PT Bank Pembangunan Daerah Jawa Timur, Tbk
Capital & Risk Exposure Disclosure Report
30 September 2024

Key Metric

(in millions of rupiah)

No	Deskripsi	T	T-1	T-2	T-3	T-4
		30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	10,904,572	10,455,920	10,570,486	11,025,184	10,549,913
2	Tier 1	10,904,572	10,455,920	10,570,486	11,025,184	10,549,913
3	Total Capital	11,478,154	11,018,323	11,122,529	11,541,194	11,039,155
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	49,774,283	48,913,564	48,107,690	44,897,623	42,780,948
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	21.91%	21.38%	21.97%	24.56%	24.66%
6	Tier 1 ratio (%)	21.91%	21.38%	21.97%	24.56%	24.66%
7	Total capital ratio (%)	23.06%	22.53%	23.12%	25.71%	25.80%
	Additional CET1 Buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer (2.5% from RWA) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
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%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.03%	11.50%	12.09%	14.68%	14.78%
	Laverage Ratio according to Basel III					
13	Total exposure	106,587,681	101,578,674	100,868,913	104,182,788	107,095,079
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.23%	10.29%	10.48%	10.50%	9.85%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.23%	10.29%	10.48%	10.50%	9.85%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.23%	10.29%	10.48%	10.50%	9.85%
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)	24,559,040	25,976,136	25,866,452	28,475,832	31,235,675
16	Total Net Cash Outflow	13,201,971	13,615,857	12,953,466	14,815,384	13,681,276
17	LCR ratio (%)	186.03%	190.78%	199.69%	192.20%	228.31%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	81,395,116	75,930,529	75,325,842	74,221,252	77,953,906
19	Total Required Stable Funding	55,743,186	52,508,048	50,931,545	49,503,129	48,721,086
20	NSFR ratio (%)	146.02%	144.61%	147.90%	149.93%	160.00%

Qualitative Analysis

The total capital of Bank Jatim as of September 2024 (T) amounted to IDR 11.4 trillion, reflecting an increase of 4.17% compared to June 2024 (T-1). This increase was primarily driven by higher contributions to Tier 1 Capital, particularly from the component of additional capital reserves, notably from the current year's profit. Compared to the previous period (June 2024), the current year's profit component saw an increase of 60.44%, amounting to IDR 350,362 million. In September 2024, the overall Capital Adequacy Ratio (CAR) improved from 22.53% in June 2024 to 23.06% in September 2024. This increase was partly due to the higher growth in total capital relative to the growth in risk-weighted assets, resulting in a higher CAR for the period compared to the previous one.

The leverage ratio of Bank Jatim as of September 2024 (T) stood at 10.23%, reflecting a decrease of 0.06% compared to June 2024 (T-1). This decline was due to a smaller increase in Tier 1 capital compared to the growth in the total exposure components, resulting in a lower ratio compared to the previous period. Total exposure increased, partly driven by an 83.45% rise in the Total Exposure of administrative account transactions (TRA), amounting to IDR 26,020 million. Overall, the Bank's leverage ratio in June 2024 remained above the minimum regulatory threshold of 3%.

Both the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) showed improvements as of September 2024. The LCR for September 2024 was 190.78%, reflecting a decrease of 4.75% compared to the previous period (June 2024), which was 186.03%. This decline was due to a larger reduction in the average High-Quality Liquid Assets (HQLA) by 5.46% compared to the decrease in the average Net Cash Outflow. As of September 2024, HQLA amounted to IDR 24.56 trillion, dominated by Level 1 HQLA, consisting of placements with Bank Indonesia and government securities issued by the central government and Bank Indonesia. Meanwhile, the NSFR for September 2024 increased by 1.41%, as the total available stable funding (ASF) rose, while the total required stable funding (RSF) increased at a slower pace, leading to a higher ratio for the period compared to the previous one. The ASF increased by 7.20% compared to June 2024, primarily driven by higher deposits from individual customers, micro and small enterprises, and corporations. On the other hand, the RSF increased by a lower rate of 6.16% compared to the ASF, due to an increase in loans in the Liquid category and Demand Deposit Funds (DPK), particularly in credit and financing..

