PT Bank Pembangunan Daerah Jawa Timur, Tbk
Capital & Risk Exposure Disclosure Report
31 March 2026

Key Metric (Individual)

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25
1	Common Equity Tier 1 (CET1)	12,474,807	12,339,837	11,645,039	11,156,824	11,425,433
2	Tier 1	12,474,807	12,339,837	11,645,039	11,156,824	11,425,433
3	Total Capital	13,037,458	12,924,882	12,255,945	11,739,570	12,014,936
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	49,726,395	51,220,924	52,970,150	50,726,287	51,260,361
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	25.09%	24.09%	21.98%	21.99%	22.29%
6	Tier 1 ratio (%)	25.09%	24.09%	21.98%	21.99%	22.29%
7	Total capital ratio (%)	26.22%	25.23%	23.44%	23.14%	23.44%
	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 (%)	16.45%	15.46%	13.37%	13.26%	13.56%
	Laverage Ratio according to Basel III					
13	Total exposure	100,672,765	105,745,711	106,391,852	101,674,535	102,306,439
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.39%	11.67%	10.95%	11.55%	11.17%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.39%	11.67%	10.95%	11.55%	11.17%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.39%	11.67%	10.95%	11.55%	11.17%
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)	26,235,796	29,729,981	32,415,072	25,849,570	19,620,267
16	Total Net Cash Outflow	14,043,118	14,023,860	17,773,727	17,494,836	12,786,818
17	LCR ratio (%)	186.82%	212.00%	182.38%	147.76%	153.44%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	70,254,924	73,162,923	80,469,555	75,952,280	73,693,982
19	Total Required Stable Funding	58,467,690	60,042,746	58,857,107	58,060,753	58,585,581
20	NSFR ratio (%)	120.16%	121.85%	136.72%	130.82%	125.79%

Qualitative Analysis

Total capital of Bank Jatim as of March 2026 (T) amounted to IDR 13,04 trillion, representing an increase of 0.87% compared to the position in December 2025 (T-1). This increase was primarily driven by the growth in the core capital components, particularly within other additional capital reserves, specifically retained earnings from prior years. Compared to the previous period (December 2025), retained earnings from prior years increased significantly by 100%, amounting to IDR 1.55 trillion. overall, the Capital Adequacy Ratio (CAR) increased from 25.23% in December 2025 to 26.22% in March 2026. This improvement was attributable, among other factors, to the increase in total capital, while Risk-Weighted Assets (RWA) declined, resulting in a higher ratio compared to the previous period.

The leverage ratio of Bank Jatim as of March 2026 (T) stood at 12.39%, reflecting a increase of 0.72% compared to December 2025 (T-1). The increase was driven by a rise in core capital alongside a decline in total exposure, leading to a higher ratio compared to the previous period. The reduction in total exposure was partly due to decreases in Securities Financing Transactions (SFT) exposure in the statement of financial position, which declined by 44.45% or equivalent to IDR 4.864.563 million. In general, the Bank's leverage ratio as of March 2026 remains well above the regulatory minimum requirement of greater than 3%.

The Liquidity Coverage Ratio (LCR) as of March 2026 stood at 120.16%, representing a decrease of 25.17% compared to 212% in December 2025. This decline was mainly due to a reduction in the average High-Quality Liquid Assets (HQLA) by 11.75%, while the average Net Cash Outflows (NCO) increased slightly by 0.14%. HQLA in March 2026 decreased by IDR 26.24 trillion, primarily due to a decline in Level 1 HQLA, particularly securities issued by the Central Government and Bank Indonesia in both Rupiah and foreign currencies used as underlying assets for repo transactions. In addition, a decrease was also observed in Level 2 HQLA due to the maturity of the securities portfolio.

Furthermore, the Net Stable Funding Ratio (NSFR) as of March 2026 stood at 120.16%, declining by 1.69% compared to 121.85% in December 2025. This decrease was driven by a larger decline in Available Stable Funding (ASF) relative to the decline in Required Stable Funding (RSF), resulting in a lower ratio compared to the previous period. ASF decreased by 3.97% compared to December 2025, primarily due to reductions in capital and funding sourced from corporate clients, micro and small enterprises, as well as other liabilities and equity components. On the other hand, RSF decreased by 2.62%, driven by declines in total HQLA, placements with other financial institutions for operational purposes, and loans/financing classified as current, as well as third-party funds (DPK).

