

## KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : September 2024

in million Rupiah

No	Information	Sep-24	Jun-24	Mar-24	Dec-23	Sep-23
	<b>Available Capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	247,507,639	232,321,451	218,853,959	233,701,580	227,069,130
2	Tier 1	247,507,639	232,321,451	218,853,959	233,701,580	227,069,130
3	Total Capital	256,900,576	241,524,434	227,999,046	242,694,176	235,597,363
	<b>Risk-Weighted Assets (amounts)</b>					
4	Total Risk-Weighted Assets (RWA)	881,371,842	872,998,220	865,146,430	825,610,552	797,448,734
	<b>Risk-based Capital Ratios as a percentage of RWA</b>					
5	CET1 Ratio (%)	28.08%	26.61%	25.30%	28.31%	28.47%
6	Tier 1 Ratio (%)	28.08%	26.61%	25.30%	28.31%	28.47%
7	Total Capital Ratio (%)	29.15%	27.67%	26.36%	29.40%	29.54%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Total of bank CET1 specific buffer requirements (Row 8 + Row 9 + Row 10)	5.00%	5.00%	5.00%	5.00%	5.00%
12	CET1 available after meeting the bank's minimum capital requirements	19.16%	17.68%	16.36%	19.41%	19.55%
	<b>Basel III Leverage Ratio</b>					
13	Total Basel III leverage ratio exposure measure	1,559,829,955	1,567,707,829	1,583,239,404	1,556,632,983	1,536,542,410
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	15.87%	14.82%	13.82%	15.01%	14.78%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	15.87%	14.82%	13.82%	15.01%	14.78%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15.38%	14.64%	13.71%	14.63%	14.65%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	15.38%	14.64%	13.71%	14.63%	14.65%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total High-Quality Liquid Assets (HQLA)	469,404,999	473,723,237	500,317,685	522,354,163	531,043,200
16	Total net cash outflow	137,278,342	143,001,958	147,748,856	144,680,517	138,562,655
17	LCR Ratio (%)	341.94%	331.27%	338.63%	361.04%	383.25%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total Available Stable Funding	1,213,925,492	1,195,030,995	1,177,794,273	1,174,984,869	1,157,728,966
19	Total Required Stable Funding	742,232,389	728,087,933	725,828,147	696,803,168	660,821,408
20	NSFR Ratio (%)	163.55%	164.13%	162.27%	168.63%	175.20%

**EXPOSURE IN LEVERAGE RATIO REPORT**

**Bank Name : PT Bank Central Asia Tbk (Bank Only)**

**Reporting Position : September 30, 2024**

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,427,324,061
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan	-
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any)	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation.	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	782,172
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	295,214
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	142,158,167
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(54,637,208)
12	Other adjustments	-
13	<b>Total Exposure in Leverage Ratio Calculation</b>	<b>1,515,922,406</b>

**LEVERAGE RATIO CALCULATION REPORT**

Bank Name : PT Bank Central Asia Tbk (Bank Only)  
 Reporting Position : September 30, 2024

in million Rupiah

No	Information	Period	
		Sep-24	Jun-24
<b>On-Balance Sheet Exposure</b>			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,424,919,493	1,369,240,768
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(34,813,195)	(34,475,316)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(16,685,423)	(16,854,257)
7	<b>Total On-Balance Sheet Exposure</b> Sum of rows 1 to 6	<b>1,373,420,875</b>	<b>1,317,911,195</b>
<b>Derivative Exposure</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	525,094	233,075
9	Add on amounts for PFE associated with all derivatives transactions	632,173	557,414
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(28)	N/A
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	<b>Total Derivative Exposure</b> Sum of rows 8 to 12	<b>1,157,239</b>	<b>790,489</b>
<b>Securities Financing Transaction (SFT) Exposure</b>			
14	Gross SFT Assets	2,029,501	50,040,265
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation	295,214	9,252,119
17	Agent transaction exposures	-	-
18	<b>Total SFT Exposure</b> Sum of rows 14 to 17	<b>2,324,715</b>	<b>59,292,384</b>
<b>Other Off-Balance Sheet Exposure</b>			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	427,654,442	448,508,201
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(285,496,275)	(298,710,256)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,138,590)	(3,396,101)
22	<b>Total Other Off-Balance Sheet Exposure</b> Sum of rows 19 to 21	<b>139,019,577</b>	<b>146,401,844</b>
<b>Capital and Total Exposure</b>			
23	<b>Tier 1 Capital</b>	<b>230,944,007</b>	<b>216,032,487</b>
24	<b>Total Exposure</b> Sum of rows 7,13,18,22	<b>1,515,922,406</b>	<b>1,524,395,912</b>
<b>Leverage Ratio</b>			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	15.23%	14.17%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.23%	14.17%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A

