

**KEY METRICS RATIO**
**Bank Name : PT Bank Central Asia Tbk (Consolidated)**
**Reporting Position : June 2024**

in million Rupiah

No	Information	Period of				
		30 June, 2024	31 March, 2024	31 December, 2023	30 September, 2023	30 June, 2023
	<b>Available Capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	232,321,451	218,853,959	233,701,580	227,069,130	216,297,199
2	Tier 1	232,321,451	218,853,959	233,701,580	227,069,130	216,297,199
3	Total Capital	241,524,434	227,999,046	242,694,176	235,597,363	224,525,609
	<b>Risk-Weighted Assets (amounts)</b>					
4	Total Risk-Weighted Assets (RWA)	872,998,220	865,146,430	825,610,552	797,448,734	761,795,133
	<b>Risk-based Capital Ratios as a percentage of RWA</b>					
5	CET1 Ratio (%)	26.61%	25.30%	28.31%	28.47%	28.39%
6	Tier 1 Ratio (%)	26.61%	25.30%	28.31%	28.47%	28.39%
7	Total Capital Ratio (%)	27.67%	26.36%	29.40%	29.54%	29.47%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
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% dari 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 (%)	17.68%	16.36%	19.41%	19.55%	19.48%
	<b>Basel III Leverage Ratio</b>					
13	Total Basel III leverage ratio exposure measure	1,567,707,829	1,583,239,404	1,556,632,983	1,536,542,410	1,504,824,901
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.82%	13.82%	15.01%	14.78%	14.37%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.82%	13.82%	15.01%	14.78%	14.37%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.64%	13.71%	14.63%	14.65%	14.28%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.64%	13.71%	14.63%	14.65%	14.28%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total High-Quality Liquid Assets (HQLA)	473,723,237	500,317,685	522,354,163	531,043,200	526,298,684
16	Total net cash outflow	143,001,958	147,748,856	144,680,517	138,562,655	138,297,854
17	LCR Ratio (%)	331.27%	338.63%	361.04%	383.25%	380.55%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total Available Stable Funding	1,195,030,995	1,177,794,273	1,174,984,869	1,157,728,966	1,135,505,112
19	Total Required Stable Funding	728,087,933	725,828,147	696,803,168	660,821,408	641,685,291
20	NSFR Ratio (%)	164.13%	162.27%	168.63%	175.20%	176.96%

## Capital - Composition of Capital (CC1)

As of 30 June, 2024

(in million Rupiah)

No.	Component	Amount (in million Rupiah)	Reference from Consolidated Statements of Financial Position
		Consolidated	
	Common Equity Tier 1 Capital: Instruments and Reserves		
1.	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,252,306	f
2.	Retained earnings	220,890,766	i
3.	Accumulated other comprehensive income (and other reserves)	15,511,978	h
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6.	Common Equity Tier 1 capital before regulatory adjustments	243,655,050	
	Common Equity Tier 1 capital: Regulatory Adjustments		
7.	Prudential valuation adjustments	-	
8.	Goodwill (net of related tax liability)	(1,113,614)	a
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(411,222)	c
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11.	Cash-flow hedge reserve	N/A	
12.	Shortfall on provisions to expected losses	N/A	
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	k
14.	Gains and losses due to changes in own credit risk on fair valued liabilities	-	j
15.	Defined-benefit pension fund net assets	N/A	
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17.	Reciprocal cross-holdings in common equity	N/A	
18.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19.	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20.	Mortgage servicing rights (amount above 10% threshold)	-	b
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22.	Amount exceeding the 15% threshold		
23.	Significant investments in the common stock of financials	N/A	
24.	Mortgage servicing rights	N/A	
25.	Deferred tax assets arising from temporary differences	N/A	
26.	National specific regulatory adjustments		
a.	Difference between allowance for possible losses and allowance for impairment losses on earning assets	-	
b.	Allowance for losses on non productive assets required to be provided	(1,736,194)	
c.	Deferred tax aset	(6,922,806)	d
d.	Investments in shares of stock	(1,149,763)	
e.	Shortage of capital on insurance subsidiary company	-	
f.	Securitisation Exposure	-	
g.	Other deduction factor of common equity tier 1	-	
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28.	Total regulatory adjustments to Common equity Tier 1	(11,333,599)	
29.	Common Equity Tier 1 capital (CET1)	232,321,451	
	Additional Tier 1 capital: instruments		
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31.	Classified as equity under applicable accounting standards	-	g
32.	Classified as liabilities under applicable accounting standards	-	e
33.	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35.	Instruments issued by subsidiaries subject to phase out	N/A	
36.	Additional Tier 1 capital before regulatory adjustments	-	
	Additional Tier 1 capital: regulatory adjustments		
37.	Investments in own Additional Tier 1 instruments	N/A	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	
39.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40.	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41.	National specific regulatory adjustments	-	
a.	Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1	-	
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43.	Total regulatory adjustments to Additional Tier 1 capital	-	
44.	Additional Tier 1 capital (AT1)	-	
45.	Tier 1 capital (T1 = CET 1 + AT 1)	232,321,451	

	<b>Tier 2 capital: instruments and provisions</b>		
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	159,250	
47.	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48.	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49.	Instruments issued by subsidiaries subject to phase out	N/A	
50.	General allowance for losses on earning assets that must be calculated with a maximum of 1.25% of RWA for Credit Risk	9,043,733	
51.	<b>Tier 2 capital before regulatory adjustments</b>	<b>9,202,983</b>	
	<b>Tier 2 capital: regulatory adjustments</b>		
52.	Investments in own Tier 2 instruments	N/A	
53.	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	
54.	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56.	National specific regulatory adjustments	-	
	a. Sinking fund	-	
	b. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	
57.	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>	
58.	<b>Tier 2 capital (T2)</b>	<b>9,202,983</b>	
59.	<b>Total capital (TC = T1 + T2)</b>	<b>241,524,434</b>	
60.	<b>Total risk weighted assets</b>	<b>872,998,220</b>	
	<b>Capital ratios and buffers</b>		
61.	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>26.61%</b>	
62.	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>26.61%</b>	
63.	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>27.67%</b>	
64.	<b>Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)</b>	<b>5.000%</b>	
65.	Capital conservation buffer requirement	2.500%	
66.	Bank specific countercyclical buffer requirement	0.000%	
67.	Higher loss absorbency requirement	2.500%	
68.	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>17.68%</b>	
	<b>National minimal (if different from Basel 3)</b>		
69.	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70.	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71.	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72.	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73.	Significant investments in the common stock of financial entities	N/A	
74.	Mortgage servicing rights (net of related tax liability)	N/A	
75.	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77.	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79.	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80.	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81.	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82.	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83.	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84.	Current cap on T2 instruments subject to phase out arrangements	N/A	
85.	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

## Capital - Reconciliation of Capital (CC2)

(in million Rupiah)

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF 30 June, 2024	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF 30 June, 2024	No. Reference
		CONSOLIDATED		
	<b>ASSETS</b>			
1.	Cash	16,820,177	16,820,114	
2.	Placement to Bank Indonesia	80,123,466	80,123,466	
3.	Interbank placement	16,123,672	15,462,786	
4.	Spot and derivative/forward receivables	166,482	166,482	
5.	Securities	372,637,984	368,126,730	
6.	Securities sold under repurchase agreement (repo)	-	-	
7.	Claims on securities bought under reverse repo	50,409,476	50,409,476	
8.	Acceptance receivables	12,001,952	12,001,952	
9.	Loans and financing	840,159,394	840,158,367	
10.	Sharia financing	9,534,368	9,534,368	
11.	Equity investment	740,767	1,886,102	
12.	Other financial assets	15,637,673	14,960,413	
13.	Impairment on financial assets -/-	(35,532,424)	(35,493,990)	
	a. Securities	(443,097)	(404,663)	
	b. Loans and Sharia financing	(34,531,073)	(34,531,073)	
	c. Others	(558,254)	(558,254)	
14.	Intangible assets	2,674,309	2,623,419	
	Goodwill	1,158,201	1,157,121	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	1,516,108	1,466,298	c
	Accumulated amortization on intangible asset -/-	(1,127,830)	(1,098,583)	
	Goodwill	(43,512)	(43,507)	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	(1,084,318)	(1,055,076)	c
15.	Fixed assets and equipment	37,214,463	37,026,076	
	Accumulated depreciation on fixed assets and equipment -/-	(10,740,198)	(10,619,898)	
16.	Non-productive asset	2,241,926	2,241,926	
	a. Abandoned property	46,862	46,862	
	b. Foreclosed accounts	1,740,546	1,740,546	
	c. Suspense accounts	14,046	14,046	
	d. Inter-branch assets	440,472	440,472	
17.	Other assets	16,331,573	16,059,963	
	Deferred tax assets	7,029,982	6,922,806	d
	Others	9,301,591	9,137,157	
	<b>TOTAL ASSETS</b>	<b>1,425,417,230</b>	<b>1,420,389,169</b>	



