

KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : September 2023

in million Rupiah

No	Information	Sep-23	Jun-23	Mar-23	Dec-22	Sep-22
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	227,069,130	216,297,199	202,438,836	212,445,689	203,426,768
2	Tier 1	227,069,130	216,297,199	202,438,836	212,445,689	203,426,768
3	Total Capital	235,597,363	224,525,609	210,487,682	220,568,562	211,351,021
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	797,448,734	761,795,133	726,769,197	821,723,312	796,897,668
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	28.47%	28.39%	27.85%	25.85%	25.53%
6	Tier 1 Ratio (%)	28.47%	28.39%	27.85%	25.85%	25.53%
7	Total Capital Ratio (%)	29.54%	29.47%	28.96%	26.84%	26.52%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (Row 8 + Row 9 + Row 10)	5.000%	5.000%	5.000%	5.000%	5.000%
12	CET1 available after meeting the bank's minimum capital requirements	19.55%	19.48%	18.97%	16.85%	16.53%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,536,542,410	1,504,824,901	1,461,320,982	1,444,791,022	1,416,822,415
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.78%	14.37%	13.85%	14.70%	14.36%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.78%	14.37%	13.85%	14.70%	14.36%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.65%	14.28%	13.63%	14.52%	14.32%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.65%	14.28%	13.63%	14.52%	14.32%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	531,043,200	526,298,684	533,403,171	531,204,418	520,432,980
16	Total net cash outflow	138,562,655	138,297,854	134,403,721	132,200,557	125,790,152
17	LCR Ratio (%)	383.25%	380.55%	396.87%	401.82%	413.73%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,157,728,966	1,135,505,112	1,092,917,147	1,103,506,263	1,081,404,696
19	Total Required Stable Funding	660,821,408	641,685,291	647,658,062	644,875,861	621,865,066
20	NSFR Ratio (%)	175.20%	176.96%	168.75%	171.12%	173.90%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : September 30, 2023

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,380,934,262
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.	610,670
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	22,072,086
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	147,461,939
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(55,173,666)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,495,905,291

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
 Reporting Position : September 30, 2023

in million Rupiah

No	Information	Period	
		Sep-23	Jun-23
On-Balance Sheet Exposure			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,254,722,362	1,229,253,459
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)	(34,919,708)	(35,177,103)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(16,724,351)	(16,505,642)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,203,078,303	1,177,570,714
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	146,562	145,017
9	Add on amounts for PFE associated with all derivatives transactions	568,795	515,197
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	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	Total Derivative Exposure Sum of rows 8 to 12	715,357	660,214
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets	126,107,213	127,931,821
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	22,072,086	20,893,383
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	148,179,299	148,825,204
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	409,406,740	395,392,285
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(261,944,801)	(254,506,613)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,529,607)	(3,637,518)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	143,932,332	137,248,154
Capital and Total Exposure			
23	Tier 1 Capital	210,490,123	200,326,299
24	Total Exposure Sum of rows 7,13,18,22	1,495,905,291	1,464,304,286
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.07%	13.68%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.07%	13.68%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	139,149,966	137,581,202
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.	126,107,213	127,931,821
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.	1,508,948,044	1,473,953,667
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.	1,508,948,044	1,473,953,667
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.	13.95%	13.59%
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.	13.95%	13.59%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : September 30, 2023

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,417,353,474
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.	(4,371,358)
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.	610,865
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	23,901,700
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	147,848,939
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(48,801,210)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,536,542,410

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
 Reporting Position : September 30, 2023