**LEVERAGE RATIO CALCULATION REPORT**

**Bank Name** : PT Bank Central Asia Tbk (Bank Only)

**Reporting Position** : September 30, 2024

in million Rupiah

No	Information	Period	
		Sep-24	Jun-24
<b>Disclosures of Mean Values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	50,514,785	68,688,951
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	2,029,501	50,040,265
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,564,407,690	1,543,044,598
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,564,407,690	1,543,044,598
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	14.76%	14.00%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	14.76%	14.00%

## EXPOSURE IN LEVERAGE RATIO REPORT

**Bank Name** : PT Bank Central Asia Tbk (Consolidated)

**Reporting Position** : September 30, 2024

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,469,659,372
2	Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Otoritas Jasa Keuangan.	(5,115,991)
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank.	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method.	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	782,172
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	684,002
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	142,360,016
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(48,539,616)
12	Other adjustments	-
<b>13</b>	<b>Total Exposure in Leverage Ratio Calculation</b>	<b>1,559,829,955</b>

**LEVERAGE RATIO CALCULATION REPORT**

Bank Name : PT Bank Central Asia Tbk (Consolidated)  
 Reporting Position : September 30, 2024

in million Rupiah

No	Information	Period	
		Sep-24	Jun-24
<b>On-Balance Sheet Exposure</b>			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,461,747,831	1,405,345,634
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard.	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(35,956,495)	(35,531,426)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,441,920)	(9,597,405)
<b>7</b>	<b>Total On-Balance Sheet Exposure</b> Sum of rows 1 to 6	<b>1,416,349,416</b>	<b>1,360,216,803</b>
<b>Derivative Exposure</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	525,094	233,075
9	Add on amounts for PFE associated with all derivatives transactions.	632,173	557,414
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	(28)	N/A
11	Adjusted effective notional amount of written credit derivatives.	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
<b>13</b>	<b>Total Derivative Exposure</b> Sum of rows 8 to 12	<b>1,157,239</b>	<b>790,489</b>
<b>Securities Financing Transaction (SFT) Exposure</b>			
14	Gross SFT Assets.	2,419,386	50,408,478
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation.	685,099	9,620,333
17	Agent transaction exposures.	-	-
<b>18</b>	<b>Total SFT Exposure</b> Sum of rows 14 to 17	<b>3,104,485</b>	<b>60,028,811</b>
<b>Other Off-Balance Sheet Exposure</b>			
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	429,876,572	451,050,256
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(287,516,556)	(300,980,407)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,141,201)	(3,398,123)
<b>22</b>	<b>Total Other Off-Balance Sheet Exposure</b> Sum of rows 19 to 21	<b>139,218,815</b>	<b>146,671,726</b>
<b>Capital and Total Exposure</b>			
<b>23</b>	<b>Tier 1 Capital</b>	<b>247,507,639</b>	<b>232,321,451</b>
<b>24</b>	<b>Total Exposure</b> Sum of rows 7,13,18,22	<b>1,559,829,955</b>	<b>1,567,707,829</b>
<b>Leverage Ratio</b>			
<b>25</b>	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>15.87%</b>	<b>14.82%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.87%	14.82%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A

