

PT Bank Pembangunan Daerah Jawa Timur, Tbk
Capital & Risk Exposure Disclosure Report
30 September 2021

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	8,958,211	8,398,204	8,954,464	8,411,757	7,920,211
2	Tier 1	8,958,211	8,398,204	8,954,464	8,411,757	7,920,211
3	Total Capital	9,376,830	8,819,776	9,359,291	8,825,829	8,311,606
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	41,559,494	41,794,902	40,478,122	40,776,010	38,981,987
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	21.56%	20.09%	22.12%	20.63%	20.32%
6	Tier 1 ratio (%)	21.56%	20.09%	22.12%	20.63%	20.32%
7	Total capital ratio (%)	22.56%	21.10%	23.12%	21.64%	21.32%
	Additional CET1 Buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer (2.5% from RWA) (%)	2.5%	2.5%	0%	0%	0.00%
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%	0.00%	0.00%	0.00%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.30%	10.83%	12.86%	11.41%	11.10%
	Leverage Ratio according to Basel III					
13	Total exposure	101,100,270	95,539,240	89,691,846	83,710,131	96,923,210
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	9.27%	9.23%	9.98%	10.05%	8.18%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	9.27%	9.23%	9.98%	10.05%	8.18%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	9.27%	9.23%	9.98%	10.05%	8.18%
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)	47,818,273	41,464,397	37,860,894	38,088,289	32,991,216
16	Total Net Cash Outflow	15,577,290	14,597,071	13,845,218	13,970,548	12,414,512
17	LCR ratio (%)	306.97%	284.06%	273.46%	272.63%	265.75%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	74,757,949	69,642,622	67,689,053	63,585,403	60,878,974
19	Total Required Stable Funding	40,495,196	40,353,090	40,038,145	39,658,510	38,122,301
20	NSFR ratio (%)	184.61%	172.58%	169.06%	160.33%	159.69%

Qualitative Analysis

The Capital of Bank Jatim in September 2021 (T) is Rp 9.3 Trillion, an increase of 6.32% from the position in June 2021 (T-1). This increase was mainly due to an increase in the additional factor in the capital calculation component, namely an increase in profit for the year by 47.54% or Rp. 381 billion as well as a decrease in deduction factors such as the less difference between PPA & allowance for impairment losses on productive assets of Rp. 98 billion, thus encouraging the growth of the Capital Adequacy Ratio (CAR) from the position of June 2021 at 21.10%, increasing to 22.56% in the position of September 2021.

Bank Jatim's leverage ratio in September 2021 (T) is 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 of > 3%.

The Liquidity Adequacy Ratio (LCR) and Net Stable Funding Ratio (NSFR) in September 2021 (T) have increased compared to the previous period in June 2021 (T-1). The LCR ratio increased by 22.91% due to an increase in the ratio component both in terms of the value of High-Quality Liquid Assets (HOLA) and the value of Net Cash Outflow (NCO), so that the ratio formed is greater than the previous period. Meanwhile, the NSFR Ratio increased by 12.03% due to higher growth in Total Available Stable Funding (ASF) compared to the growth that occurred in Total Stable Funding Required (RSF).