Leverage Ratio Report

(In million rupiah)

No	Description	Amount
1	Total assets in the statement of financial position in the published financial statements (gross value before deducting allowance for loan losses)	108,340,721
2	Adjustment for the value of investments in banks, financial institutions, insurance companies, and/or other entities that, according to accounting standards, should be consolidated, but are excluded from consolidation under the regulations of the Financial Services Authority (OJK).	-
3	Adjustment for the value of underlying financial asset pools that have been transferred in asset securitization transactions meeting the requirements for true sale, as stipulated in the Financial Services Authority (OJK) Regulation on prudential principles in asset securitization activities for commercial banks. If the underlying financial assets have been deducted from the total assets in the statement of financial position, then the amount in this line is 0 (zero).	-
4	Adjustment for temporary exemption on placement of reserve requirements at Bank Indonesia to comply with minimum reserve requirements (if applicable).	-
5	Adjustment for fiduciary assets recognized as components of the statement of financial position under accounting standards but excluded from the calculation of total exposure in the Leverage Ratio.	-
6	Adjustment for the purchase or sale value of financial assets on a regular basis using the trade date accounting method.	-
7	Adjustment for the value of cash pooling transactions that meet the requirements as set forth in this Financial Services Authority (OJK) Regulation.	-
8	Adjustment for the value of derivative transaction exposure.	-
9	Adjustment for the value of SFT exposure, such as reverse repo transactions.	-
10	Adjustment for the value of TRA exposure multiplied by the FKK.	57,200
11	Prudential valuation adjustments in the form of capital deduction factors and loan loss provisions (LLP).	(1,810,240)
12	Other adjustments.	-
13	Total Exposure in the calculation of the Leverage Ratio	106,587,681
	Qualitative Analysis	(Optional)

Leverage Ratio Report

(in million rupiah)

No	Description	Period	
		T	T-1
	Asset Exposure in Financial Statements		
1	Asset exposure in the statement of financial position, including collateral assets, but excluding derivative transaction exposure and SFT exposure (gross value before deduction of loan loss provisions)	100,692,715	92,917,956
2	The value of the collateral re-addition for derivative collateral delivered to the counterparty, resulting in a decrease in total asset exposure in the statement of financial position due to the application of financial accounting standards	-	-
3	(Deduction of receivables related to CVM provided in derivative	-	-
4	(Adjustment for the carrying value of securities received in SFT exposure recognized as assets)	-	-
5	(Loan loss provisions (LLP) for those assets in accordance with financial accounting standards)	(1,710,240)	(1,679,994)
6	Assets that have been considered as a deduction from Core Capital as referred to in the Financial Services Authority (OJK) Regulation on the minimum capital requirements for commercial banks	(100,000)	-
7	Total asset exposure in the balance sheet	98,882,475	91,237,962
	Derivative Transaction Exposure		
8	The RC value for all derivative transactions, whether there is qualifying variation margin or there are netting agreements that meet certain requirements.	-	-
9	The add-on value representing the PFE for all derivative transactions	-	-
10	Exemption for derivative transaction exposures settled through a central counterparty (CCP)	-	-
11	Adjustment for the effective notional value of credit derivatives.	-	-
12	Adjustment for the effective notional value of netted transactions and the reduction of add-on for credit derivative sales transactions	-	-
13	Total Derivative Transaction Exposure	-	-
	Eksposur Securities Financing Transaction (SFT)		
14	Gross carrying value of SFT assets	7,648,006	10,002,816
15	Net value between cash liabilities and cash receivables	-	-
16	Credit risk due to counterparty default related to SFT assets, based on the current exposure calculation as outlined in the annex of this Financial Services Authority Regulation.	-	-
17	Exposure as an SFT agent	-	-
18	Total Exposure SFT	7,648,006	10,002,816
	Exposure of Administrative Account Transactions(TRA)		
19	The total value of commitment liabilities or contingent liabilities. Gross value before deducting loan loss provisions (LLP).	571,997	311,803
20	Adjustment to the result of multiplying the value of commitment liabilities or contingent liabilities by the exposure factor (EF), then deducting loan loss provisions (LLP).	(514,797)	(280,623)
21	Loan loss provisions (LLP) for TRA in accordance with financial accounting standards.	-	-
22	Total Exposure TRA	57,200	31,180
	Capital and Total Exposure		
23	Core Capital	10,904,572	10,572,236
24	Total Exposure	106,587,681	101,271,958
	Leverage Ratio		
25	Leverage Ratio value, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable) (%)	10.23	10.44
25a	Leverage Ratio value, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable) (%)	10.23	10.44
26	Minimum Leverage Ratio Value (%)	3.00	3.00
27	Buffer against the Leverage Ratio value (%)	-	-