No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF 30 June, 2024	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF 30 June, 2024	No. Reference
		CONSOLIDATED		
	<b>LIABILITIES AND EQUITIES</b>			
	<b>LIABILITIES</b>			
1.	Current account	353,086,294	353,107,579	
2.	Saving account	562,105,822	562,105,822	
3.	Time deposit	209,940,489	209,975,489	
4.	Electronic money	1,284,530	1,284,530	
5.	Liabilities to Bank Indonesia	577	577	
6.	Interbank liabilities	7,832,780	7,832,780	
7.	Spot and derivative/forward liabilities	151,827	151,827	
8.	Liabilities on securities sold under repurchase agreement	-	-	
9.	Acceptance liabilities	5,381,035	5,381,035	
10.	Issued securities	700,000	700,000	
11.	Loans/financing received	2,163,373	2,163,373	
	Recognized in AT 1	-	-	e
	Not recognized in capital	2,163,373	2,163,373	
12.	Margin deposit	199,578	199,578	
13.	Inter-branch liabilities	-	-	
14.	Other liabilities	41,709,865	37,572,842	
15.	Non-controlling interest	181,810	108,173	
	<b>TOTAL LIABILITIES</b>	<b>1,184,737,980</b>	<b>1,180,583,605</b>	
	<b>EQUITIES</b>			
16.	Paid-in capital	1,540,938	1,540,938	
	a. Capital	5,500,000	5,500,000	
	a.1. amount eligible for CET 1	5,500,000	5,500,000	f
	a.2. amount eligible for AT 1	-	-	g
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	
	b.1. amount eligible for CET 1	(3,959,062)	(3,959,062)	f
	b.2. amount eligible for AT 1	-	-	g
	c. Treasury stock -/-	-	-	
	c.1. amount eligible for CET 1	-	-	f
	c.2. amount eligible for AT 1	-	-	g
17.	Additional paid-in capital	5,548,977	5,618,537	
	a. Agio	5,711,368	5,711,368	f
	b. Disagio -/-	-	-	f
	c. Fund for paid-up capital	-	-	f
	d. Others	(162,391)	(92,831)	
18.	Other comprehensive gain/(loss)	8,044,935	8,034,783	
	a. Gains	11,808,353	11,800,316	
	a.1. Translation of financial statements in foreign currency	464,527	464,527	h
	a.2. Unrealized gain on financial assets measured through other comprehensive income	405,979	398,186	h
	a.3. Revaluation surplus of fixed assets	10,936,462	10,936,218	h
	a.4. Others	1,385	1,385	
	b. Losses -/-	(3,763,418)	(3,765,533)	
	b.1. Actuarial Losses	(3,755,925)	(3,758,040)	
	b.2. Unrealized loss on financial assets measured through other comprehensive income	(7,493)	(7,493)	h
19.	Reserves	3,720,540	3,720,540	h
	a. General reserves	3,720,540	3,720,540	
	b. Appropriated reserves	-	-	
20.	Gain/loss	221,823,860	220,890,766	
	a. Previous years	222,992,750	222,163,843	
	a.1. Gain/Loss previous years	222,992,750	222,163,843	i
	a.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	a.3. Securitisation gain on sale	-	-	k
	b. Current Year	26,876,184	26,771,997	
	b.1. Gain/Loss current year	26,876,184	26,771,997	i
	b.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	b.3. Securitisation gain on sale	-	-	k
	c. Dividen paid -/-	(28,045,074)	(28,045,074)	i
	<b>TOTAL EQUITIES</b>	<b>240,679,250</b>	<b>239,805,564</b>	
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,425,417,230</b>	<b>1,420,389,169</b>	

**Capital - Main Features of Capital and TLAC - Eligible Instruments (CCA)**  
**As of 30 June, 2024**

No.	Question	Answer	Answer	Answer
1.	Issuer	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk
2.	Unique identifier	BBCA	BBCA01ASBCN1	BBCA01BSBCN1
3.	Governing law(s) of the instrument	Indonesian Law	Indonesian Law	Indonesian Law
	Instrument Treatment based on CAR requirements			
4.	Transitional Basel III rules	N/A	N/A	N/A
5.	Post-transitional Basel III rules	CET 1	Tier 2	Tier 2
6.	Eligible at solo/group or group&solo	Solo	Solo	Solo
7.	Instrument type	Common Stock	Subordinated Loan	Subordinated Loan
8.	Amount recognised in regulatory capital	7,252,306	435,000	65,000
9.	Par value of instrument	12.5	435,000	65,000
10.	Accounting classification	Equity	Liability - Amortised Cost	Liability - Amortised Cost
11.	Original date of issuance	31 May 2000	5 July 2018	5 July 2018
12.	Perpetual or dated	Perpetual	With Maturity	With Maturity
13.	Original maturity date	N/A	5 July 2025	5 July 2030
14.	Issuer call subject to prior supervisory approval	No	No	No
15.	Optional call date, contingent call dates and redemption amount (if any)	N/A	N/A	N/A
16.	Subsequent call option	N/A	N/A	N/A
	Coupons / dividends			
17.	Fixed atau floating	Floating	Fixed	Fixed
18.	Coupon rate and any related index	N/A	N/A	N/A
19.	Existence of a dividend stopper	No	No	No
20.	Fully discretionary; partial or mandatory	Fully discretionary	partial	partial
21.	Existence of step up or other incentive to redeem	No	No	No
22.	Noncumulative or cumulative	Noncumulative	Cumulative	Cumulative
23.	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24.	If convertible, conversion trigger (s)	N/A	N/A	N/A
25.	If convertible, fully or partially	N/A	N/A	N/A
26.	If convertible, conversion rate	N/A	N/A	N/A
27.	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28.	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29.	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30.	Write-down feature	No	Yes	Yes
31.	If write-down, write-down trigger(s)	N/A	**)	**) )
32.	If write-down, full or partial	N/A	Full or partial	Full or partial
33.	If write-down, permanent or temporary	N/A	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35.	Position in subordination hierarchy in liquidation	*)	***))	***))
36.	Non-compliant transitioned features	No	No	No
37.	If yes, specify non-compliant features	N/A	N/A	N/A

\*) In a liquidation, shareholders shall only receive the remaining proceeds, if any, after all existing creditors have been paid and there is still the remaining assets of the company.

\*\*) (i) Common Equity Tier 1 ratio lower or equal to 5.125% from risk weighted assets, both individually and consolidated with subsidiaries; and/or

(ii) there is a plan from authorized authority to make capital investment to the Emiten which is considered to have the potential disrupt the continuity of its business; and

(iii) there is an order from Financial Services Authority (OJK) to write down.

If in the future the write down criteria are determined otherwise based on the provisions of the laws and regulations, the write down criteria will follow these provisions.

\*\*\*)) At the time of Liquidation, the subordinated bond holder will only get return on investment if all preferred creditors and senior debt holders of the company have received payment and there is still the remaining assets of the company.

