

PT Bank Pembangunan Daerah Jawa Timur, Tbk
 Capital & Risk Exposure Disclosure Report
 31 December 2021

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	9.297.197	8.958.211	8.398.204	8.954.464	8.411.757
2	Tier 1	9.297.197	8.958.211	8.398.204	8.954.464	8.411.757
3	Total Capital	9.712.268	9.376.830	8.819.776	9.359.291	8.825.829
Risk Weighted Assets (amounts)						
4	Total Risk Weighted Assets (RWA)	41.286.928	41.559.494	41.794.902	40.478.122	40.776.010
Risk-based Capital Ratios In percentage of RWA						
5	CET1 ratio (%)	22,52%	21,56%	20,09%	22,12%	20,63%
6	Tier 1 ratio (%)	22,52%	21,56%	20,09%	22,12%	20,63%
7	Total capital ratio (%)	23,52%	22,56%	21,10%	23,12%	21,64%
Additional CET1 Buffer requirements as a percentage of RWA						
8	Capital Conservation Buffer (2.5% from RWA) (%)	2,50%	2,50%	2,50%	0,00%	0,00%
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%	0,00%	0,00%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13,26%	12,30%	10,83%	12,86%	11,41%
Leverage Ratio according to Basel III						
13	Total exposure	100.978.948	101.100.270	95.539.240	89.691.846	83.710.131
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	9,15%	9,27%	9,23%	9,98%	10,05%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	9,15%	9,27%	9,23%	9,98%	10,05%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	9,15%	9,27%	9,23%	9,98%	10,05%
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)	53.113.264	47.818.273	41.464.397	37.860.894	38.088.289
16	Total Net Cash Outflow	16.871.252	15.577.290	14.597.071	13.845.218	13.970.548
17	LCR ratio (%)	314,82%	306,97%	284,06%	273,46%	272,63%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding	76.340.516	74.757.949	69.642.622	67.689.053	63.585.403
19	Total Required Stable Funding	40.085.953	40.495.196	40.353.090	40.038.145	39.658.510
20	NSFR ratio (%)	190,44%	184,61%	172,58%	169,06%	160,33%

Qualitative Analysis

The total capital of Bank Jatim in the position of December 2021 (T) is Rp. 9.7 Trillion, an increase of 3.58% from the position of September 2021 (T-1). This increase was mainly due to an increase in the adding factor in the capital calculation component, namely an increase in profit for the year by 28.49% or Rp. 337 billion as well as an increase in deduction factors such as allowance for non-productive assets write-off which must be calculated at Rp. 105 billion. , there by encouraging the growth of the Capital Adequacy Ratio (CAR) from the September 2021 position of 22.56%, increasing to 23.52% in the December 2021.

Bank Jatim's leverage ratio in September 2021 (T) was 9.27%, an increase of 0.04% from the position in June 2021 (T-1). This increase was mainly due to an increase in Total Asset Exposure in the statement of financial position where this value is one component that causes Total Exposure to experience the same increase. When compared to the previous period (June 2021) the total value of Asset Exposure in the statement of financial position increased by Rp. 4.7 Trillion. In general, the Bank's Leverage Ratio in September 2021 is still above the minimum limit set by the regulator > 3%.

The Liquidity Adequacy Ratio (LCR) and Net Stable Funding Ratio (NSFR) in December 2021 (T) have increased compared to the previous period in September 2021 (T-1). The LCR ratio increased by 7.84% due to an increase in the ratio component both in terms of the value of High Quality Liquid Assets (HQLA) and the value of Net Cash Outflow (NCO) so that the ratio formed was greater than the previous period. Meanwhile, the NSFR Ratio increased by 5.83% due to growth in the Total Available Stable Funding (ASF) although the Total Required Stable Funding (RSF) decreased, but the ratio formed was larger than the previous period.