Leverage Ratio Report

(in million rupiah)

No	Description	Period	
		T	T-1
	Disclosure of Average Value		
28	The average value of the gross carrying amount of SFT assets, after adjustments for sale accounting transactions, calculated on a net basis with cash liabilities in SFT and cash receivables in SFT	-	-
29	Quarter-end reported value of the gross carrying amount of SFT assets, after adjustments for sale accounting transactions, calculated net of cash liabilities and cash receivables in SFT	-	-
30	Total Exposure, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.	106,587,681	101,271,956
30a	Total Exposure, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28.	-	-
31	Leverage Ratio value, including the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28 (%)	10.23	10.44
31a	Leverage Ratio value, excluding the impact of adjustments for the temporary exclusion of required reserves placed with Bank Indonesia to meet the minimum reserve requirement (if applicable), which has incorporated the average value of the gross carrying amount of SFT assets as referred to in line 28 (%)	-	-
	Qualitative Analysis	Analysis (optional)	

LIQUIDITY COVERAGE RATIO
QUARTERLY PERIOD

No.	Component	Quarterly III 2024		Quarterly II 2024	
		Outstanding value of liabilities and commitments / contractual billing value	The value of HQLA after haircut, outstanding liabilities and commitments multiplied by the run-off rate, or contractual billing value multiplied by the	Outstanding value of liabilities and commitments / contractual billing	The value of HQLA after haircut, outstanding liabilities and commitments multiplied by the run-off rate, or contractual billing value multiplied by the
1	The number of data points used in the calculation of the LCR		3 Month		3 Month
HIGH-QUALITY LIQUID ASSETS					
2	Total high-quality liquid assets (HQLA)		24,559,040		25,976,136
CASH OUTFLOWS					-
3	Deposits from individual customers and funding from Micro and Small Business customers, consisting of:	52,791,058	3,492,245	49,189,483	3,311,872
	a. Stable deposits/funding	35,737,224	1,786,861	32,141,508	1,607,075
	b. Less stable deposits/funding	17,053,834	1,705,383	17,047,975	1,704,797
4	Funding from corporate customers, consisting of:	30,676,259	8,249,617	30,521,261	8,225,745
	a. Operational deposits	20,452,181	4,478,231	20,335,201	4,467,751
	b. Non-operational deposits and/or other non-operational liabilities	10,224,077	3,771,386	10,186,060	3,757,994
5	Secured funding		-		-
6	Other cash outflows (additional requirement)of:	5,792,230	1,739,247	2,271,774	113,589
	a. Cash outflows from derivative transactions	-	-	-	-
	b. Cash outflows due to increased liquidity needs	-	-	-	-
	c. Cash outflows due to loss of funding	-	-	-	-
	d. Cash outflows due to the drawdown of credit facility commitments and liquidity facilities	-	-	-	-
	e.Cash outflows due to other contractual liabilities related to fund disbursement	1,738,558	1,738,558	2,264,002	2,264,002
	f. Cash outflows due to other funding contingency liabilities	4,053,672	689	4,212,808	1,118
	g. Other contractual cash outflows	-	-	-	-
7	TOTAL CASH OUTFLOWS		13,481,109		13,802,737
CASH INFLOW					-
8	Secured loan	5,473,167	-	5,366,793	-
9	Receivables from counterparties that are fully performing (inflows from fully performing exposures)	3,958,865	279,138	4,101,492	186,881
10	Other cash inflows	-	-	-	-
11	TOTAL CASH INFLOWS	9,432,033	279,138	9,468,285	186,881
					-
12	**TOTAL HQLA**		**24,559,040**		**25,976,136**
13	**TOTAL NET CASH OUTFLOWS**		**13,201,971**		**13,615,857**
14	**LIQUIDITY COVERAGE RATIO (%)**		**186.03%**		**190.78%**