**EXPOSURE IN LEVERAGE RATIO REPORT**

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

in million Rupiah

No	Description	As of 30 June, 2024
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,419,447,515
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.	624,007
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	9,252,119
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	149,797,945
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(54,725,674)
12	Other adjustments	-
13	<b>Total Exposure in Leverage Ratio Calculation</b>	<b>1,524,395,912</b>

LEVERAGE RATIO CALCULATION REPORT

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

in million Rupiah

No	Description	Period	
		As of 30 June, 2024	As of 31 March, 2024
	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)	1,369,240,768	1,371,557,561
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)	(34,475,316)	(34,384,940)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(16,854,257)	(16,910,444)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,317,911,195	1,320,262,177
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	233,075	171,891
9	Add on amounts for PFE associated with all derivatives transactions	557,414	633,633
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	790,489	805,524
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	50,040,265	67,544,162
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	9,252,119	12,766,087
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	59,292,384	80,310,249
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	448,508,201	426,053,395
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(298,710,256)	(284,194,068)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,396,101)	(3,418,665)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	146,401,844	138,440,662
	Capital and Total Exposure		
23	Tier 1 Capital	216,032,487	202,293,485
24	Total Exposure Sum of rows 7,13,18,22	1,524,395,912	1,539,818,612
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.17%	13.14%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.17%	13.14%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
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.	68,688,951	81,101,434
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.	50,040,265	67,544,162
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.	1,543,044,598	1,553,375,884
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.	1,543,044,598	1,553,375,884
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.	14.00%	13.02%
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.	14.00%	13.02%

# EXPOSURE IN LEVERAGE RATIO REPORT

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

in million Rupiah

No	Information	As of 30 June, 2024
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,460,949,654
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	(5,028,062)
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.	624,007
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	9,619,335
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	150,069,849
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(48,526,954)
12	Other adjustments	-
13	<b>Total Exposure in Leverage Ratio Calculation</b>	<b>1,567,707,829</b>

**LEVERAGE RATIO CALCULATION REPORT**

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

in million Rupiah

No	Information	Period	
		As of 30 June, 2024	As of 31 March, 2024
	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)	1,405,345,634	1,405,185,289
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)	(35,531,426)	(35,391,610)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,597,405)	(9,633,481)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,360,216,803	1,360,160,198
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	233,075	171,890
9	Add on amounts for PFE associated with all derivatives transactions	557,414	633,633
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	790,489	805,523
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	50,408,478	69,089,341
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	9,620,333	14,254,682
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	60,028,811	83,344,023
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	451,050,256	428,823,814
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(300,980,407)	(286,472,298)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,398,123)	(3,421,856)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	146,671,726	138,929,660
	Capital and Total Exposure		
23	Tier 1 Capital	232,321,451	218,853,959
24	Total Exposure Sum of rows 7,13,18,22	1,567,707,829	1,583,239,404
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.82%	13.82%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.82%	13.82%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
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.	69,946,533	82,530,540
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.	50,408,478	69,089,341
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.	1,587,245,884	1,596,680,603
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.	1,587,245,884	1,596,680,603
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.	14.64%	13.71%
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.	14.64%	13.71%

Disclosure of Credit Quality over Asset (CR1) - Bank only

(in million Rupiah)

		As of 30 June, 2024						
		Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses (IRB Approach)	Net Receivables (a+b-c)
		Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Credit	18,098,370	806,491,912	33,562,285	21,664,777	11,897,508		791,027,997
2	Securities	100,744	355,462,538	371,822	100,628	271,194		355,191,460
3	Other Off-Balance Sheet	149,079	351,651,092	3,396,101	245,158	3,150,943		348,404,070
4	Total	18,348,193	1,513,605,542	37,330,208	22,010,563	15,319,645		1,494,623,527

# Disclosure of Credit Quality over Asset (CR1) - Consolidated

(in million Rupiah)

		As of 30 June, 2024						
		Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses (IRB Approach)	Net Receivables (a+b-c)
		Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Credit	18,471,011	831,221,724	34,531,073	22,292,738	12,238,335		815,161,662
2	Securities	100,744	368,025,986	404,663	100,628	304,035		367,722,067
3	Other Off-Balance Sheet	149,079	352,649,928	3,398,123	245,158	3,152,965		349,400,884
4	<b>Total</b>	<b>18,720,834</b>	<b>1,551,897,638</b>	<b>38,333,859</b>	<b>22,638,524</b>	<b>15,695,335</b>		<b>1,532,284,613</b>



**Disclosures of Past Due Credit and Securities Movements (CR2) - Bank only**

		(in million Rupiah)
		As of 30 June, 2024
		a
1	Past Due Credit and Securities in prior reporting	14,773,466
2	Past Due Credit and Securities since prior reporting	7,110,928
3	Credit and Securities Restated to Not Past Due Receivables	1,148,991
4	Written-Off	1,144,356
5	Other Changes	(1,391,933)
6	<b>Past Due Credit and Securities for end of reporting period (1+2-3-4+5)</b>	<b>18,199,114</b>

**Disclosures of Past Due Credit and Securities Movements (CR2) - Consolidated**

(in million Rupiah)

		As of 30 June, 2024
		a
1	Past Due Credit and Securities in prior reporting	15,073,467
2	Past Due Credit and Securities since prior reporting	7,371,251
3	Credit and Securities Restated to Not Past Due Receivables	1,151,025
4	Written-Off	1,437,563
5	Other Changes	(1,284,375)
6	<b>Past Due Credit and Securities for end of reporting period (1+2-3-4+5)</b>	<b>18,571,755</b>

Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3) - Bank only

(in million Rupiah)

		As of 30 June, 2024				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	767,345,766	23,682,231	23,488,112	194,119	
2	Securities	355,191,460	-	-	-	
3	Total	1,122,537,226	23,682,231	23,488,112	194,119	
4	Past Due Credit and Securities	6,166,549	2,200	2,200	-	

## Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3) - Consolidated

(in million Rupiah)

		As of 30 June, 2024				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	782,371,722	32,789,940	23,488,112	194,119	
2	Securities	367,722,067	-	-	-	
<b>3</b>	<b>Total</b>	<b>1,150,093,789</b>	<b>32,789,940</b>	<b>23,488,112</b>	<b>194,119</b>	
4	Past Due Credit and Securities	6,203,468	2,200	2,200	-	

## Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4) - Bank only

(in million Rupiah)

Portfolio Category		As of 30 June, 2024					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation Techniques		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	375,639,279	5,120,000	375,639,279	548,000	-	-
2	Receivables on Public Sector Entities	27,735,413	22,657,623	27,735,413	3,353,350	7,421,430	24%
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	50,881,017	2,794,976	50,867,003	1,359,918	16,317,764	31%
	Receivables to Securities Companies and Other Financial Services Institutions	61,675,595	25,516,795	60,995,709	6,088,362	23,848,048	36%
5	Receivables by Covered Bond	-	-	-	-	-	-
6	Receivables on Corporate - General Corporate Exposure	161,289,241	169,849,242	146,636,984	55,111,797	169,101,616	84%
	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
	Special Financing Exposure	19,479,148	5,078,835	19,479,148	2,031,534	23,043,332	107%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	607,983	-	607,983	-	1,519,957	250%
8	Receivables on Micro, Small Business & Retail Portfolio	83,862,267	37,233,040	76,536,885	4,633,454	60,719,572	75%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	186,475,162	48,777,638	185,828,052	19,408,435	113,162,743	55%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	262,959,803	129,439,028	261,969,810	50,435,420	271,826,609	87%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	14,695,815	1,709,399	14,692,399	683,759	18,087,838	118%
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
10	Past Due Receivables	6,336,680	86,467	6,329,415	58,309	5,381,806	84%
11	Other Assets	56,752,744	-	56,752,744	-	40,804,059	72%
	<b>Total</b>	<b>1,308,390,147</b>	<b>448,263,043</b>	<b>1,284,070,824</b>	<b>143,712,338</b>	<b>751,234,774</b>	<b>53%</b>

## Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4) - Consolidated

(in million Rupiah)

