

KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : March 2024

in million Rupiah

No	Information	Mar-24	Dec-23	Sep-23	Jun-23	Mar-23
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	218,853,959	233,701,580	227,069,130	216,297,199	202,438,836
2	Tier 1	218,853,959	233,701,580	227,069,130	216,297,199	202,438,836
3	Total Capital	227,999,046	242,694,176	235,597,363	224,525,609	210,487,682
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	865,146,430	825,610,552	797,448,734	761,795,133	726,769,197
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.30%	28.31%	28.47%	28.39%	27.85%
6	Tier 1 Ratio (%)	25.30%	28.31%	28.47%	28.39%	27.85%
7	Total Capital Ratio (%)	26.36%	29.40%	29.54%	29.47%	28.96%
	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	16.36%	19.41%	19.55%	19.48%	18.97%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,583,239,404	1,556,632,983	1,536,542,410	1,504,824,901	1,461,320,982
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.82%	15.01%	14.78%	14.37%	13.85%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.82%	15.01%	14.78%	14.37%	13.85%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.71%	14.63%	14.65%	14.28%	13.63%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.71%	14.63%	14.65%	14.28%	13.63%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	500,317,685	522,354,163	531,043,200	526,298,684	533,403,171
16	Total net cash outflow	147,748,856	144,680,517	138,562,655	138,297,854	134,403,721
17	LCR Ratio (%)	338.63%	361.04%	383.25%	380.55%	396.87%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,177,794,273	1,174,984,869	1,157,728,966	1,135,505,112	1,092,917,147
19	Total Required Stable Funding	725,828,147	696,803,168	660,821,408	641,685,291	647,658,062
20	NSFR Ratio (%)	162.27%	168.63%	175.20%	176.96%	168.75%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : March 31, 2024

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,439,224,502
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.	682,745
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	12,766,087
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	141,859,327
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(54,714,049)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,539,818,612

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
 Reporting Position : March 31, 2024

in million Rupiah

No	Information	Period	
		Mar-24	Dec-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)	1,371,557,561	1,312,771,435
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)	(34,384,940)	(33,913,235)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(16,910,444)	(17,322,337)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,320,262,177	1,261,535,863
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	171,891	304,520
9	Add on amounts for PFE associated with all derivatives transactions	633,633	708,989
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	805,524	1,013,509
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets	67,544,162	91,795,225
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	12,766,087	16,647,242
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	80,310,249	108,442,467
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	426,053,395	412,918,809
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(284,194,068)	(267,084,457)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,418,665)	(3,369,458)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	138,440,662	142,464,894
Capital and Total Exposure			
23	Tier 1 Capital	202,293,485	217,686,126
24	Total Exposure Sum of rows 7,13,18,22	1,539,818,612	1,513,456,733
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.14%	14.38%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.14%	14.38%
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.	81,101,434	132,816,372
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.	67,544,162	91,795,225
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.	1,553,375,884	1,554,477,880
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.	1,553,375,884	1,554,477,880
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.	13.02%	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.	13.02%	14.00%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : March 31, 2024

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,479,400,280
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.	(5,001,846)
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.	682,744
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	14,253,657
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	142,351,516
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(48,446,947)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,583,239,404