in million Rupiah

No	Information	Period	
		Sep-23	Jun-23
On-Balance Sheet Exposure			
1	On-balance sheet exposure including collateral, but excluding derivatives and securities financing transaction (SFTs) (gross value before deducting impairment provisions)	1,284,809,061	1,258,009,103
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)	(35,902,686)	(36,196,818)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,368,368)	(9,148,712)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,239,538,007	1,212,663,573
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	147,247	145,017
9	Add on amounts for PFE associated with all derivatives transactions.	568,795	515,197
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	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	Total Derivative Exposure Sum of rows 8 to 12	716,042	660,214
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets.	128,066,517	130,620,907
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.	23,903,061	23,364,316
17	Agent transaction exposures.	-	-
18	Total SFT Exposure Sum of rows 14 to 17	151,969,578	153,985,223
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	411,191,722	396,958,473
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(263,342,783)	(255,804,559)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,530,156)	(3,638,023)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	144,318,783	137,515,891
Capital and Total Exposure			
23	Tier 1 Capital	227,069,130	216,297,199
24	Total Exposure Sum of rows 7,13,18,22	1,536,542,410	1,504,824,901
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.78%	14.37%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.78%	14.37%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
Disclosures of Mean Values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	141,597,876	140,093,622
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.	128,066,517	130,620,907
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.	1,550,073,769	1,514,297,616
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.	1,550,073,769	1,514,297,616
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.	14.65%	14.28%
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.	14.65%	14.28%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter III 2023		Quarter II 2023		Quarter III 2023		Quarter II 2023	
		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		62		52		62		52
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		518,421,931		513,564,983		531,043,200		526,298,684
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	826,943,587	53,066,854	811,719,738	51,796,325	841,177,074	54,258,908	825,053,138	52,915,471
	a. Stable Deposit/Funding	592,550,099	29,627,505	587,512,978	29,375,649	597,175,969	29,858,798	591,796,860	29,589,843
	b. Less Stable Deposit/Funding	234,393,488	23,439,349	224,206,760	22,420,676	244,001,105	24,400,110	233,256,278	23,325,628
4	Wholesale Funding, consist of:	241,733,509	64,138,294	239,282,766	63,204,936	245,581,588	65,830,139	243,242,483	65,062,624
	a. Operational deposit	206,869,098	49,745,415	206,417,163	49,632,550	208,200,318	50,085,176	207,750,930	49,958,448
	b. Non operational deposit and/or Other Non Operational liabilities	34,864,411	14,392,879	32,865,603	13,572,386	37,381,270	15,744,963	35,491,553	15,104,176
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding								
6	Other cash outflow (additional requirement), consist of:	419,422,730	51,711,527	404,262,586	55,760,707	421,002,176	52,195,005	405,872,161	56,250,568
	a. cash outflow from derivative transaction	17,017,481	17,017,481	20,232,037	20,232,037	17,017,481	17,017,481	20,232,037	20,232,037
	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	288,884,993	31,990,015	275,167,587	30,506,770	288,800,305	32,006,044	275,118,616	30,522,046
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	112,146,496	1,330,271	105,184,134	1,343,072	113,346,373	1,333,463	106,370,910	1,345,887
	g. other contractual cash outflow	1,373,760	1,373,760	3,678,828	3,678,828	1,838,017	1,838,017	4,150,598	4,150,598
7	TOTAL CASH OUTFLOW		168,916,675		170,761,968		172,284,052		174,228,663
CASH INFLOW									
8	Secured lending	-	-	-	-	2,068	2,068	1,973	1,973
9	Inflows from fully performing exposures	32,796,283	14,549,107	26,693,110	11,715,693	35,175,897	16,067,868	31,086,824	15,231,774
10	Other Cash Inflow	17,651,461	17,651,461	20,697,061	20,697,061	17,651,461	17,651,461	20,697,061	20,697,061
11	TOTAL CASH INFLOW	50,447,744	32,200,568	47,390,171	32,412,754	52,829,426	33,721,397	51,785,858	35,930,808
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		518,421,931		513,564,983		531,043,200		526,298,684
13	NET CASH OUTFLOWS		136,716,107		138,349,214		138,562,655		138,297,855
14	LCR (%)		379.20%		371.21%		383.25%		380.55%

Information:

¹ 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 2023 is the average LCR during the working days of Jul 2023 to Sep 2023 (62 data points), while Quarter II 2023 is the average LCR during the working days of Apr 2023 to Jun 2023 (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 Conventional Commercial Bank Reports.

QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2023 is based on the average daily position from July 2023 until September 2023. Meanwhile, the calculation for Quarter II 2023 is based on the average daily position from April 2023 until June 2023, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2023 increased by 7.99%, from 371.21% (Quarter II 2023) to 379.20% (Quarter III 2023). Such increase in ratio was particularly due to a decrease in Net Cash Outflow (NCO) after run-off by 1.18% (Rp1.63 trillion) and an increase in weighted value of HQLA of 0.95% (Rp4.86 trillion). The decrease in NCO after run-off was mainly caused by the increased in inflows from fully performing exposures \leq 30 days amounting to Rp2.83 trillion, the decreased in other contractual cash outflow (ex: dividends and borrowing) amounting to Rp2.31 trillion, the increased in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp2.20 trillion, and the increased in *unused loan facilities* amounting to Rp1.48 trillion. Meanwhile, the increase in HQLA was particularly driven by the increase in HQLA securities amounted to Rp25.88 trillion, the decrease in placement with BI amounted to Rp17.82 trillion, and the decrease in Coins and Banknotes amounted to Rp3.34 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2023 is comprised of Level 1 HQLA of 98.29%; Level 2A HQLA of 1.21%; and level 2B HQLA of 0.50%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 74.74% and placement with Bank Indonesia of 21.41%, respectively.
- BCA's third party deposits composition during Quarter III 2023 was mainly contributed by CASA at around 80.93%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter III 2023.

