

PT Bank Pembangunan Daerah Jawa Timur, Tbk
 Capital & Risk Exposure Disclosure Report
 30 June 2022

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	9.254.009	9.063.981	9.297.197	8.958.211	8.398.204
2	Tier 1	9.254.009	9.063.981	9.297.197	8.958.211	8.398.204
3	Total Capital	9.663.987	9.455.646	9.712.268	9.376.830	8.819.776
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	41.457.316	39.955.439	41.286.928	41.559.494	41.794.902
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	22,32%	22,69%	22,52%	21,56%	20,09%
6	Tier 1 ratio (%)	22,32%	22,69%	22,52%	21,56%	20,09%
7	Total capital ratio (%)	23,31%	23,67%	23,52%	22,56%	21,10%
	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 (%)	12,33%	13,43%	13,26%	12,30%	10,83%
	Leverage Ratio according to Basel III					
13	Total exposure	108.967.078	105.686.110	100.978.948	101.100.270	95.539.240
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	8,49%	8,58%	9,15%	9,27%	9,23%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	8,49%	8,58%	9,15%	9,27%	9,23%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	8,49%	8,58%	9,15%	9,27%	9,23%
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)	56.574.839	54.831.816	53.113.264	47.818.273	41.464.397
16	Total Net Cash Outflow	17.260.517	16.035.371	16.871.252	15.577.290	14.597.071
17	LCR ratio (%)	327,77%	341,94%	314,82%	306,97%	284,06%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	79.529.320	77.760.205	76.340.516	74.757.949	69.642.622
19	Total Required Stable Funding	41.331.582	39.986.285	40.085.953	40.495.196	40.353.090
20	NSFR ratio (%)	192,42%	194,47%	190,44%	184,61%	172,58%

Qualitative Analysis

The total capital of Bank Jatim in the position of June 2022 (T) is Rp. 9.6 Trillion, an increase of 2.20% from the position of March 2022 (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 79.75% or Rp. 362 billion and a decrease in deduction factors such as the difference between PPA and CKPN on earning assets, allowance for asset losses, non-productive amounting to Rp 59 billion, but in ratio terms in this period (June 2022) the Capital Adequacy Ratio (CAR) decreased from the position in March 2022 of 23.67%, decreased to 23.31% in the position of June 2022.

Bank Jatim's leverage ratio in the position of June 2022 (T) is 8.49%, a decrease of 0.09% from the position of March 2022 (T-1). This decrease 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 (March 2022) the total value of Asset Exposure in the statement of financial position increased by Rp. 3.6 billion. In general, the Bank's Leverage Ratio in June 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 the position of June 2022 (T) have increased compared to the previous period in March 2022 (T-1). The LCR ratio decreased by 14.17% due to an increase in the ratio component in High-Quality Liquid Assets (HQLA) but was not proportional to the increase in Net Cash Outflow (NCO) so that the ratio formed was smaller than the previous period. Meanwhile, the NSFR Ratio also decreased by 2.05% due to growth in Total Available Stable Funding (ASF) but it was not matched by growth in Total Required Stable Funding (RSF) so that the ratio formed was smaller than the previous period.