Leverage Ratio Report (Individual) (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)	103,980,526
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.	15,093
11	Prudential valuation adjustments in the form of capital deduction factors and loan loss provisions (LLP).	(3,322,854)
12	Other adjustments.	-
13	Total Exposure in the calculation of the Leverage Ratio	100,672,765
	Qualitative Analysis	(Optional)

Leverage Ratio Report (Individual) (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)	97,902,227	97,909,813
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)	(2,912,854)	(2,744,370)
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	(410,000)	(410,000)
7	Total asset exposure in the balance sheet	94,579,373	94,755,443
	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	6,078,300	10,942,863
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	6,078,300	10,942,863
	Exposure of Administrative Account Transactions(TRA)		
19	The total value of commitment liabilities or contingent liabilities. Gross value before deducting loan loss provisions (LLP).	150,928	474,055
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).	(135,836)	(426,650)
21	Loan loss provisions (LLP) for TRA in accordance with financial accounting standards.	-	-
22	Total Exposure TRA	15,092	47,405
	Capital and Total Exposure		
23	Core Capital	12,474,807	12,339,837
24	Total Exposure	100,672,765	105,745,711
	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) (%)	12.39	11.67
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) (%)	12.39	11.67
26	Minimum Leverage Ratio Value (%)	3.00	3.00
27	Buffer against the Leverage Ratio value (%)	-	-

Leverage Ratio Report (Individual) (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.	100,672,765	105,745,712
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 (%)	12.39	11.67
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)	

REPORT LIQUIDITY COVERAGE RATIO
QUARTERLY PERIODE

No.	Component	Quarterly I 2026		Quarterly IV 2025	
		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 inflow rate	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 inflow rate
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)		26,235,796		29,729,981
CASH OUTFLOWS					
3	Deposits from individual customers and funding from Micro and Small Business customers, consisting of:	39,543,474	2,311,096	40,502,169	2,364,449
	a. Stable deposits/funding	32,865,038	1,643,252	33,715,363	1,685,768
	b. Less stable deposits/funding	6,678,436	667,844	6,786,806	678,681
4	Funding from corporate customers, consisting of:	23,928,087	11,052,934	28,624,419	11,042,143
	a. Operational deposits	12,475,925	3,016,686	17,829,031	4,266,781
	b. Non-operational deposits and/or other non-operational liabilities	11,452,162	8,036,248	10,795,388	6,775,362
5	Secured funding		-		-
6	Other cash outflows (additional requirement)of:	-	-	6,935,828	2,067,133
	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	583,575	305,688	539,039	271,220
	e.Cash outflows due to other contractual liabilities related to fund disbursement	161,248	161,248	163,759	163,759
	f. Cash outflows due to other funding contingency liabilities	4,286,510	16,968	4,633,030	32,154
	g. Other contractual cash outflows	3,035,000	3,035,000	1,600,000	1,600,000
7	TOTAL CASH OUTFLOWS		16,882,934		15,473,725
CASH INFLOW					
8	Secured loan	2,706,610	-	7,143,003	-
9	Receivables from counterparties that are fully performing (inflows from fully performing exposures)	3,750,087	2,839,816	2,433,462	1,449,865
10	Other cash inflows	-	-	-	-
11	TOTAL CASH INFLOWS	6,456,697	2,839,816	9,576,465	1,449,865
					-
12	**TOTAL HQLA**		**26,235,796**		**29,729,981**
13	**TOTAL NET CASH OUTFLOWS**		**14,043,118**		**14,023,860**
14	**LIQUIDITY COVERAGE RATIO (%)**		**186.82%**		**212.00%**

ANALISYS

The Bank's Individual LCR for the first quarter of January 2026 stood at 186.82%, marking a decrease of 25.17% from the previous figure of 212% recorded in the quarter of December 2025. This. The decrease was attributable to a decline in the average Total HQLA of 11.75%, which was greater than the increase in the average Total net cash outflows of 0.14% quarter-on-quarter (qtq)

