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

Key Metric

No Description 31-Mar-23 31-Des-22 30-Sep-22 30-Jun-22 31-Mar-23 Available capital (amounts) 10.675.163 10.346.392 9.400.982 9.254.009 9.0633 2 Ifer 1 10.675.163 10.346.392 9.400.982 9.254.009 9.0633 3 Total Capital 11.114.889 10.783.955 9.836.642 9.663.987 9.455. Risk-based Capital Ratios in percentage of RWA 27.35% 23.73% 21.64% 22.32% 22. 7 Total Risk Weighted Assets (mounts) 27.35% 23.73% 21.64% 22.32% 22. 6 Terl Tato (%) 27.35% 23.73% 21.64% 22.32% 22. 7 Total capital ratio (%) 27.35% 23.73% 21.64% 22.25% 2.31% 23.1%			-	T 4	T 0		llions of rupiah)
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10 Bank G-SiB and/or D-SiB additional (1% - 2.5%) (%) 0,00% <td< td=""><td>8</td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	8						
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19 Total Required Stable Funding 43.917.836 43.225.519 42.552.690 41.331.582 39.986.			74.562.229	76.884.556	69.318.174	79.529.320	77.760.205
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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%.