	Total Rp & Va
Current Account	31,43%
Savings Account	49,50%
CASA	80,93%
Time Deposit	19,07%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 413.89 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 2023 is based on the average daily position from July 2023 until September 2023. Meanwhile, the calculation for Quarter II 2023 is based on the average daily position from April 2023 until June 2023.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2023 increased by 2.70%, from 380.55% (Quarter II 2023) to 383.25% (Quarter III 2023). Such increase in ratio was particularly due to the increase in weighted value of HQLA of 0.90% (Rp4.74 trillion) which was greater than the increase in Net Cash Outflow (NCO) after run-off by 0.19% (Rp0.26 trillion). The increase in HQLA was particularly driven by the increase in HQLA securities amounted to Rp25.71 trillion, the decrease in placement with BI amounted to Rp17.83 trillion, and the decrease in Coins and Banknotes amounted to Rp3.35 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the decreased in other contractual cash outflow (ex: dividends and borrowing) amounting to Rp2.31 trillion, the increase in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp2.11 trillion, the increased in *unused loan facilities* amounting to Rp1.48 trillion, and the increased in inflows from fully performing exposures ≤ 30 days amounting to Rp0.84 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2023 is comprised of Level 1 HQLA of 97.93%; Level 2A HQLA of 1.49%; and Level 2B HQLA of 0.58%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 74.91% and placement with Bank Indonesia of 21.31%, respectively.
- BCA's third party deposits composition during Quarter III 2023 was mainly contributed by CASA at around 80.15%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter III 2023

	Total Rp & Va
Current Account	31,05%
Savings Account	49,10%
CASA	80,15%
Time Deposit	19,85%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 413.89 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 2023)					Reporting Position (Sep 2023)				
	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	224,589,263	-	-	246,250	224,835,513	235,274,526	-	-	224,500	235,499,026
3 Other capital instruments	-	-	-	-	-	-	-	-	-	-
4 Retail deposits and deposits from micro and small business customers:										
5 Stable Deposits	475,556,524	118,495,193	-	-	564,349,131	474,767,919	123,372,012	-	-	568,232,935
6 Less Stable Deposits	184,411,493	43,654,063	-	-	205,259,000	184,210,034	47,947,437	-	-	208,941,724
7 Wholesale Funding										
8 Operational deposits	208,499,251	-	-	-	104,249,625	212,042,653	-	-	-	106,021,326
9 Other wholesale funding	401,234	33,036,741	-	-	15,993,448	401,407	35,741,562	-	-	17,481,087
10 Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11 Other liabilities and equity:										
12 NSFR derivative liabilities		96,581	-	-			79,204	-	-	
13 All other liabilities and equity not included in the above categories	54,636	36,521,188	596,838	69,172	367,591	62,922	37,235,155	267,748	107,185	241,059
14 TOTAL ASF					1,115,054,309					1,136,417,156

RSF Component	Reporting Position (Jun 2023)					Reporting Position (Sep 2023)					
	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				15,657,307					16,217,772	
16	Deposits held at other financial institutions for operational purposes	7,779,825	-	-	-	3,889,913	9,292,459	-	-	-	4,646,230
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	13,088,506	-	-	1,308,851	-	5,338,121	-	-	533,812
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	18,919,569	19,905,110	32,735,497	45,525,988	-	20,218,535	9,115,151	34,241,348	41,831,703
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:	-	163,518,305	92,266,151	306,067,796	388,049,855	-	166,565,519	105,511,773	318,332,315	406,621,114
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	652,174	101,353	9,932,958	6,833,186	-	148,212	581,250	10,717,981	7,331,418
22	Unpledged residential mortgages, of which:	-	4,076	25,742	1,098,846	948,928	-	4,885	28,663	988,512	857,010
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	261,895	784,923	63,900,097	42,058,472	-	193,717	840,035	65,937,779	43,376,432
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	13,065,258	1,928,185	12,148,265	17,822,747	-	12,825,537	2,224,349	12,465,515	18,120,631
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				-	-					-
30	20% NSFR derivative liabilities before deduction of variation margin posted				19,316	19,316				15,841	15,841
31	All other assets not included in the above categories	9,960	44,239,500	1,377,631	50,617,493	96,244,584	28,843	45,706,442	1,137,837	52,218,586	99,091,708
32	Off-balance sheet items				395,392,285	15,461,187				409,406,740	16,181,837
33	TOTAL RSF					633,820,333					654,825,507
34	Net Stable Funding Ratio (%)					175.93%					173.55%