**LEVERAGE RATIO CALCULATION REPORT**

**Bank Name : PT Bank Central Asia Tbk (Consolidated)**

**Reporting Position : September 30, 2024**

in million Rupiah

No	Information	Period	
		Sep-24	Jun-24
<b>Disclosures of Mean Values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	51,425,093	69,946,533
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	2,419,386	50,408,478
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	1,608,835,662	1,587,245,884
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset.	1,608,835,662	1,587,245,884
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	15.38%	14.64%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	15.38%	14.64%

**REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)**

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter III 2024		Quarter II 2024		Quarter III 2024		Quarter II 2024	
		Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Outstanding commitment and liabilities / contractual receivables	HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
1	Total data used in LCR calculation		65 hari		52 hari		65 hari		52 hari
<b>HIGH QUALITY LIQUID ASSET (HQLA)</b>									
2	Total High Quality Liquid Asset (HQLA)		457,614,652		461,057,272		469,404,999		473,723,237
<b>CASH OUTFLOW</b>									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	860,706,658	52,556,633	856,229,306	54,616,817	878,285,751	53,834,290	872,909,302	55,843,514
	a. Stable Deposit/Funding	670,280,644	33,514,032	620,122,276	31,006,114	679,885,705	33,994,285	628,948,324	31,447,416
	b. Less Stable Deposit/Funding	190,426,014	19,042,601	236,107,030	23,610,703	198,400,046	19,840,005	243,960,978	24,396,098
4	Wholesale Funding, consist of:	249,796,021	63,389,811	256,403,048	67,116,693	253,471,229	64,955,024	259,841,580	68,625,135
	a. Operational deposit	220,171,538	51,214,776	225,462,715	54,395,888	221,290,780	51,481,571	226,613,755	54,680,367
	b. Non operational deposit and/or Other Non Operational liabilities	29,624,483	12,175,035	30,940,333	12,720,805	32,180,449	13,473,453	33,227,825	13,944,768
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding								
6	Other cash outflow (additional requirement), consist of:	463,818,806	55,680,111	455,301,353	56,055,564	466,079,552	56,117,433	457,730,267	56,667,977
	a. cash outflow from derivative transaction	18,881,378	18,881,378	17,832,994	17,832,994	18,881,378	18,881,378	17,832,994	17,832,994
	b. cash outflow from additional liquidity requirement	-	-	-	-	-	-	-	-
	c. cash outflow from liquidation of funding	-	-	-	-	-	-	-	-
	d. cash outflow from disbursement of loan commitment and liquidity facilities	311,417,834	33,919,306	309,119,688	34,360,192	312,090,854	34,008,021	309,986,986	34,498,764
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	132,169,594	1,529,427	125,914,324	1,428,031	133,412,960	1,533,674	127,006,146	1,432,078
	g. other contractual cash outflow	1,350,000	1,350,000	2,434,347	2,434,347	1,694,360	1,694,360	2,904,141	2,904,141
7	<b>TOTAL CASH OUTFLOW</b>		<b>171,626,555</b>		<b>177,789,074</b>		<b>174,906,747</b>		<b>181,136,626</b>
<b>CASH INFLOW</b>									
8	Secured lending	-	-	-	-	1,732	1,732	2,222	2,222
9	Inflows from fully performing exposures	33,116,834	15,725,088	35,309,954	17,727,304	37,153,721	18,356,916	39,308,102	20,207,339
10	Other Cash Inflow	19,269,757	19,269,757	17,925,107	17,925,107	19,269,757	19,269,757	17,925,107	17,925,107
11	<b>TOTAL CASH INFLOW</b>	52,386,591	34,994,845	53,235,061	35,652,411	56,425,210	37,628,405	57,235,431	38,134,668
			<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>		<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>		<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>		<b>TOTAL ADJUSTED VALUE<sup>1</sup></b>
12	<b>TOTAL HQLA</b>		<b>457,614,652</b>		<b>461,057,272</b>		<b>469,404,999</b>		<b>473,723,237</b>
13	<b>NET CASH OUTFLOWS</b>		<b>136,631,710</b>		<b>142,136,663</b>		<b>137,278,342</b>		<b>143,001,958</b>
14	<b>LCR (%)</b>		<b>334.93%</b>		<b>324.38%</b>		<b>341.94%</b>		<b>331.27%</b>

Information:

<sup>1</sup> Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR.