Portfolio Category		As of 30 June, 2024					
		Net Receivable before Credit Conversion Factor and Credit Risk		Net Receivable after Credit Conversion Factor and Credit Risk		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	381,850,908	5,120,000	380,673,285	548,000	-	-
2	Receivables on Public Sector Entities	27,735,413	22,657,623	27,735,413	3,353,350	7,421,430	24%
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	52,011,626	2,794,904	51,997,612	1,359,910	16,543,649	31%
	Receivables to Securities Companies and Other Financial Services Institutions	61,432,372	24,671,969	60,752,487	5,855,689	23,693,267	36%
5	Receivables by Covered Bond	-	-	-	-	-	-
6	Receivables on Corporate - General Corporate Exposure	167,645,146	170,979,257	152,992,888	55,443,804	174,218,494	84%
	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
	Special Financing Exposure	19,479,148	5,078,835	19,479,148	2,031,534	23,043,332	107%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	727,068	-	1,698,585	-	1,698,585	100%
8	Receivables on Micro, Small Business & Retail Portfolio	95,959,461	37,233,040	88,634,079	4,633,454	72,035,757	77%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	186,475,162	48,777,638	185,828,052	19,408,435	113,162,743	55%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	262,959,803	129,439,028	261,969,810	50,435,420	271,826,609	87%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	14,695,815	1,709,399	14,692,399	683,759	18,087,838	118%
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
10	Past Due Receivables	6,462,088	86,467	6,454,823	58,309	5,562,988	85%
11	Other Assets	57,950,330	-	57,950,330	-	42,008,975	72%
	<b>Subtotal</b>	<b>1,335,384,340</b>	<b>448,548,160</b>	<b>1,310,858,911</b>	<b>143,811,664</b>	<b>769,303,667</b>	<b>53%</b>
12	Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles (if any)	14,933,630	2,256,938	14,376,087	219,625	8,378,861	57%
	<b>Total</b>	<b>1,350,317,970</b>	<b>450,805,098</b>	<b>1,325,234,998</b>	<b>144,031,289</b>	<b>777,682,528</b>	<b>53%</b>

**Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Bank only**

As of 30 June, 2024

(in million Rupiah)

	Portfolio Category	0%			20%			50%			100%			150%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
1	Receivables on Sovereigns	376,187,279			-			-			-			-			-			376,187,279							
	Portfolio Category	20%			50%			100%			150%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques										
2	Receivables on Public Sector Entities	27,076,505			4,012,258			-			-			-			31,088,763										
	Portfolio Category	0%			20%			30%			50%			100%			150%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques				
3	Receivables on Multilateral Development Banks and International Institutions	-			-			-			-			-			-			-							
	Portfolio Category	20%		30%		40%		50%		75%		100%		150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
4	Receivables on Banks	39,333,830		364,826		4,749,178		1,310,415		2,732,056		3,734,589		2,027		-		52,226,921									
	Receivables to Securities Companies and Other Financial Services Institutions	47,985,555		68,186		-		169,758		18,860,436		-		136		-		67,084,071									
	Portfolio Category	10%		15%		20%		25%		35%		50%		100%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
5	Receivables by Covered Bond	-		-		-		-		-		-		-		-		-									
	Portfolio Category	20%		50%		65%		75%		80%		85%		100%		130%		150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
6	Receivables on Corporate - General Corporate Exposure	22,877,066		16,142,784		-		743,586		-		44,998,643		115,665,943		-		1,320,759		-		201,748,781					
	Receivables to Securities Companies and Other Financial Services Institutions	-		-		-		-		-		-		-		-		-		-		-					
	Special Financing Exposure	-		-		-		-		-		-		16,401,849		5,108,833		-		-		21,510,682					
	Portfolio Category	100%			150%			250%			400%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques										
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-			-			-			607,983			-			-			607,983							
	Portfolio Category	45%			75%			85%			100%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques										
8	Receivables on Micro, Small Business & Retail Portfolio	6,890,795			65,416,037			2,141,114			6,712,583			9,810			81,170,339										
	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
9	Loans Secured by Residential Property																										
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	-	13,492,600	10,517,074	49,314,246		13,683,926		4,431,314					55,941,463	36,243,449	17,620,048			3,977,201					-	15,166	205,236,487	
	Without Credit Allocation Approach	-	-	-	-		-		-					-		-			-					-	-	-	
	With Credit Allocation Approach (Secured)		-																					-	-	-	
	With Credit Allocation Approach (Secured)	-	-	-	-		-		-					-		-			-					-	-	-	
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow				-	-		-											-					-	-	-	
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	-	2,872,894		-		-		11,638,853	10,521,098				37,305,211	126,256,252				123,810,922					-	-	312,405,230	
	Without Credit Allocation Approach	-	-	-	-		-		-															-	-	-	
	With Credit Allocation Approach (Secured)																							-	-	-	
	With Credit Allocation Approach (Secured)	-	-	-	-		-		-					-		-			-					-	-	-	
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow													686,677				3,408,363			5,955,099	5,326,019		-	-	15,376,158	
	Credit for Land Acquisition, Soil Processing, and Construction																	-						-	-	-	
	Portfolio Category	50%			100%			150%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques													
10	Past Due Receivables	2,113,733			4,172,094			101,897			-			6,387,724													
	Portfolio Category	0%			20%			100%			150%			1250%			Others			Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
11	Other Assets	16,794,418			-			38,266,860			1,691,466			-			-			56,752,744							

No	Weight Risk	On Balance Sheet Net Receivable	Off Balance Sheet Net Receivable (before Credit Conversion Factor)	Credit Conversion Factor Average	Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)
1	< 40%	593,580,788	53,706,745	25%	606,884,479
2	40% -70%	115,031,960	63,521,322	28%	132,294,959
3	75%	153,441,024	49,090,561	24%	161,300,775
4	80%	-	-	-	-
4	85%	164,338,127	94,224,478	41%	191,016,057
5	90% -100%	264,966,983	178,796,447	33%	316,150,404
6	105% -130%	9,310,991	4,512,193	40%	11,085,761
7	150%	7,112,291	4,411,297	33%	8,442,744
8	250%	607,983	-	-	607,983
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total Net Receivable	1,308,390,147	448,263,043	32%	1,427,783,162

**Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Consolidated**  
As of 30 June, 2024

(in million Rupiah)

	Portfolio Category	0%			20%			50%			100%			150%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
1	Receivables on Sovereigns	381,221,285																	381,221,285						
	Portfolio Category	20%			50%			100%			150%				Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
2	Receivables on Public Sector Entities	27,076,505			4,012,258											31,088,763									
	Portfolio Category	0%			20%			30%			50%			100%			150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques						
3	Receivables on Multilateral Development Banks and International Institutions																								
	Portfolio Category	20%		30%		40%		50%		75%		100%			150%		Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
4	Receivables on Banks	40,464,743		364,826		4,749,361		1,310,415		2,731,561		3,734,589			2,027			53,357,522							
	Receivables to Securities Companies and Other Financial Services Institutions	47,649,470		68,186				100,587		18,799,797					136			66,608,176							
	Portfolio Category	10%		15%		20%		25%		35%		50%			100%		Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
5	Receivables by Covered Bond																								
	Portfolio Category	20%		50%		65%		75%		80%		85%		100%		130%		150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques					
6	Receivables on Corporate - General Corporate Exposure	24,250,527		16,926,873				743,586				45,533,441		119,661,506				1,320,759		208,436,692					
	Receivables to Securities Companies and Other Financial Services Institutions																								
	Special Financing Exposure													16,401,849		5,108,833				21,510,682					
	Portfolio Category	100%			150%			250%			400%						Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments							178,628						1,519,957				1,698,585							
	Portfolio Category	45%			75%			85%			100%						Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
8	Receivables on Micro, Small Business & Retail Portfolio	6,890,795			67,011,368			4,688,956			14,666,604			9,810				93,267,533							
	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques				
9	Loans Secured by Residential Property																								
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	-	13,492,600	10,517,074	49,314,246		13,683,926		4,431,314			55,941,463	36,243,449	17,620,048		3,977,201				15,166	205,236,487				
	Without Credit Allocation Approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	-	2,872,894						11,638,853	10,521,098			37,305,211	126,256,252		123,810,922					312,405,236				
	Without Credit Allocation Approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	-	686,677			3,408,363			5,955,099	5,326,019		15,376,158				
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
	Portfolio Category	50%			100%			150%									Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
10	Past Due Receivables	2,117,848			4,177,722			217,562										6,513,132							
	Portfolio Category	0%			20%			100%			150%			1250%			Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
11	Other Assets	16,797,293						39,441,161			1,711,876							57,950,330							
	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques				
12	Employee/Retired Loans																								
	Portfolio Category	0%			20%			25%			35%			50%			75%			100%			150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
12	Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles (if any)	3,756,537			1,575,082			313,921			435,442			1,305,958			115,176			7,093,597				14,595,713	