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 2023 decreased by 2.38% when compared to the period of 30 Jun 2023; namely from 175.93% (as of 30 Jun'23) to 173.55% (as of 30 Sep'23). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 3.31% (Rp21.01 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 1.92% (Rp21.36 trillion). 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 Rp16.12 trillion and an increase in other assets component amounting to Rp2.84 trillion. Meanwhile, the increase in the ASF component was mainly due to 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 Rp10.83 trillion and an increase in the regulatory capital of Rp10.66 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 (55.46%). 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, 2023

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38,06%
	b. Fully covered, non-transactional and related	11,09%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5,97%
	b. Fully covered, non-transactional and related	0,34%
Total Stable Funds		55.46%
Unstable Fund	1. Retail	19,18%
	2. Micro and Small Business Customers	2,35%
Total Unstable Funds		21.53%
Total Operational Deposits		19.66%
Total Non-Operational Deposits		3.35%
Total Third Party Funds and Bank Funds		100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (June 2023)					Reporting Position (September 2023)				
		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	233,428,071	-	-	246,250	233,674,321	244,741,100	-	-	224,500	244,965,600
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	477,636,111	118,545,128	-	-	566,372,177	476,841,538	123,415,734	-	-	570,244,408
6	Less Stable Deposits	184,591,783	47,189,151	-	-	208,602,841	184,385,655	51,749,182	-	-	212,521,353
7	Wholesale Funding										
8	Operational deposits	212,619,640	-	-	-	106,309,820	216,206,072	-	-	-	108,103,036
9	Other wholesale funding	402,922	42,612,313	245,676	164,247	20,066,628	403,553	44,724,792	221,246	128,481	21,538,060
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		96,921	-	-			78,715	-	-	
13	All other liabilities and equity not included in the above categories	166,387	33,530,225	596,838	69,172	479,326	178,387	31,823,050	267,748	107,185	356,509
14	TOTAL ASF					1,135,505,112					1,157,728,966

RSF Component		Reporting Position (June 2023)					Reporting Position (September 2023)				
		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					16,637,902					17,290,904
16	Deposits held at other financial institutions for operational purposes	7,759,479	-	-	-	3,879,740	9,316,530	-	-	-	4,658,265
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	13,088,506	-	-	1,308,851	-	5,338,121	-	-	533,812
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	101	21,533,927	19,905,499	33,242,332	46,425,186	103	22,300,512	9,115,386	34,710,560	42,613,345
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:	-	164,858,569	94,539,299	319,863,122	401,582,587	-	168,284,135	108,550,558	332,274,281	420,850,485
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	652,174	101,353	9,932,958	6,833,186	-	148,212	581,250	10,717,981	7,331,418
22	Unpledged residential mortgages, of which:	-	44,212	41,123	1,760,295	1,538,919	-	95,686	35,583	1,741,467	1,545,882
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	261,895	784,923	63,900,097	42,058,472	-	193,717	840,035	65,937,779	43,376,432
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	13,903,465	1,992,743	12,587,112	18,647,149	-	13,544,856	2,232,117	13,097,666	19,021,502
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				-	-				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				19,384	19,384				15,743	15,743
31	All other assets not included in the above categories	9,962	41,138,673	1,387,489	44,740,128	87,276,250	28,844	39,824,559	1,148,820	46,368,478	87,370,701
32	Off-balance sheet items				396,958,473	15,477,664				411,191,722	16,212,918
33	TOTAL RSF					641,685,291					660,821,408
34	Net Stable Funding Ratio (%)					176.96%					175.20%

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 2023 decreased by 1.76% when compared to the period of 30 Jun 2023; namely from 176.96% (as of 30 Jun'23) to 175.20% (as of 30 Sep'23). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 2.98% (Rp19.14 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 1.96% (Rp22.22 trillion). 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 Rp16.88 trillion and an increase in other assets of Rp0.09 trillion. Meanwhile, the increase in the ASF component was mainly due to the increase in the regulatory capital of Rp11.29 trillion and an 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 Rp11.06 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 (54.73%). 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, 2023

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	37,60%
	b. Fully covered, non-transactional and related	10,92%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5,88%
	b. Fully covered, non-transactional and related	0,33%
Total Stable Funds		54.73%
Unstable Fund	1. Retail	19,16%
	2. Micro and Small Business Customers	2,36%
Total Unstable Funds		21.52%
Total Operational Deposits		19.71%
Total Non-Operational Deposits		4.04%
Total Third Party Funds and Bank Funds		100.00%