The outstanding value of Quarter III 2024 is the average LCR during the working days of Jul 2024 to Sep 2024 (65 data points), while Quarter II 2024 is the average LCR during the working days of Apr 2024 to Jun 2024 (52 data points).

The Liquidity Coverage Ratio calculation above is based on POJK No.42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks and POJK No.37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and presented in accordance with SE OJK No.9/SEOJK.03/2020 concerning Transparency and Publication of



## QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

### Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2024 is based on the average daily position from July 2024 until Sep 2024. Meanwhile, the calculation for Quarter II 2024 is based on the average daily position from April 2024 until June 2024, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2024 increased by 10.55%, from 324.38% (Quarter II 2024) to 334.93% (Quarter III 2024). Such increase in ratio was particularly due to a decrease in Net Cash Outflow (NCO) after run-off by 3.87% (Rp5.50 trillion) which was higher than a decrease in weighted value of HQLA by 0.75% (Rp3.44 trillion). The decrease in NCO after run-off was mainly caused by the decreased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp5.79 trillion, the decreased in inflows from fully performing exposures  $\leq$  30 days amounted to Rp2.00 trillion, the decreased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp1.08 trillion, and the decreased in *unused loan facilities* amounted to Rp0.44 trillion. Meanwhile, the decrease in HQLA was particularly driven by the decrease in placement with BI amounted to Rp9.11 trillion, the increase in HQLA securities amounted to Rp8.57 trillion, and the decrease in Coins and Banknotes amounted to Rp2.87 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2024 is comprised of Level 1 HQLA of 97.91%; Level 2A HQLA of 1.44%; and level 2B HQLA of 0.65%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 78.56% and placement with Bank Indonesia of 17.14%, respectively.
- BCA's third party deposits composition during Quarter III 2024 was mainly contributed by CASA at around 82.21%. The composition can be seen on the Table 1 below:

**Table 1.** BCA's funding composition (Bank Only) during Quarter III 2024.

	<b>Total Rp &amp; Va</b>
Current Account	32.24%
Savings Account	49.97%
<b>CASA</b>	<b>82.21%</b>
<b>Time Deposit</b>	<b>17.79%</b>
<b>Total</b>	<b>100%</b>

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 87.52 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

## Analysis on a Consolidated Basis

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2024 is based on the average daily position from July 2024 until September 2024. Meanwhile, the calculation for Quarter II 2024 is based on the average daily position from April 2024 until June 2024.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2024 increased by 10.67%, from 331.27% (Quarter II 2024) to 341.94% (Quarter III 2024). Such increase in ratio was particularly due to a decrease in weighted value of Net Cash Outflow (NCO) after run-off by 4.00% (Rp5.72 trillion) which was higher than a decrease in HQLA by 0.91% (Rp4.32 trillion). The decrease in NCO after run-off was mainly caused by the decreased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp5.68 trillion, the decreased in inflows from fully performing exposures ≤ 30 days amounted to Rp1.85 trillion, the decreased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp1.21 trillion, and the decreased in *unused loan facilities* amounted to Rp0.49 trillion. Meanwhile, the decrease in HQLA was particularly driven by the decrease in placement with BI amounted to Rp9.48 trillion, the increase in HQLA securities amounted to Rp7.88 trillion, and the decrease in Coins and Banknotes amounted to Rp2.87 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2024 is comprised of Level 1 HQLA of 97.44%; Level 2A HQLA of 1.83%; and Level 2B HQLA of 0.73%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 78.65% and placement with Bank Indonesia of 17.13%, respectively.
- BCA's third party deposits composition during Quarter III 2024 was mainly contributed by CASA at around 81.38%. The composition can be seen on the Table 2 below:

**Table 2.** BCA's Funding Composition (Consolidated) for Quarter III 2024

	<b>Total Rp &amp; Va</b>
Current Account	31.76%
Savings Account	49.62%
<b>CASA</b>	<b>81.38%</b>
<b>Time Deposit</b>	<b>18.62%</b>
<b>Total</b>	<b>100%</b>