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : March 31, 2024

in million Rupiah

No	Information	Period	
		Mar-24	Dec-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)	1,405,185,289	1,344,532,237
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)	(35,391,610)	(34,897,829)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,633,481)	(10,017,457)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,360,160,198	1,299,616,951
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	171,890	304,520
9	Add on amounts for PFE associated with all derivatives transactions.	633,633	708,989
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	805,523	1,013,509
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets.	69,089,341	94,213,334
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.	14,254,682	18,983,105
17	Agent transaction exposures.	-	-
18	Total SFT Exposure Sum of rows 14 to 17	83,344,023	113,196,439
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	428,823,814	414,845,852
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(286,472,298)	(268,668,095)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,421,856)	(3,371,673)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	138,929,660	142,806,084
Capital and Total Exposure			
23	Tier 1 Capital	218,853,959	233,701,580
24	Total Exposure Sum of rows 7,13,18,22	1,583,239,404	1,556,632,983
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.82%	15.01%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.82%	15.01%
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.	82,530,540	135,202,832
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.	69,089,341	94,213,334
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.	1,596,680,603	1,597,622,481
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.	1,596,680,603	1,597,622,481
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.	13.71%	14.63%
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.	13.71%	14.63%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter I 2024		Quarter IV 2023		Quarter I 2024		Quarter IV 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		58		63		58		63
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		487,930,692		510,037,864		500,317,685		522,354,163
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	838,263,119	53,414,322	831,771,908	53,218,502	853,818,272	54,623,913	846,470,755	54,449,800
	a. Stable Deposit/Funding	608,239,797	30,411,990	599,173,764	29,958,688	615,158,278	30,757,914	603,945,516	30,197,276
	b. Less Stable Deposit/Funding	230,023,322	23,002,332	232,598,144	23,259,814	238,659,994	23,865,999	242,525,239	24,252,524
4	Wholesale Funding, consist of:	252,554,343	66,547,822	252,346,600	66,937,906	256,362,110	68,276,652	255,802,329	68,511,681
	a. Operational deposit	219,054,709	52,792,497	216,248,606	52,089,979	220,295,869	53,099,978	217,127,944	52,303,282
	b. Non operational deposit and/or Other Non Operational liabilities	33,499,634	13,755,325	36,097,994	14,847,927	36,066,241	15,176,674	38,674,385	16,208,399
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	456,152,374	60,825,942	440,364,318	57,286,927	457,952,025	61,251,551	442,527,809	58,028,306
	a. cash outflow from derivative transaction	19,117,364	19,117,364	19,754,863	19,754,863	19,117,364	19,117,364	19,707,765	19,707,765
	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	304,191,488	33,999,936	300,245,793	34,340,068	304,608,380	34,067,431	300,547,597	34,398,889
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	126,524,590	1,389,710	118,572,064	1,400,398	127,553,159	1,393,634	119,750,014	1,399,219
	g. other contractual cash outflow	6,318,932	6,318,932	1,791,598	1,791,598	6,673,122	6,673,122	2,522,433	2,522,433
7	TOTAL CASH OUTFLOW		180,788,086		177,443,335		184,152,116		180,989,787
CASH INFLOW									
8	Secured lending	-	-	-	-	1,994	1,994	1,599	1,599
9	Inflows from fully performing exposures	31,443,572	14,902,746	33,455,843	14,735,810	34,430,232	16,658,371	35,909,174	16,199,620
10	Other Cash Inflow	19,742,895	19,742,895	20,144,680	20,144,680	19,742,895	19,742,895	20,108,051	20,108,051
11	TOTAL CASH INFLOW	51,186,467	34,645,641	53,600,523	34,880,490	54,175,121	36,403,260	56,018,824	36,309,270
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		487,930,692		510,037,864		500,317,685		522,354,163
13	NET CASH OUTFLOWS		146,142,445		142,562,845		147,748,856		144,680,517
14	LCR (%)		333.87%		357.76%		338.63%		361.04%

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 I 2024 is the average LCR during the working days of Jan 2024 to Mar 2024 (58 data points), while Quarter IV 2023 is the average LCR during the working days of Oct 2023 to Dec 2023 (63 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 I 2024 is based on the average daily position from January 2024 until March 2024. Meanwhile, the calculation for Quarter IV 2023 is based on the average daily position from October 2023 until December 2023, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2024 decreased by 23.89%, from 357.76% (Quarter IV 2023) to 333.87% (Quarter I 2024). Such decrease in ratio was particularly due to a decrease in weighted value of HQLA by 4.33% (Rp22.11 trillion) and an increase in Net Cash Outflow (NCO) after run-off by 2.51% (Rp3.58 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp18.05 trillion, the decrease in placement with BI amounted to Rp7.45 trillion, and the increase in Coins and Banknotes amounted to Rp3.06 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp4.53 trillion, the decreased in *unused loan facilities* amounted to Rp0.34 trillion, the decreased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp0.19 trillion, and the increased in inflows from fully performing exposures \leq 30 days amounted to Rp0.17 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2024 is comprised of Level 1 HQLA of 98.13%; Level 2A HQLA of 1.30%; and level 2B HQLA of 0.57%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 75.93% and placement with Bank Indonesia of 19.52%, respectively.
- BCA's third party deposits composition during Quarter I 2024 was mainly contributed by CASA at around 81.05%. The composition can be seen on the Table 1 below:

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

	Total Rp & Va
Current Account	32.01%
Savings Account	49.04%
CASA	81.05%
Time Deposit	18.95%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 334.54 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 I 2024 is based on the average daily position from January 2024 until March 2024. Meanwhile, the calculation for Quarter IV 2023 is based on the average daily position from October 2023 until December 2023.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2024 decreased by 22.41%, from 361.04% (Quarter IV 2023) to 338.63% (Quarter I 2024). Such decrease in ratio was particularly due to a decrease in weighted value of HQLA by 4.22% (Rp22.04 trillion) and an increase in Net Cash Outflow (NCO) after run-off by 2.12% (Rp3.07 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp18.21 trillion, the decrease in placement with BI amounted to Rp7.49 trillion, and the increase in Coins and Banknotes amounted to Rp3.17 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp4.15 trillion, the decreased in *unused loan facilities* amounted to Rp0.33 trillion, the decreased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp0.06 trillion, and the increased in inflows from fully performing exposures ≤ 30 days amounted to Rp0.46 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2024 is comprised of Level 1 HQLA of 97.73%; Level 2A HQLA of 1.61%; and Level 2B HQLA of 0.66%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 76.08% and placement with Bank Indonesia of 19.46%, respectively.
- BCA's third party deposits composition during Quarter I 2024 was mainly contributed by CASA at around 80.25%. The composition can be seen on the Table 2 below:

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

	Total Rp & Va
Current Account	31.58%
Savings Account	48.67%
CASA	80.25%
Time Deposit	19.75%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 334.54 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 (Dec 2023)					Reporting Position (Mar 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	243,545,726	-	-	202,750	243,748,476	227,929,906	-	-	181,000	228,110,906
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	489,758,440	124,672,398	-	-	583,709,296	497,166,213	124,110,815	-	-	590,213,177
6	Less Stable Deposits	172,193,981	46,596,109	-	-	196,911,081	185,643,249	46,847,838	-	-	209,241,978
7	Wholesale Funding										
8	Operational deposits	224,969,855	-	-	-	112,484,927	223,281,470	-	-	-	111,640,735
9	Other wholesale funding	429,544	34,410,707	-	-	16,357,042	439,061	34,164,591	-	-	15,811,027
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			44,789	-	-	
13	All other liabilities and equity not included in the above categories	87,724	40,911,967	184,053	140,028	232,055	68,160	64,344,749	201,132	148,874	249,440
14	TOTAL ASF					1,153,442,877					1,155,267,263

RSF Component	Reporting Position (Dec 2023)					Reporting Position (Mar 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					17,904,785					16,239,138
16	Deposits held at other financial institutions for operational purposes	5,603,754	-	-	-	2,801,877	4,871,111	-	-	-	2,435,556
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	4,420,689	-	-	442,069	-	7,128,454	-	-	712,845
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	20,280,460	17,317,378	33,021,027	44,721,785	-	28,708,689	17,370,393	44,239,951	57,231,451
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:	-	164,595,715	118,453,399	340,648,531	431,075,809	-	174,755,063	104,317,673	350,781,546	437,700,682
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	758	416,875	10,769,439	7,208,952	-	63,274	112,500	11,396,493	7,495,607
22	Unpledged residential mortgages, of which:	-	7,105	27,567	1,084,726	939,353	-	9,412	26,419	1,129,547	978,030
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	283,235	915,329	68,187,292	44,921,021	-	276,334	862,326	70,079,077	46,120,730
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	23,961,743	2,866,765	11,284,899	23,006,418	-	23,680,602	3,798,048	10,412,243	22,589,732
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				94,893	94,893				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				8,958	8,958
31	All other assets not included in the above categories	21,405	49,468,602	832,637	53,046,902	103,367,555	16,770	50,304,478	1,308,682	52,997,345	104,627,275
32	Off-balance sheet items				412,918,808	15,909,866				426,053,395	16,533,542
33	TOTAL RSF					692,394,383					712,673,547
34	Net Stable Funding Ratio (%)					166.59%					162.10%

