

PT Bank Pembangunan Daerah Jawa Timur, Tbk
Capital & Risk Exposure Disclosure Report
31 March 2023

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		31-Mar-23	31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	10.675.163	10.346.392	9.400.982	9.254.009	9.063.981
2	Tier 1	10.675.163	10.346.392	9.400.982	9.254.009	9.063.981
3	Total Capital	11.114.889	10.783.955	9.836.642	9.663.987	9.455.646
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	39.034.492	43.593.473	43.434.519	41.457.316	39.955.439
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	27,35%	23,73%	21,64%	22,32%	22,69%
6	Tier 1 ratio (%)	27,35%	23,73%	21,64%	22,32%	22,69%
7	Total capital ratio (%)	28,47%	24,74%	22,65%	23,31%	23,67%
	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 (%)	17,36%	13,74%	11,65%	12,33%	13,43%
	Leverage Ratio according to Basel III					
13	Total exposure	96.658.421	103.333.015	98.560.600	108.967.078	105.686.110
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11,04%	9,84%	9,54%	8,49%	8,58%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11,04%	9,84%	9,54%	8,49%	8,58%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11,04%	9,84%	9,54%	8,49%	8,58%
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)	43.355.287	47.522.030	48.869.745	56.574.839	54.831.816
16	Total Net Cash Outflow	12.730.418	14.866.990	16.159.932	17.260.517	16.035.371
17	LCR ratio (%)	340,56%	319,65%	302,41%	327,77%	341,94%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	74.562.229	76.884.556	69.318.174	79.529.320	77.760.205
19	Total Required Stable Funding	43.917.836	43.225.519	42.552.690	41.331.582	39.986.285
20	NSFR ratio (%)	169,78%	177,87%	162,90%	192,42%	194,47%

Qualitative Analysis

Bank Jatim's total capital in March 2023 (T) was IDR 11.11 trillion, an increase of 3.07% from December 2022 (T-1). This increase was mainly due to an increase in the additional capital reserve component of 4.29% or IDR 305 billion and a decrease in the deduction factor in the other additional capital reserves component which decreased by 6.71% or IDR 52.9 Billion. Overall, the Capital Adequacy Ratio (CAR) ratio for this period (March 2023) has increased from 24.74% in December 2022 to 28.47% in March 2023.

Bank Jatim's leverage ratio in March 2023 (T) was 11.04%, an increase of 1.20% from December 2022 (T-1). This increase was mainly due to an increase in core capital but there was a decrease in total exposure so that this resulted in a larger ratio being formed compared to the previous period. In general, the Bank's leverage ratio for March 2023 is still above the minimum limit set by the regulator of >3%.

The Liquidity Adequacy Ratio (LCR) and Net Stable Funding Ratio (NSFR) in March 2023 (T) experienced an increase compared to the previous period in December 2022 (T-1). The LCR ratio increased by 20.92% due to a decrease in the ratio component in High Quality Liquid Assets (HQLA) but this was not proportional to the large decrease in the Net Cash Outflow (NCO) value so that the ratio formed was greater than the previous period. Meanwhile, the NSFR ratio in the March 2023 period decreased by 8.09% due to a decrease in Total Available Stable Funding (ASF) of 3.02% due to a decrease in the DPK portfolio, namely from deposits from individual customers and funding from corporate customers while in Total Required Stable Funding (RSF) increased by 1.60% compared to December 2022 due to an increase originating from the HQLA NSFR component of 7.03% and loans in the current & Special Mention category of 1.18%.