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 87.52 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

### Net Stable Funding Ratio (NSFR) - Bank Only

ASF Component	Reporting Position (Jun 2024)					Reporting Position (Sep 2024)				
	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1 Capital										
2 Regulatory Capital as per POJK KPMM	232,188,572	-	-	159,250	232,347,822	256,642,240	-	-	137,500	256,779,740
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-
4 Retail deposits and deposits from micro and small business customers:										
5 Stable Deposits	501,122,305	122,661,458	-	-	592,594,575	524,042,177	162,677,486	-	-	652,383,680
6 Less Stable Deposits	190,282,824	44,713,085	-	-	211,496,317	172,230,256	5,104,872	-	-	159,601,615
7 Wholesale Funding										
8 Operational deposits	222,961,384	-	-	-	111,480,692	213,355,914	-	-	-	106,677,957
9 Other wholesale funding	404,445	29,290,819	-	-	14,332,285	341,943	30,459,974	-	-	14,291,625
10 Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11 Other liabilities and equity:										
12 NSFR derivative liabilities		-	-	-			-	-	-	
13 All other liabilities and equity not included in the above categories	58,641	43,495,171	153,989	111,024	188,019	41,020	32,489,775	283,151	32,304	173,880
14 <b>TOTAL ASF</b>					<b>1,162,439,709</b>					<b>1,189,908,497</b>

RSF Component	Reporting Position (Jun 2024)					Reporting Position (Sep 2024)					
	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	
	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		
15	Total NSFR HQLA				17,841,602					20,208,270	
16	Deposits held at other financial institutions for operational purposes	6,034,404	-	-	-	3,017,202	4,871,310	-	-	-	2,435,655
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	14,174,567	-	-	1,417,457	-	1,354,598	-	-	135,460
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	36,712,844	4,747,398	37,791,776	45,672,402	-	34,480,844	3,981,470	41,249,694	48,412,555
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	173,728,647	105,162,214	372,433,133	456,013,594	-	170,772,979	122,296,781	381,877,953	471,131,140
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	83,125	789	12,595,924	8,229,308	-	37,500	488,305	11,272,591	7,590,087
22	Unpledged residential mortgages, of which:	-	9,960	29,317	1,286,434	1,113,108	-	9,807	27,988	1,182,891	1,024,355
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	319,826	905,551	70,099,064	46,177,080	-	288,257	987,621	72,389,661	47,691,219
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	22,512,343	1,105,567	10,301,568	20,565,288	-	23,649,870	948,269	9,637,625	20,491,051
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-					-
29	NSFR derivative assets				25,452	25,452				830	830
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	14,045	45,007,120	879,898	53,681,057	99,582,120	16,204	41,616,419	968,650	55,443,917	98,045,190
32	Off-balance sheet items				448,508,201	17,335,010				427,654,442	16,432,341
33	<b>TOTAL RSF</b>					<b>716,989,623</b>					<b>733,598,151</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>162.13%</b>					<b>162.20%</b>

## QUALITATIVE ASSESMENT ON NSFR

### Analysis on Bank Only Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 30 Sep 2024 increased by 0.07% when compared to the period of 30 Jun 2024; namely from 162.13% (as of 30 Jun'24) to 162.20% (as of 30 Sep'24). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 2.36% (Rp27.47 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 2.32% (Rp16.61 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp24.43 trillion and the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp3.05 trillion. Meanwhile, the increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp17.29 trillion and the decrease in other assets amounting to Rp1.56 trillion.