No	Weight Risk	On Balance Sheet Net Receivable	Off Balance Sheet Net Receivable (before Credit Conversion Factor)	Credit Conversion Factor Average	Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)
1	< 40%	608,229,367	53,413,593	25%	620,170,631
2	40% - 70%	117,074,707	63,477,496	28%	134,320,133
3	75%	155,248,241	48,811,505	24%	162,940,148
4	80%	-	-	-	-
4	85%	167,420,768	94,224,478	41%	194,098,697
5	90% - 100%	285,058,462	181,954,536	32%	336,373,514
6	105% - 130%	9,310,991	4,512,193	40%	11,085,761
7	150%	7,367,451	4,411,297	33%	8,757,447
8	250%	607,983	-	-	1,519,957
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total Net Receivable	1,350,317,970	450,805,098	32%	1,469,266,288



**Credit Risk - Counterparty Credit Risk (CCR1) Exposure Analysis - Consolidated**

(in million Rupiah)

No	Description	a	b	c	d	e	f
		Replacement Cost	Potential Future Exposure	EEPE	Alpha used to calculate regulatory EAD	Net Receivables	RWA
1	SA-CCR (for derivative)	166,483	349,613		1.4	722,534	551,123
2	Internal model method (for derivative and SFTs)					N/A	N/A
3	Simple approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (for SFTs)					N/A	N/A
5	VaR for SFTs					N/A	N/A
<b>Total</b>		<b>166,483</b>	<b>349,613</b>			<b>722,534</b>	<b>551,123</b>

Credit Risk - CCR Exposure based on Portfolio Category and Risk Weighting (CCR3) - Consolidated

(in million Rupiah)

No	Portfolio Category	Weighted Risk	a	b	c	d	e	f	g	h	i	j	k	l
			0%	20%	30%	40%	45%	50%	75%	85%	100%	150%	Others	Total Net receivables
1	Receivables on sovereigns		36,198,027	-	-	-	-	-	-	-	-	-	-	36,198,027
2	Receivables on public sector entities		-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions		-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks		-	12,205,162	-	-	-	1,969,406	-	-	-	-	-	14,174,567
5	Receivables to Securities Companies and Other Financial Services Institutions		-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	-
7	Receivables on corporations		-	-	-	-	-	-	-	36,882	-	-	-	36,882
<b>Total</b>			<b>36,198,027</b>	<b>12,205,162</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,969,406</b>	<b>-</b>	<b>36,882</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>50,409,476</b>

**Credit Risk - Net Credit Derivative Claims (CCR6)**

As of June 2024, BCA as a bank and consolidated have no exposure to net credit derivative receivables

**Credit Risk - Securitization Exposure in the Banking Book (SEC1)**

As of June 2024, BCA as a bank and consolidated have no exposure to securitization exposure in the banking book

**Credit Risk - Securitization Exposure Components in the Trading Book (SEC2)**

As of June 2024, BCA as a bank and consolidated have no exposure to securitization exposure in the trading book

**Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3)**

As of June 2024, BCA as a bank and consolidated do not act as the originator or sponsor of Securitization Exposure

**Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Investor (SEC4)**

As of June 2024, BCA as a bank and consolidated do not act as the investor of Securitization Exposure

**Disclosure RWA of Market Risk Using Standard Method (MR1) - Bank only**

(in million Rupiah)

Risk	Capital charge standard method
	As of 30 June 2024
(1)	(2)
General Interest Rate Risk	174,410
Credit spread risk nonsecuritisation	79,093
Credit spread risk securitisation noncorrelation trading portfolio	-
Credit spread risk securitisation correlation trading portfolio	-
Equity Risk	-
Commodity Risk	-
Foreign exchange risk	22,469
Default Risk Capital - nonsecuritisation	249
Default Risk Capital - securitisation noncorrelation trading portfolio	-
Default Risk Capital - securitisation correlation trading portfolio	-
Residual Risk Add On	-
<b>Total</b>	<b>276,221</b>

\*) Note : Calculation of capital charge with standard method (according to Circular Letter OJK No. 23/SEOJK.03/2022) is effective from 1 January 2024

**Disclosure RWA of Market Risk Using Standard Method (MR1) - Consolidated**

(in million Rupiah)

Risk	Capital charge standard method
	As of 30 June 2024
(1)	(2)
General Interest Rate Risk	190,168
Credit spread risk nonsecuritisation	91,093
Credit spread risk securitisation noncorrelation trading portfolio	-
Credit spread risk securitisation correlation trading portfolio	-
Equity Risk	172,991
Commodity Risk	-
Foreign exchange risk	131,640
Default Risk Capital - nonsecuritisation	33,282
Default Risk Capital - securitisation noncorrelation trading portfolio	-
Default Risk Capital - securitisation correlation trading portfolio	-
Residual Risk Add On	-
<b>Total</b>	<b>619,174</b>

\*) Note : Calculation of capital charge with standard method (according to Circular Letter OJK No. 23/SEOJK.03/2022) is effective from 1 January 2024

**Standardized of BA-CVA (CVA1) - Bank only**

	Component	RWA BA-CVA
	(a)	(b)
Aggregation of systematic CVA risk components	-	
Aggregation of idiosyncratic CVA risk	-	
<b>Total</b>		-

**Standardized of BA-CVA (CVA1) - Consolidated**

	Component	RWA BA-CVA
	(a)	(b)
Aggregation of systematic CVA risk components	-	
Aggregation of idiosyncratic CVA risk	-	
<b>Total</b>		-

**Additional Disclosure**

Calculation of Credit Valuation Adjustment (CVA) in BCA using standard approach or SACCR (Standard Approach for Credit Counterparty Risk) with a CVA value of Rp 15.7 B.

## 2) Disclosure of Interest Rate Risk in The Banking Book (IRRBB) Exposure - Bank Individual

### RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank: PT Bank Central Asia (Individual)

Statement Position: June 30, 2024

Qualitative Disclosure	
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	<p>Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit.</p> <p>To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.</p>
3.	<p>Measurements of IRRBB individual are carried out on a monthly basis by using two (2) methods as follows:</p> <p>a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and</p> <p>b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).</p>
4.	<p>Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks.</p> <p>Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows:</p> <ol style="list-style-type: none"> <li>1) parallel shock up,</li> <li>2) parallel shock down,</li> <li>3) steepener shock (short rates down and long rates up),</li> <li>4) flattener shock (short rates up and long rates down),</li> <li>5) short rates shock up,</li> <li>6) short rates shock down.</li> </ol> <p>Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows:</p> <ol style="list-style-type: none"> <li>1) parallel shock up,</li> <li>2) parallel shock down.</li> </ol>
5.	<p>EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates.</p> <p>The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date.</p> <p>The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market.</p> <p>Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale).</p> <p>Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks.</p> <p>The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year.</p> <p>Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps and a fixed rate loan commitment by using Black model.</p> <p>Bank measures IRRBB for significant currencies, IDR and USD. In total IRRBB, the maximum negative (absolute) value of the two currencies is aggregated.</p>
6.	<p>As of Jun 30 2024, IRRBB (EVE method) for BCA as individual decreased by 1.10% compared to Dec 31 2023, from 9.38% to 8.28%. And for NII Method decreased by 2.12%, from 11.62% to 9.50%. This was caused by the increase in Core Deposit over 1 year by 7.03%. Meanwhile, Repriced Assets over 1 year increased by 1.75% and Tier 1 Capital decreased by 0.76%.</p>
Quantitative Disclosure	
1.	Average repricing maturity applied for Non Maturity Deposit (NMD) is 4 years.
2.	The longest repricing maturity applied for Non Maturity Deposit (NMD) is 7 Years.

