

PT Bank Pembangunan Daerah Jawa Timur, Tbk
 Capital & Risk Exposure Disclosure Report
 31 Desember 2020

Key Metric

(in millions of rupiah)

No	Description	T	T-1	T-2	T-3	T-4
		31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	8,411,757	7,920,211	7,623,970	8,090,351	7,822,122
2	Tier 1	8,411,757	7,920,211	7,623,970	8,090,351	7,822,122
3	Total Capital	8,825,829	8,311,606	8,002,501	8,455,548	8,202,293
	Risk Weighted Assets (amounts)					
4	Total Risk Weighted Assets (RWA)	40,776,010	38,981,987	37,954,233	36,908,004	37,675,659
	Risk-based Capital Ratios in percentage of RWA					
5	CET1 ratio (%)	20.63%	20.32%	20.09%	21.92%	20.76%
6	Tier 1 ratio (%)	20.63%	20.32%	20.09%	21.92%	20.76%
7	Total capital ratio (%)	21.64%	21.32%	21.08%	22.91%	21.77%
	Additional CET1 Buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer (2.5% from RWA) (%)	0%	0%	0.00%	2.50%	2.50%
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)	0.00%	0.00%	0.00%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.41%	11.10%	10.83%	12.67%	11.46%
	Leverage Ratio according to Basel III					
13	Total exposure	83,710,131	96,923,210	88,172,567	76,960,849	-
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.05%	8.18%	9.18%	10.51%	-
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.05%	8.18%	9.18%	10.51%	-
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.05%	8.18%	9.18%	10.51%	-
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.05%	8.18%	9.18%	10.51%	-
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Assets (HQLA)	38,088,289	32,991,216	27,246,809	22,427,903	17,319,648
16	Total Net Cash Outflow	13,970,548	12,414,512	11,337,373	9,955,782	11,223,925
17	LCR ratio (%)	272.63%	265.75%	240.33%	225.28%	154.31%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	63,585,403	60,878,974	55,575,480	51,790,931	56,551,693
19	Total Required Stable Funding	39,658,510	38,122,301	37,093,800	35,764,833	36,386,128
20	NSFR ratio (%)	160.33%	159.69%	149.82%	144.81%	155.42%

Qualitative Analysis

The total capital of Bank Jatim in the position of December 2020 (T) was IDR 8.8 trillion, an increase of 6.19% from the position in September 2020 (T-1). This increase was mainly contributed by an increase in profit for the year amounting to Rp. 389 billion which was an additional factor in the capital calculation component as well as a reduction in deduction factors such as the deficiency between PPA & allowance for impairment losses on productive assets of Rp 243 billion, thus encouraging growth in the Capital Adequacy Ratio (CAR) from September 2020 at 21.32% to 21.64% in December 2020.

Bank Jatim's leverage ratio in the position of December 2020 (T) was 10.05%, an increase of 1.87% from the position of September 2020 (T-1). The Bank's Leverage Ratio for the position in December 2020 is still above the minimum limit set by the regulator of > 3%

The Liquidity Adequacy Ratio (LCR) and the Net Stable Funding Ratio (NSFR) in the position of December 2020 (T) experienced an increase compared to the previous period September 2020 (T-1). The LCR ratio increased by 6.89% due to an increase in High Quality Liquid Assets (HQLA) compared to an increase in Net Cash Outflow (NCO). The NSFR ratio increased by 0.64% because there was an increase in Available Stable Funding (ASF) higher than Required Stable Funding (RSF).