandard (performing) that are not currently pledged as collateral, not in default, and not classified as HQLA, including publicly traded stocks	-	1,596,928	106,113	627,991	1,385,313	-	1,122,578	225,993	642,362	1,220,293
25	Assets with corresponding dependent liabilities										
26	Other Assets :										
27	Traded physical commodities, including gold										
28	Cash, securities, and other assets recorded as initial margin for derivative contracts and cash or other assets pledged as default funds to the central counterparty (CCP)		-	-	-	-					
29	NSFR aset derivatif		-	-	-	-					
30	*NSFR derivative liabilities before deducting variation margin*		-	-	-	-					
31	All other assets not included in the above categories	394,878	840,896	221,690	6,561,253	6,561,253	1,104,819	740,001	185,552	5,880,614	7,197,790
32	Administrative Account										
33	**Total RSF**					95,556,798					95,691,674
34	***Net Stable Funding Ratio* (%)**					120.95%					115.37%

Qualitative Analysis

Bank Jatim's consolidated Net Stable Funding Ratio (NSFR) for the third quarter (September 2026) stood at 120.95%, representing a 5.58% increase compared to the second quarter (June 2026) position of 115.37%. This growth was driven by a 4.69% quarter-on-quarter (qtq) increase in Available Stable Funding (ASF), while Required Stable Funding (RSF) slightly declined by 0.14% (qtq). The NSFR position in the third quarter of 2026 remains well above the minimum regulatory threshold of 100%. The 4.69% (IDR 5.17 Trillion) qtq expansion in the ASF component was primarily driven by a 3.13% (IDR 1.72 Trillion) growth in deposits from individual customers and funding from micro and small business customers. Secondly, it was supported by a 10.93% (IDR 3.31 Trillion) increase in funding from corporate customers.