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 31 Mar 2024 decreased by 4.49% when compared to the period of 31 Dec 2023; namely from 166.59% (as of 31 Dec'23) to 162.10% (as of 31 Mar'24). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 2.93% (Rp20.28 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 0.16% (Rp1.82 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 Rp20.51 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 Rp17.44 trillion and the decrease in the regulatory capital of Rp15.64 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 (55.99%). 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 Mar 31, 2024

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.76%
	b. Fully covered, non-transactional and related	10.86%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	6.04%
	b. Fully covered, non-transactional and related	0.33%
Total Stable Funds		55.99%
Unstable Fund	1. Retail	18.48%
	2. Micro and Small Business Customers	2.47%
Total Unstable Funds		20.95%
Total Operational Deposits		20.12%
Total Non-Operational Deposits		2.94%
Total Third Party Funds and Bank Funds		100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (December 2023)					Reporting Position (March 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	252,508,883	-	-	202,750	252,711,633	237,451,527	-	-	181,000	237,632,527
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	491,978,935	124,716,471	-	-	585,860,635	499,450,233	124,164,184	-	-	592,433,697
6	Less Stable Deposits	172,467,848	50,600,294	-	-	200,761,328	185,862,990	50,975,256	-	-	213,154,421
7	Wholesale Funding										
8	Operational deposits	229,825,603	-	-	-	114,912,801	228,394,197	-	-	-	114,197,098
9	Other wholesale funding	432,317	44,208,153	86,988	173,442	20,398,138	448,992	44,065,698	86,191	131,091	20,018,011
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			44,789	-	-	
13	All other liabilities and equity not included in the above categories	196,120	33,422,197	184,053	140,028	340,333	178,103	64,857,905	201,132	148,874	358,520
14	TOTAL ASF					1,174,984,869					1,177,794,273

RSF Component		Reporting Position (December 2023)					Reporting Position (March 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					18,952,213					17,348,181
16	Deposits held at other financial institutions for operational purposes	5,614,345	-	-	-	2,807,173	4,806,881	-	-	-	2,403,440
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	4,420,689	-	-	442,069	-	7,128,454	-	-	712,845
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	106	23,076,026	17,422,420	33,446,926	45,619,556	6,815	31,344,628	17,471,470	44,672,117	58,110,569
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:	-	167,022,213	121,043,594	354,572,595	445,419,609	-	177,033,124	106,731,636	365,877,076	452,877,894
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	758	416,875	10,769,439	7,208,952	-	63,274	112,500	11,396,493	7,495,607
22	Unpledged residential mortgages, of which:	-	98,798	31,499	1,942,394	1,716,183	-	46,958	28,039	2,053,653	1,783,103
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	283,235	915,329	68,187,292	44,921,021	-	276,334	862,326	70,079,077	46,120,730
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	24,736,945	2,944,765	12,020,133	24,057,968	-	24,377,965	3,977,630	11,141,665	23,648,212
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				92,757	92,757				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				8,958	8,958
31	All other assets not included in the above categories	21,406	41,656,905	846,978	47,088,732	89,612,030	16,770	50,370,737	1,318,007	46,989,144	98,694,659
32	Off-balance sheet items				414,845,852	15,953,638				428,823,814	16,623,948
33	TOTAL RSF					696,803,168					725,828,147
34	Net Stable Funding Ratio (%)					168.63%					162.27%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 31 Mar 2024 decreased by 6.36% when compared to the period of 31 Dec 2023; namely from 168.63% (as of 31 Dec'23) to 162.27% (as of 31 Mar'24). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 4.17% (Rp29.02 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 0.24% (Rp2.81 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 Rp21.36 trillion and an increase in other assets of Rp9.00 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 Rp17.87 trillion and the decrease in the regulatory capital of Rp15.08 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 (55.17%). 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 Mar 31, 2024

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.24%
	b. Fully covered, non-transactional and related	10.66%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.95%
	b. Fully covered, non-transactional and related	0.32%
Total Stable Funds		55.17%
Unstable Fund	1. Retail	18.47%
	2. Micro and Small Business Customers	2.48%
Total Unstable Funds		20.95%
Total Operational Deposits		20.21%
Total Non-Operational Deposits		3.67%
Total Third Party Funds and Bank Funds		100.00%