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

(dalam jutaan rupiah)

No	Component ASF	Posisi Tanggal Laporan (Maret 2026)					Posisi Tanggal Laporan (Desember 2025)					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 :	13,741,878	-	-	-	13,741,878	13,658,917	-	-	-	13,658,917	
2	Capital in accordance with OJK Regulation on Minimum Capital Adequacy Requirement (KPMM)	13,741,878	-	-	-	13,741,878	13,658,917	-	-	-	13,658,917	1.1 1.2
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	1.3
4	Deposits from individual customers and funding from micro and small business customers:	33,807,040	8,951,938	397,089	36,465	40,520,176	35,287,165	8,762,749	342,522	56,255	41,715,033	2 3
5	Stable deposits and funding	32,865,038	-	-	-	31,221,786	33,906,389	128,033	77,309	20,680	32,426,825	2.1 3.1
6	Less stable deposits and funding	942,002	8,951,938	397,089	36,465	9,298,390	1,380,776	8,634,715	265,213	35,575	9,288,208	2.2 3.2
7	Funding from corporate customers:	210,193,478,187	20,420,704	26,004	1,994,881	13,221,472	17,479,387	18,857,327	31,492	1,994,800	14,852,963	4
8	Operational deposits	12,475,925	-	-	-	6,237,963	17,479,387	-	-	-	8,739,693	4.1
9	Other funding from corporate customers	######	20,420,704	26,004	1,994,881	6,983,509	-	18,857,327	31,492	1,994,800	6,113,269	4.2
10	Liabilities with corresponding dependent assets	-	3,274,525	-	-	-	-	3,518,805	-	-	-	5
11	Other liabilities and equity :	-	3,162,265	2,109	2,770,343	2,771,398	-	3,177,730	-	2,936,010	2,936,010	6
12	NSFR liabilities derivatif				-					-		6.1
13	Other equity and liabilities not included in the above categories	-	3,162,265	2,109	2,770,343	2,771,398	-	3,177,730	-	2,936,010	2,936,010	6.2 s.d. 6.5
14	**Total ASF**					70,254,924					73,162,923	7

No	Component RSF	Posisi Tanggal Laporan (Maret 2026)					Posisi Tanggal Laporan (Desember 2025)					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					810,873					812,928	1
16	Deposits with other financial institutions for operational purposes	570,462	-	-	-	285,231	645,360	-	-	-	322,680	2
17	Loans categorized as Performing and Special Mention	814	9,170,739	5,227,907	54,777,220	52,125,560	-	15,010,118	4,512,299	56,132,010	53,985,977	3
18	*To financial institutions secured by Level 1 HQLA*	-	2,706,610	-	-	270,661	-	7,335,786	-	-	733,579	3.1.1
19	*To financial institutions secured by non-Level 1 HQLA and loans to financial institutions without collateral*	*814*	1,589,201	15,571	40,804	287,092	-	1,145,812	22,351	48,094	231,141	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:*	-	3,589,659	5,036,435	54,144,639	50,335,990	-	4,772,288	4,198,425	54,625,600	50,917,117	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)*	-	-	901	8,893	6,231	-	526	-	-	263	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*	-	-	-	-	-	-	426	1,332	796,528	518,622	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*	-	1,285,269	175,000	582,885	1,225,587	-	1,755,280	290,192	661,789	1,585,256	3.2
25	Assets with corresponding dependent liabilities	-	-	-	-	-	-	-	-	-	-	4
26	Other Assets :	-	103,402	175,004	4,967,620	5,246,026	13,086	77,163	148,135	4,682,578	4,920,963	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*	-	103,402	175,004	4,967,620	5,246,026	13,086	77,163	148,135	4,682,578	4,920,963	5.5 s.d. 5.12
32	Administrative Account				-					152,556	199	12
33	**Total RSF**					58,467,690					60,042,746	13
34	***Net Stable Funding Ratio* (%))**					120.16%					121.85%	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