The NSFR ratio of BCA on an individual basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (62.04%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

**Table 1.** Composition of Third Party Funds and Bank Funds - Bank Only as of Sep 30, 2024

Categories		%
<b>Stable Funds</b>	1. Retail	
	a. Fully covered and transactional	39.68%
	b. Fully covered, non-transactional and related	14.38%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7.66%
	b. Fully covered, non-transactional and related	0.32%
Total Stable Funds		62.04%
<b>Unstable Fund</b>	1. Retail	14.64%
	2. Micro and Small Business Customers	1.38%
Total Unstable Funds		16.02%
Total Operational Deposits		19.28%
Total Non-Operational Deposits		2.66%
Total Third Party Funds and Bank Funds		100.00%

### Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (June 2024)					Reporting Position (September 2024)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
1	Capital										
2	Regulatory Capital as per POJK KPMM	250,962,589	-	-	159,250	251,121,839	266,204,997	-	-	137,500	266,342,497
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	503,576,702	122,713,558	-	-	594,975,747	526,650,525	162,734,607	-	-	654,915,875
6	Less Stable Deposits	190,522,463	48,996,993	-	-	215,567,510	172,446,628	9,353,451	-	-	163,620,071
7	Wholesale Funding										
8	Operational deposits	228,488,593	-	-	-	114,244,296	219,394,078	-	-	-	109,697,039
9	Other wholesale funding	414,017	40,133,206	113,118	226,391	18,825,411	353,241	40,467,190	76,296	324,199	18,873,465
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	166,820	31,085,922	153,989	111,024	296,192	157,927	26,608,618	283,151	218,240	476,546
14	<b>TOTAL ASF</b>					<b>1,195,030,995</b>					<b>1,213,925,492</b>

RSF Component		Reporting Position (June 2024)					Reporting Position (September 2024)				
		Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value	Carrying Value Based on Residual Maturity (in million Rp)				Weighted Value
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	
15	Total NSFR HQLA					19,025,470					21,202,186
16	Deposits held at other financial institutions for operational purposes	5,966,861	-	-	-	2,983,431	4,889,296	-	-	-	2,444,648
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	14,174,567	-	-	1,417,457	-	1,611,229	-	-	161,123
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	7,050	39,932,482	4,749,206	38,227,226	46,592,759	22,734	37,426,389	4,082,648	41,651,554	49,310,247
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	176,299,611	107,573,538	388,095,736	471,817,951	-	172,225,887	126,657,082	397,572,076	487,377,749
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	83,125	789	12,595,924	8,229,308	-	37,500	488,305	11,272,591	7,590,087
22	Unpledged residential mortgages, of which:	-	46,356	31,337	2,334,915	2,023,524	-	45,552	31,085	2,351,755	2,037,310
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	319,826	905,551	70,099,064	46,177,080	-	288,257	987,621	72,389,661	47,691,219
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	23,452,088	1,170,567	11,122,862	21,765,760	-	24,720,358	1,178,993	10,366,659	21,761,336
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				25,452	25,452				830	830
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	14,046	42,036,114	889,005	47,705,625	90,644,790	16,207	35,707,420	990,283	49,464,100	86,178,010
32	Off-balance sheet items				451,050,256	17,384,952				429,876,572	16,477,645
33	<b>TOTAL RSF</b>					<b>728,087,933</b>					<b>742,232,389</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>164.13%</b>					<b>163.55%</b>

## QUALITATIVE ASSESMENT ON NSFR

### Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 30 Sep 2024 decreased by 0.58% when compared to the period of 30 Jun 2024; namely from 164.13% (as of 30 Jun'24) to 163.55% (as of 30 Sep'24). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 1.94% (Rp14.14 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 1.58% (Rp18.89 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) amounting to Rp17.91 trillion and the decrease in other assets of Rp4.49 trillion. Meanwhile, the increase in the ASF component was mainly due to the increase in the regulatory capital of Rp15.22 trillion and the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp3.49 trillion.

The NSFR ratio of BCA on a consolidated basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (60.97%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

**Table 1.** Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of Sep 30, 2024

Categories		%
<b>Stable Funds</b>	1. Retail	
	a. Fully covered and transactional	39.05%
	b. Fully covered, non-transactional and related	14.08%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7.53%
	b. Fully covered, non-transactional and related	0.31%
Total Stable Funds		60.97%
<b>Unstable Fund</b>	1. Retail	14.84%
	2. Micro and Small Business Customers	1.38%
Total Unstable Funds		16.22%
Total Operational Deposits		19.40%
Total Non-Operational Deposits		3.41%
Total Third Party Funds and Bank Funds		100.00%