

PT Bank Pembangunan Daerah Jawa Timur, Tbk  
 Capital & Risk Exposure Disclosure Report  
 30 September 2020

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,920,211	7,623,970	8,090,351	7,822,122	7,422,298
2	Tier 1	7,920,211	7,623,970	8,090,351	7,822,122	7,422,298
3	Total Capital	8,311,606	8,002,501	8,455,548	8,202,293	7,772,873
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	38,981,987	37,954,233	36,908,004	37,675,659	35,678,267
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	20.32%	20.09%	21.92%	20.76%	20.80%
6	Tier 1 ratio (%)	20.32%	20.09%	21.92%	20.76%	20.80%
7	Total capital ratio (%)	21.32%	21.08%	22.91%	21.77%	21.79%
	Additional CET1 Buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer (2.5% from RWA) (%)	0%	0%	2.50%	2.50%	2.50%
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)	0.00%	0.00%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.10%	10.83%	12.67%	11.46%	11.51%
	Leverage Ratio according to Basel III					
13	Total exposure	96,923,210	88,172,567	76,960,849	-	-
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	8.18%	9.18%	10.51%	-	-
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	8.18%	9.18%	10.51%	-	-
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	8.18%	9.18%	10.51%	-	-
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	8.18%	9.18%	10.51%	-	-
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Assets (HQLA)	32,991,216	27,246,809	22,427,903	17,319,648	15,791,363
16	Total Net Cash Outflow	12,414,512	11,337,373	9,955,782	11,223,925	10,532,555
17	LCR ratio (%)	265.75%	240.33%	225.28%	154.31%	149.93%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	60,878,974	55,575,480	51,790,931	56,551,693	52,336,858
19	Total Required Stable Funding	38,122,301	37,093,800	35,764,833	36,386,128	34,894,458
20	NSFR ratio (%)	159.69%	149.82%	144.81%	155.42%	149.99%

Qualitative Analysis

The total capital of Bank Jatim in the position of September 2020 (T) was IDR 8.3 trillion, an increase of 3.86% from the position of June 2020 (T-1). This increase was mainly contributed by an increase in profit for the year amounting to Rp 329 billion, which boosted the growth of the Capital Adequacy Ratio (CAR) from 21.08% in June 2020 to 21.32% in September 2020. When compared to the position of September 2019 (T - 4), the CAR ratio decreased slightly by 0.46%. This decrease was mainly due to the decline in yoy income for the year by 3.59% and an increase in the difference between PPA and allowance for impairment losses on productive assets (as a deduction factor for capital) by 25.16% due to the impact of IFRS 9 implementation. , an increase in RWA of Rp 2.9 trillion also contributed to a decline in the CAR ratio.

Bank Jatim's leverage ratio in the position of September 2020 (T) was 8.18%, a decrease of 1% from the position of June 2020 (T-1). This decrease was mainly due to an increase in exposure value of 8.7 trillion, mainly from an increase in the value of exposure assets in the statement of financial position. In general, the Bank's Leverage Ratio for September 2020 is still above the minimum limit set by the regulator

Both the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) in the position of September 2020 (T) experienced an increase compared to the previous period (June 2020 (T-1)). The LCR ratio increased by 25.42% due to an increase in High Quality Liquid Assets (HQLA) compared to an increase in Net Cash Outflow (NCO). The NSFR ratio increased by 9.87% because there was an increase in Available Stable Funding (ASF) higher than Required Stable Funding (RSF).