ANALISYS

The Bank's Individual Quarterly LCR for September 2024 was 186.03%, showing a decrease of 4.75% from the previous 190.78% in the Quarterly LCR position for June 2024. This decrease was due to a 5.46% (quarter-on-quarter) decline in the average HQLA (qtq).

NET STABLE FUNDING RATIO (NSFR) REPORT
PT BANK PEMBANGUNAN DAERAH JAWA TIMUR

(dalam jutaan rupiah)

	Component ASF	Report period (September 2024)					Report Period (June/2024)					No. Ref.
		Carrying Value Based on Remaining Maturity (in Million Rupiah)				Total Weighted Value	Carrying Value Based on Remaining Maturity (in Million Rupiah)				Total Weighted Value	
		Without Maturity	< 6 month	≥ 6 month - < 1 years	≥ 1 years		Without Maturity	< 6 month	≥ 6 month - < 1 years	≥ 1 years		
1	Capital :	12,346,310	-	-	-	12,346,310	11,840,621	-	-	-	11,840,621	
2	Capital in accordance with OJK Regulation on Minimum Capital Adequacy Requirement (KPMM)	12,346,310	-	-	-	12,346,310	11,840,621	-	-	-	11,840,621	**1.1** **1.2**
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	**1.3**
4	Deposits from individual customers and funding from micro and small business customers:	32,654,298	19,988,582	89,492	20,076	49,540,933	30,189,982	18,485,250	89,239	17,569	45,812,379	**2** **3**
5	Stable deposits and funding	32,646,106	8,499,793	88,543	19,102	39,191,821	30,180,717	7,866,037	88,963	17,569	36,246,501	**2.1** **3.1**
6	Less stable deposits and funding	8,192	11,488,789	949	974	10,349,112	9,264	10,619,213	276	-	9,565,878	**2.2** **3.2**
7	Funding from corporate customers:	23,834,791	12,166,902	11,992	2,677	17,255,876	22,005,412	12,374,657	6,257	1,920	15,983,034	**4**
8	Operational deposits	23,834,791	900	1,492	2,320	11,920,911	22,005,412	600	300	320	11,003,476	**4.1**
9	Other funding from corporate customers	-	12,166,002	10,500	357	5,334,965	-	12,374,057	5,957	1,600	4,979,558	**4.2**
10	Liabilities with corresponding dependent assets	-	2,840,965	-	-	-	-	3,811,603	-	-	-	**5**
11	Other liabilities and equity :	328,904	17,302	152,385	2,175,805	2,251,998	328,904	24,935	153,298	2,217,846	2,294,495	**6**
12	NSFR liabilities derivatif									-		**6.1**
13	Other equity and liabilities not included in the above categories	328,904	17,302	152,385	2,175,805	2,251,998	328,904	24,935	153,298	2,217,846	2,294,495	**6.2 s.d. 6.5**
14	**Total ASF**					81,395,116					75,930,529	**7**

