

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

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-21
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	9.063.981	9.297.197	8.958.211	8.398.204	8.954.464
2	Tier 1	9.063.981	9.297.197	8.958.211	8.398.204	8.954.464
3	Total Capital	9.455.646	9.712.268	9.376.830	8.819.776	9.359.291
Risk Weighted Assets (amounts)						
4	Total Risk Weighted Assets (RWA)	39.955.439	41.286.928	41.559.494	41.794.902	40.478.122
Risk-based Capital Ratios In percentage of RWA						
5	CET1 ratio (%)	22,69%	22,52%	21,56%	20,09%	22,12%
6	Tier 1 ratio (%)	22,69%	22,52%	21,56%	20,09%	22,12%
7	Total capital ratio (%)	23,67%	23,52%	22,56%	21,10%	23,12%
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%	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%	2,50%	0,00%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13,43%	13,26%	12,30%	10,83%	12,86%
Leverage Ratio according to Basel III						
13	Total exposure	105.686.110	100.978.948	101.100.270	95.539.240	89.691.846
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	8,58%	9,15%	9,27%	9,23%	9,98%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	8,58%	9,15%	9,27%	9,23%	9,98%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	8,58%	9,15%	9,27%	9,23%	9,98%
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)	54.831.816	53.113.264	47.818.273	41.464.397	37.860.894
16	Total Net Cash Outflow	16.035.371	16.871.252	15.577.290	14.597.071	13.845.218
17	LCR ratio (%)	341,94%	314,82%	306,97%	284,06%	273,46%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding	77.760.205	76.340.516	74.757.949	69.642.622	67.689.053
19	Total Required Stable Funding	39.986.285	40.085.953	40.495.196	40.353.090	40.038.145
20	NSFR ratio (%)	194,47%	190,44%	184,61%	172,58%	169,06%

Qualitative Analysis

The total capital of Bank Jatim in the position of March 2022 (T) is Rp. 9.4 Trillion, a decrease of 2.64% from the position in December 2021 (T-1). This decrease was mainly due to a decrease in the adding factor in the capital calculation component, namely the distribution of dividends in March 2022 amounting to Rp. non-productive assets that must be calculated where this component is also one of the deduction factors in the calculation of Bank Capital, but in ratio terms this period (March 2022) experienced a growth in the Capital Adequacy Ratio (CAR) from the position in December 2021, which was 23.52%, decreased by 23.67% at the position of March 2022.

Bank Jatim's Leverage ratio in the position of March 2022 (T) is 8.58%, a decrease of 0.57% from the position in December 2021 (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 (December 2021) the total value of Asset Exposure in the statement of financial position has increased by Rp. 4.7 billion. In general, the Bank's leverage ratio for March 2022 is still above the minimum limit set by the regulator of >3%.

The Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) in March 2022 (T) have increased compared to the previous period in December 2021 (T-1). The LCR ratio increased by 27.13% due to an increase in the ratio component in High-Quality Liquid Assets (HOLA) and conversely the Net Cash Outflow (NCO) value decreased so that the ratio formed was larger than the previous period. Meanwhile, the NSFR Ratio increased by 4.03% due to a 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.