

PT Bank Pembangunan Daerah Jawa Timur, Tbk
 Capital & Risk Exposure Disclosure Report
 31 December 2022

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	10.172.852	9.400.982	9.254.009	9.063.981	9.297.197
2	Tier 1	10.172.852	9.400.982	9.254.009	9.063.981	9.297.197
3	Total Capital	10.610.256	9.836.642	9.663.987	9.455.646	9.712.268
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	43.580.925	43.434.519	41.457.316	39.955.439	41.286.928
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	23,34%	21,64%	22,32%	22,69%	22,52%
6	Tier 1 ratio (%)	23,34%	21,64%	22,32%	22,69%	22,52%
7	Total capital ratio (%)	24,35%	22,65%	23,31%	23,67%	23,52%
	Additional CET1 Buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer (2.5% from RWA) (%)	2,50%	2,50%	2,50%	2,50%	2,50%
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%	2,50%	2,50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13,35%	11,65%	12,33%	13,43%	13,26%
	Leverage Ratio according to Basel III					
13	Total exposure	103.333.015	98.560.600	108.967.078	105.686.110	100.978.948
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	9,84%	9,54%	8,49%	8,58%	9,15%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	9,84%	9,54%	8,49%	8,58%	9,15%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	9,84%	9,54%	8,49%	8,58%	9,15%
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)	47.522.030	48.869.745	56.574.839	54.831.816	53.113.264
16	Total Net Cash Outflow	14.866.990	16.159.932	17.260.517	16.035.371	16.871.252
17	LCR ratio (%)	319,65%	302,41%	327,77%	341,94%	314,82%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	76.884.556	69.318.174	79.529.320	77.760.205	76.340.516
19	Total Required Stable Funding	43.225.519	42.552.690	41.331.582	39.986.285	40.085.953
20	NSFR ratio (%)	177,87%	162,90%	192,42%	194,47%	190,44%

Qualitative Analysis

Bank Jatim's total capital in December 2022 (T) is IDR 10.6 trillion, an increase of 7.86% from September 2022 (T-1). This increase was mainly due to an increase in the increasing factor in the capital calculation component, namely an increase in profit for the year by 38.73% or Rp. 466 billion and a decrease in the deduction factor in the additional capital reserves in the other additional capital reserves component of 15.06% or IDR 164.9 billion, overall the Capital Adequacy Ratio (CAR) ratio for this period (December 2022) has increased from the position in September 2022 of 22.65% to 24.35% in the position of December 2022.

Bank Jatim's leverage ratio in December 2022 (T) was 9.84%, an increase of 0.30% from September 2022 (T-1). This increase was mainly due to an increase in total exposure, namely in the Securities Financing Transaction (SFT) exposure in the gross carrying value component of SFT assets with an increase of 5.7 trillion (91.73%), so that this resulted in the ratio being formed being greater than with the previous period. In general, the Bank's leverage ratio for the position of December 2022 is still above the minimum limit set by the regulator of >3%.

The Liquidity Adequacy Ratio (LCR) and Net Stable Funding Ratio (NSFR) in December 2022 (T) position experienced an increase compared to the previous period September 2022 (T-1). The LCR ratio increased by 17.23% due to a decrease in the ratio component of High Quality Liquid Assets (HOLA) but this was not proportional to the large decrease in the value of Net Cash Out Flow (NCO) so that the ratio formed was greater than the previous period. Meanwhile, the NSFR ratio in the December 2022 period also experienced an increase of 14.97% due to an increase in Total Available Stable Funding (ASF) of 10.92% which came from deposits from individual customers and funding from micro and business customers. small, while the Required Stable Total Funding (RSF) increased by 1.58% compared to September 2022 due to an increase in the current and special mention loan component of 3.76%.

Information:

* The December 2022 uses Unaudited data