2) Disclosure of Interest Rate Risk in the Banking Book (IRRBB) Exposure - Bank Individual

IRRBB REPORT

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2024

Currency : **Rupiah**

In Million	ΔEVE		ΔNII	
Periode	T 30 Jun'24	T-1 31 Dec'23	T 30 Jun'24	T-1 31 Dec'23
Parallel up	(15,475,113)	(18,235,414)	(6,952,207)	(8,112,291)
Parallel down	15,263,111	18,746,480	6,792,024	7,960,188
Steepener	7,372,531	6,264,450		
Flattener	(10,408,076)	(9,987,902)		
Short rate up	(15,091,375)	(16,061,452)		
Short rate down	15,437,793	16,476,821		
Maximum Negative Value (absolute)	15,475,113	18,235,414	6,952,207	8,112,291
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	216,032,487	217,686,126	77,954,243	73,946,470
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7.16%	8.38%	8.92%	10.97%

IRRBB REPORT

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2024

Currency : **USD**

In Million	ΔEVE		ΔNII	
Periode	T 30 Jun'24	T-1 31 Dec'23	T 30 Jun'24	T-1 31 Dec'23
Parallel up	2,171,117	1,973,304	457,154	482,119
Parallel down	(2,402,298)	(2,186,915)	(457,193)	(482,165)
Steepener	421,887	407,934		
Flattener	80,641	49,318		
Short rate up	987,859	877,033		
Short rate down	(1,032,010)	(916,060)		
Maximum Negative Value (absolute)	2,402,298	2,186,915	457,193	482,165
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	216,032,487	217,686,126	77,954,243	73,946,470
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	1.11%	1.00%	0.59%	0.65%

## 2) Disclosure of Interest Rate Risk in The Banking Book (IRRBB) Exposure - Bank Consolidated

### RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2024

Qualitative Disclosure	
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	<p>Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit.</p> <p>To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.</p>
3.	<p>Measurements of IRRBB consolidated are carried out on a semiannually basis by using two (2) methods as follows:</p> <ul style="list-style-type: none"><li>a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and</li><li>b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).</li></ul>
4.	<p>Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks.</p> <p>Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows:</p> <ul style="list-style-type: none"><li>1) parallel shock up,</li><li>2) parallel shock down,</li><li>3) steepener shock (short rates down and long rates up),</li><li>4) flattener shock (short rates up and long rates down),</li><li>5) short rates shock up,</li><li>6) short rates shock down.</li></ul> <p>Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows:</p> <ul style="list-style-type: none"><li>1) parallel shock up,</li><li>2) parallel shock down.</li></ul>
5.	<p>EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates.</p> <p>The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date.</p> <p>The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market.</p> <p>Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale).</p> <p>Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks.</p> <p>The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year.</p> <p>Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps and a fixed rate loan commitment by using Black model.</p> <p>Bank measures IRRBB for significant currencies, IDR and USD. In total IRRBB, the maximum negative (absolute) value of the two currencies is aggregated.</p>
6.	<p>As of Jun 30 2024, IRRBB (EVE method) for BCA as consolidated decreased by 0.86% compared to Dec 31 2023, from 9.49% to 8.63%. And for NII Method decreased by 1.86%, from 11.56% to 9.70%. This was caused by the increase in Core Deposit over 1 year by 6.93%. Meanwhile, Repriced Assets over 1 year increased by 2.55% and Tier 1 Capital decreased by 0.59%.</p>
Quantitative Disclosure	
1.	Average repricing maturity applied for Non Maturity Deposit (NMD) is 4 years.
2.	The longest repricing maturity applied for Non Maturity Deposit (NMD) is 7 Years.



## 2) Disclosure of Interest Rate Risk in the Banking Book (IRRBB) Exposure - Bank Consolidated

### IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2024

Currency : **Rupiah**

In Million	ΔEVE		ΔNII	
Periode	T 30 Jun'24	T-1 31 Dec'23	T 30 Jun'24	T-1 31 Dec'23
<i>Parallel up</i>	(17,661,822)	(20,008,056)	(7,395,341)	(8,372,149)
<i>Parallel down</i>	17,919,022	20,880,027	7,233,937	8,217,628
<i>Steepener</i>	7,084,950	6,117,488		
<i>Flattener</i>	(10,590,824)	(10,216,460)		
<i>Short rate up</i>	(16,263,500)	(17,073,262)		
<i>Short rate down</i>	16,677,730	17,545,940		
Maximum Negative Value (absolute)	17,661,822	20,008,056	7,395,341	8,372,149
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	232,321,451	233,701,580	81,067,853	76,643,479
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	7.60%	8.56%	9.12%	10.92%

### IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2024

Currency : **USD**

In Million	ΔEVE		ΔNII	
Periode	T 30 Jun'24	T-1 31 Dec'23	T 30 Jun'24	T-1 31 Dec'23
<i>Parallel up</i>	2,160,039	1,957,874	467,046	488,593
<i>Parallel down</i>	(2,390,334)	(2,170,322)	(467,085)	(488,640)
<i>Steepener</i>	421,790	408,362		
<i>Flattener</i>	78,170	45,223		
<i>Short rate up</i>	981,020	866,863		
<i>Short rate down</i>	(1,024,914)	(905,731)		
Maximum Negative Value (absolute)	2,390,334	2,170,322	467,085	488,640
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	232,321,451	233,701,580	81,067,853	76,643,479
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	1.03%	0.93%	0.58%	0.64%

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

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter II 2024		Quarter I 2024		Quarter II 2024		Quarter I 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		52		58		52		58
<b>HIGH QUALITY LIQUID ASSET (HQLA)</b>									
2	Total High Quality Liquid Asset (HQLA)		461,057,272		487,930,692		473,723,237		500,317,685
<b>CASH OUTFLOW</b>									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	856,229,306	54,616,817	838,263,119	53,414,322	872,909,302	55,843,514	853,818,272	54,623,913
	a. Stable Deposit/Funding	620,122,276	31,006,114	608,239,797	30,411,990	628,948,324	31,447,416	615,158,278	30,757,914
	b. Less Stable Deposit/Funding	236,107,030	23,610,703	230,023,322	23,002,332	243,960,978	24,396,098	238,659,994	23,865,999
4	Wholesale Funding, consist of:	256,403,048	67,116,693	252,554,343	66,547,822	259,841,580	68,625,135	256,362,110	68,276,652
	a. Operational deposit	225,462,715	54,395,888	219,054,709	52,792,497	226,613,755	54,680,367	220,295,869	53,099,978
	b. Non operational deposit and/or Other Non Operational liabilities	30,940,333	12,720,805	33,499,634	13,755,325	33,227,825	13,944,768	36,066,241	15,176,674
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	455,301,353	56,055,564	456,152,374	60,825,942	457,730,267	56,667,977	457,952,025	61,251,551
	a. cash outflow from derivative transaction	17,832,994	17,832,994	19,117,364	19,117,364	17,832,994	17,832,994	19,117,364	19,117,364
	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	309,119,688	34,360,192	304,191,488	33,999,936	309,986,986	34,498,764	304,608,380	34,067,431
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	125,914,324	1,428,031	126,524,590	1,389,710	127,006,146	1,432,078	127,553,159	1,393,634
	g. other contractual cash outlow	2,434,347	2,434,347	6,318,932	6,318,932	2,904,141	2,904,141	6,673,122	6,673,122
7	<b>TOTAL CASH OUTFLOW</b>		177,789,074		180,788,086		181,136,626		184,152,116
<b>CASH INFLOW</b>									
8	Secured lending	-	-	-	-	2,222	2,222	1,994	1,994
9	Inflows from fully performing exposures	35,309,954	17,727,304	31,443,572	14,902,746	39,308,102	20,207,339	34,430,232	16,658,371
10	Other Cash Inflow	17,925,107	17,925,107	19,742,895	19,742,895	17,925,107	17,925,107	19,742,895	19,742,895
11	<b>TOTAL CASH INFLOW</b>	53,235,061	35,652,411	51,186,467	34,645,641	57,235,431	38,134,668	54,175,121	36,403,260
			<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>		461,057,272		487,930,692		473,723,237		500,317,685
13	<b>NET CASH OUTFLOWS</b>		142,136,663		146,142,445		143,001,958		147,748,856
14	<b>LCR (%)</b>		324.38%		333.87%		331.27%		338.63%