	Component RSF	Report period (September 2024)					Report Period (June/2024)					No. Ref.
		Carrying Value Based on Remaining Maturity (in Million Rupiah)				Total Weighted Value	Carrying Value Based on Remaining Maturity (in Million Rupiah)				Total Weighted Value	
		Without Maturity	< 6 month	≥ 6 month - < 1 years	≥ 1 years		Without Maturity	< 6 month	≥ 6 month - < 1 years	≥ 1 years		
15	Total HQLA for NSFR calculation					1,125,227					937,189	**1**
16	Deposits with other financial institutions for operational purposes	639,234	-	-	-	319,617	467,694	-	-	-	233,847	**2**
17	Loans categorized as Performing and Special Mention	-	16,511,295	3,913,399	52,848,698	50,275,669	-	18,092,130	4,743,728	49,103,821	47,185,768	**3**
18	*To financial institutions secured by Level 1 HQLA*	-	7,648,006	-	-	764,801	-	10,002,817	-	-	1,000,282	**3.1.1**
19	*To financial institutions secured by non-Level 1 HQLA and loans to financial institutions without collateral*	-	3,545,528	14,211	159,334	698,268	-	4,153,126	19,159	190,701	823,250	**3.1.2** **3.1.3**
20	*To non-financial corporations, retail customers, micro and small business customers, the central government, foreign governments, Bank Indonesia, foreign central banks, and public sector entities, including but not limited to:*	-	4,438,385	3,638,437	49,121,805	45,791,945	-	3,540,135	4,283,163	45,498,198	42,585,118	**3.1.4.2** **3.1.5** **3.1.6**
21	*Qualifies for a risk weight of 35% or less, in accordance with OJK Circular Letter on Credit Risk RW (Risk-Weighted Assets)*	-	-	-	-	-	-	-	-	-	-	**3.1.4.1**
22	*Home mortgage loans that are not currently pledged as collateral, including but not limited to :*	-	-	-	-	-	-	-	-	-	-	**3.1.7.2**
23	*Qualifies for a risk weight of 35% or less, in accordance with the OJK Circular Letter on Risk-Weighted Assets (RWA) for Credit Risk*	-	11,656	22,222	2,909,170	1,907,899	-	14,666	23,107	2,721,464	1,787,838	**3.1.7.1**
24	*Securities categorized as Performing and Substandard (performing) that are not currently pledged as collateral, not in default, and not classified as HQLA, including publicly traded stocks*	-	867,720	238,529	658,389	1,112,756	-	381,386	418,298	693,457	989,280	**3.2**

	Component RSF	Report period (September 2024)					Report Period (June/2024)					No. Ref.
		Carrying Value Based on Remaining Maturity (in Million Rupiah)				Total Weighted Value	Carrying Value Based on Remaining Maturity (in Million Rupiah)				Total Weighted Value	
		Without Maturity	< 6 month	≥ 6 month - < 1 years	≥ 1 years		Without Maturity	< 6 month	≥ 6 month - < 1 years	≥ 1 years		
25	Assets with corresponding dependent liabilities	-	-	-	-	-	-	-	-	-	-	4
26	Other Assets :	9,590	15,367	22,704	3,939,843	3,987,504	6,182	23,423	22,367	4,077,095	4,129,067	5
27	*Traded physical commodities, including gold*	-				-	-				-	5.1
28	*Cash, securities, and other assets recorded as initial margin for derivative contracts and cash or other assets pledged as default funds to the central counterparty (CCP)*					-					-	5.2
29	*NSFR aset derivatif*					-					-	5.3
30	*NSFR derivative liabilities before deducting variation*					-					-	5.4
31	*All other assets not included in the above categories*	9,590	15,367	22,704	3,939,843	3,987,504	6,182	23,423	22,367	4,077,095	4,129,067	5.5 s.d. 5.12
32	Administrative Account				4,557,995	35,170				4,363,561	22,177	12
33	**Total RSF**					55,743,186					52,508,048	13
34	***Net Stable Funding Ratio* (%))**					**146.02%**					**144.61%**	14

[1] Komponen yang dilaporkan dalam kategori tanpa jangka waktu adalah komponen yang tidak memiliki jangka waktu kontraktual, antara lain:
instrumen modal yang bersifat permanen (*perpetual*), *short positions, open maturity positions*, giro, ekuitas yang tidak masuk dalam kategori HQLA dan komoditas