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 II 2024 is the average LCR during the working days of Apr 2024 to Jun 2024 (52 data points), while Quarter I 2024 is the average LCR during the working days of Jan 2024 to Mar 2024 (58 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 II 2024 is based on the average daily position from April 2024 until June 2024. Meanwhile, the calculation for Quarter I 2024 is based on the average daily position from January 2024 until March 2024, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter II 2024 decreased by 9.49%, from 333.87% (Quarter I 2024) to 324.38% (Quarter II 2024). Such decrease in ratio was particularly due to a decrease in weighted value of HQLA by 5.51% (Rp26.87 trillion) which was higher than a decrease in Net Cash Outflow (NCO) after run-off by 2.74% (Rp4.01 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp20.27 trillion, the decrease in placement with BI amounted to Rp7.54 trillion, and the increase in Coins and Banknotes amounted to Rp0.46 trillion. Meanwhile, the decrease in NCO after run-off was mainly caused by the decreased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp3.88 trillion, the increased in inflows from fully performing exposures  $\leq$  30 days amounted to Rp2.82 trillion, the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp1.77 trillion, and the increased in *unused loan facilities* amounted to Rp0.36 trillion.
- In terms of composition, BCA's HQLA for Quarter II 2024 is comprised of Level 1 HQLA of 97.92%; Level 2A HQLA of 1.46%; and level 2B HQLA of 0.62%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 76.03% and placement with Bank Indonesia of 19.03%, respectively.
- BCA's third party deposits composition during Quarter II 2024 was mainly contributed by CASA at around 81.85%. The composition can be seen on the Table 1 below:

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

	Total Rp & Va
Current Account	32.03%
Savings Account	49.82%
<b>CASA</b>	<b>81.85%</b>
<b>Time Deposit</b>	<b>18.15%</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 354.29 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 II 2024 is based on the average daily position from April 2024 until June 2024. Meanwhile, the calculation for Quarter I 2024 is based on the average daily position from January 2024 until March 2024.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter II 2024 decreased by 7.36%, from 338.63% (Quarter I 2024) to 331.27% (Quarter II 2024). Such decrease in ratio was particularly due to a decrease in weighted value of HQLA by 5.32% (Rp26.59 trillion) which was higher than a decrease in Net Cash Outflow (NCO) after run-off by 3.21% (Rp4.75 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp20.25 trillion, the decrease in placement with BI amounted to Rp7.30 trillion, and the increase in Coins and Banknotes amounted to Rp0.46 trillion. Meanwhile, the decrease in NCO after run-off was mainly caused by the decreased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp3.77 trillion, the increased in inflows from fully performing exposures ≤ 30 days amounted to Rp3.55 trillion, the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp1.57 trillion, and the increased in *unused loan facilities* amounted to Rp0.43 trillion.
- In terms of composition, BCA's HQLA for Quarter II 2024 is comprised of Level 1 HQLA of 97.49%; Level 2A HQLA of 1.81%; and Level 2B HQLA of 0.70%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 76.15% and placement with Bank Indonesia of 19.02%, respectively.
- BCA's third party deposits composition during Quarter II 2024 was mainly contributed by CASA at around 81.04%. The composition can be seen on the Table 2 below:

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

	<b>Total Rp &amp; Va</b>
Current Account	31.58%
Savings Account	49.46%
<b>CASA</b>	<b>81.04%</b>
<b>Time Deposit</b>	<b>18.96%</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 354.29 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 (Mar 2024)					Reporting Position (Jun 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	227,929,906	-	-	181,000	228,110,906	232,188,572	-	-	159,250	232,347,822
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	497,166,213	124,110,815	-	-	590,213,177	501,122,305	122,661,458	-	-	592,594,575
6	Less Stable Deposits	185,643,249	46,847,838	-	-	209,241,978	190,282,824	44,713,085	-	-	211,496,317
7	Wholesale Funding										
8	Operational deposits	223,281,470	-	-	-	111,640,735	222,961,384	-	-	-	111,480,692
9	Other wholesale funding	439,061	34,164,591	-	-	15,811,027	404,445	29,290,819	-	-	14,332,285
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	68,160	64,344,749	201,132	148,874	249,440	58,641	43,495,171	153,989	111,024	188,019
14	<b>TOTAL ASF</b>					<b>1,155,267,263</b>					<b>1,162,439,709</b>

RSF Component		Reporting Position (Mar 2024)					Reporting Position (Jun 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					16,239,138					17,841,602
16	Deposits held at other financial institutions for operational purposes	4,871,111	-	-	-	2,435,556	6,034,404	-	-	-	3,017,202
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	7,128,454	-	-	712,845	-	14,174,567	-	-	1,417,457
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	28,708,689	17,370,393	44,239,951	57,231,451	-	36,712,844	4,747,398	37,791,776	45,672,402
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and pubic service entities, of which:	-	174,755,063	104,317,673	350,781,546	437,700,682	-	173,728,647	105,162,214	372,433,133	456,013,594
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	63,274	112,500	11,396,493	7,495,607	-	83,125	789	12,595,924	8,229,308
22	Unpledged residential mortgages, of which:	-	9,412	26,419	1,129,547	978,030	-	9,960	29,317	1,286,434	1,113,108
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	276,334	862,326	70,079,077	46,120,730	-	319,826	905,551	70,099,064	46,177,080
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	23,680,602	3,798,048	10,412,243	22,589,732	-	22,512,343	1,105,567	10,301,568	20,565,288
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
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	16,770	50,304,478	1,308,682	52,997,345	104,627,275	14,045	45,007,120	879,898	53,681,057	99,582,120
32	Off-balance sheet items				426,053,395	16,533,542				448,508,201	17,335,010
33	TOTAL RSF					712,673,547					716,989,623
34	Net Stable Funding Ratio (%)					162.10%					162.13%

## 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 Jun 2024 increased by 0.03% when compared to the period of 31 Mar 2024; namely from 162.10% (as of 31 Mar'24) to 162.13% (as of 30 Jun'24). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 0.62% (Rp7.17 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 0.61% (Rp4.32 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp4.24 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 Rp3.00 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) amounting to Rp8.38 trillion and the decrease in other assets amounting to Rp5.03 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 (56.13%). 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 Jun 30, 2024

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.91%
	b. Fully covered, non-transactional and related	10.72%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	6.18%
	b. Fully covered, non-transactional and related	0.32%
Total Stable Funds		56.13%
Unstable Fund	1. Retail	18.64%
	2. Micro and Small Business Customers	2.51%
Total Unstable Funds		21.15%
Total Operational Deposits		20.06%
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 (March 2024)					Reporting Position (June 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	237,451,527	-	-	181,000	237,632,527	250,962,589	-	-	159,250	251,121,839
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	499,450,233	124,164,184	-	-	592,433,697	503,576,702	122,713,558	-	-	594,975,747
6	Less Stable Deposits	185,862,990	50,975,256	-	-	213,154,421	190,522,463	48,996,993	-	-	215,567,510
7	Wholesale Funding										
8	Operational deposits	228,394,197	-	-	-	114,197,098	228,488,593	-	-	-	114,244,296
9	Other wholesale funding	448,992	44,065,698	86,191	131,091	20,018,011	414,017	40,133,206	113,118	226,391	18,825,411
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	178,103	64,857,905	201,132	148,874	358,520	166,820	31,085,922	153,989	111,024	296,192
14	<b>TOTAL ASF</b>					<b>1,177,794,273</b>					<b>1,195,030,995</b>



RSF Component		Reporting Position (March 2024)					Reporting Position (June 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					17,348,181					19,025,470
16	Deposits held at other financial institutions for operational purposes	4,806,881	-	-	-	2,403,440	5,966,861	-	-	-	2,983,431
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	7,128,454	-	-	712,845	-	14,174,567	-	-	1,417,457
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	6,815	31,344,628	17,471,470	44,672,117	58,110,569	7,050	39,932,482	4,749,206	38,227,226	46,592,759
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:	-	177,033,124	106,731,636	365,877,076	452,877,894	-	176,299,611	107,573,538	388,095,736	471,817,951
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	63,274	112,500	11,396,493	7,495,607	-	83,125	789	12,595,924	8,229,308
22	Unpledged residential mortgages, of which:	-	46,958	28,039	2,053,653	1,783,103	-	46,356	31,337	2,334,915	2,023,524
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	276,334	862,326	70,079,077	46,120,730	-	319,826	905,551	70,099,064	46,177,080
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	24,377,965	3,977,630	11,141,665	23,648,212	-	23,452,088	1,170,567	11,122,862	21,765,760
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
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	16,770	50,370,737	1,318,007	46,989,144	98,694,659	14,046	42,036,114	889,005	47,705,625	90,644,790
32	Off-balance sheet items				428,823,814	16,623,948				451,050,256	17,384,952
33	TOTAL RSF					725,828,147					728,087,933
34	Net Stable Funding Ratio (%)					162.27%					164.13%

## 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 Jun 2024 increased by 1.86% when compared to the period of 31 Mar 2024; namely from 162.27% (as of 31 Mar'24) to 164.13% (as of 30 Jun'24). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.46% (Rp17.24 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 0.31% (Rp2.26 trillion). The increase in the ASF component was mainly due to the increase in the regulatory capital of Rp13.49 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 Rp3.81 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) amounting to Rp9.16 trillion and the decrease in other assets of Rp8.03 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 (55.28%). 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 Jun 30, 2024

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.36%
	b. Fully covered, non-transactional and related	10.52%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	6.09%
	b. Fully covered, non-transactional and related	0.31%
Total Stable Funds		55.28%
Unstable Fund	1. Retail	18.61%
	2. Micro and Small Business Customers	2.53%
Total Unstable Funds		21.14%
Total Operational Deposits		20.16%
Total Non-Operational Deposits		3.42%
Total Third Party Funds and Bank Funds		100.00%

## Report On Asset Encumbrance - ENC

as of June 30, 2024

(in million Rp)

		BANK ONLY				CONSOLIDATED			
		a	b	c	d	a	b	c	d
		Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total	Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total
1	HQLA Level 1								
	a. Cash and Cash equivalent	-	-	16,794,418	16,794,418	-	-	16,820,114	16,820,114
	b. Placement with Bank Indonesia:								
	- Current account	-	-	70,525,030	70,525,030	-	-	72,014,766	72,014,766
	- Fine Tune Operation	-	-	5,567,500	5,567,500	-	-	5,567,500	5,567,500
	- Deposit Facility	-	-	1,800,000	1,800,000	-	-	2,541,200	2,541,200
	c. Bank Indonesia Marketable Securities	-	-	-	-	-	-	-	-
	d. Bank Indonesia Rupiah Securities	-	-	74,346,416	74,346,416	-	-	76,836,170	76,836,170
	e. Bank Indonesia Forex Securities	-	-	734,936	734,936	-	-	734,936	734,936
	f. Bank Indonesia Syariah Bond	-	-	-	-	-	-	1,030,471	1,030,471
	g. Reverse Repo (backed by HQLA Level 1)	-	-	50,040,264	50,040,264	-	-	50,372,594	50,372,594
	h. Government Bonds (Rupiah)	-	52,744,639	169,641,939	222,386,578	-	53,626,976	173,024,219	226,651,195
	i. Government Bonds (Foreign currencies)	-	-	8,519,554	8,519,554	-	-	8,727,889	8,727,889
	j. UST - Bond	-	-	1,515,131	1,515,131	-	-	1,515,131	1,515,131
2	HQLA Level 2A	-	-	8,046,246	8,046,246	-	-	9,554,879	9,554,879
3	HQLA Level 2B	-	-	5,994,943	5,994,943	-	-	7,267,424	7,267,424
	<b>Total HQLA</b>	-	<b>52,744,639</b>	<b>413,526,376</b>	<b>466,271,015</b>	-	<b>53,626,976</b>	<b>426,007,292</b>	<b>479,634,268</b>

### Qualitative Analysis

- Encumbered assets are bank assets restricted, both legally and contractually by the Bank, for supporting liquidity under stress conditions. Encumbered assets do not include assets being placed with or pledged to Bank Indonesia but yet to be used to create liquidity, as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Unencumbered assets are assets that qualify as High Quality Liquid Asset (HQLA) as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Referring to the explanation of POJK No 42/POJK.03/2015 on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, article 9, sub-article (3) letter a, an example of encumbered assets placed with or pledged to Bank Indonesia, but yet to be used to create liquidity, is the secondary statutory reserves (now known as the Macroprudential Liquidity Buffer).
- As 30 June 2024, BCA (both bank only and consolidated) did not have any HQLA position categorized as encumbered assets.

#### Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million Rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average 10 Years
<b>Minimum limit of an operational loss event of IDR300,000,000.00 (three hundred million Rupiahs) or more</b>												
1.	Total net operating loss after calculating the recovery value (without exception)	-	-	-	-	-	-	-	-	-	-	-
2.	Total occurrence of operational risk loss	-	-	-	-	-	-	-	-	-	-	-
3.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
4.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
5.	Total net operating loss after calculating the recovery value and excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
<b>Minimum limit of an operational loss event of IDR1,500,000,000.00 (one billion and five hundred million Rupiahs) or more</b>												
6.	Total net operating loss after calculating the recovery value (without exception)	42.714,66	1.832,01	0,07	96.042,94	13.142,66	88,09	41.766,65	16.486,19	63.373,63	-	30.605,21
7.	Total occurrence of operational risk loss	7,00	1,00	-	3,00	6,00	1,00	4,00	2,00	1,00	-	2,78
8.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
9.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
10.	Total net operating loss after calculating the recovery value and excluded operational risk losses	42.714,66	1.832,01	0,07	96.042,94	13.142,66	88,09	41.766,65	16.486,19	63.373,63	-	30.605,21
<b>Details of capital calculation for operational risks</b>												
11.	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	Y										
12.	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)											
13.	Threshold used in calculating capital for operational risks (in Rupiah full amount)	1.500.000.000										
14.	Other information (if any)	Optional										

# Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million Rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2
1.	Interest, Rent and Dividend Components	30,147,200		
1a.	Interest Income	82,110,428	68,103,869	62,039,167
1b.	Interest Expense	9,812,313	6,212,171	7,832,564
1c.	Earning Assets	1,333,369,009	1,256,127,958	1,178,464,483
1d.	Dividend Income	1,914,400	1,702,184	2,045,885
2.	Services Components	16,203,943		
2a.	Fees and Commission Income	16,884,778	16,522,759	14,568,393
2b.	Fees and Commission Expenses	252,533	350,702	313,103
2c.	Other Operating Income	64,286	111,112	50,113
2d.	Other Operating Expenses	171,418	237,009	227,472
3.	Financial Components	2,317,273		
3a.	Net Profit Loss Trading Book	1,461,667	1,004,971	1,883,343
3b.	Net Profit Loss Banking Book	125,944	1,993,617	482,277
4.	Business Indicator (BI)	48,668,416		
5.	Business Indicator Components	6,850,262		
Business Indicator Disclosure				
6a.	Total BI including divested activities	48,668,416		
6b.	BI reduction due to the exclusion of divested activities	-		
7.	Additional information	Optional		

### Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million Rupiah)

No	Details	T
1.	Business Indicator Components (BIC)	6,850,262
2.	Internal Loss Multiplier Factor (ILM) (in full amount)	0.61
3.	Operational Risk Minimum Capital (ROC)	4,152,240
4.	RWA for Operational Risks	51,903,001

#### Calculation of Risk Weighted Assets for Operational Risk - Consolidated

(in million Rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average 10 Years
<b>Minimum limit of an operational loss event of IDR300,000,000.00 (three hundred million Rupiahs) or more</b>												
1.	Total net operating loss after calculating the recovery value (without exception)	-	-	-	-	-	-	-	-	-	-	-
2.	Total occurrence of operational risk loss	-	-	-	-	-	-	-	-	-	-	-
3.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
4.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
5.	Total net operating loss after calculating the recovery value and excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
<b>Minimum limit of an operational loss event of IDR1,500,000,000.00 (one billion and five hundred million Rupiahs) or more</b>												
6.	Total net operating loss after calculating the recovery value (without exception)	42.714,66	1.832,01	0,07	96.042,94	13.142,66	88,09	41.766,65	16.486,19	63.373,63	-	30.605,21
7.	Total occurrence of operational risk loss	7,00	1,00	-	3,00	6,00	1,00	4,00	2,00	1,00	-	2,78
8.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
9.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
10.	Total net operating loss after calculating the recovery value and excluded operational risk losses	42.714.66	1.832,01	0,07	96.042,94	13.142,66	88,09	41.766,65	16.486,19	63.373,63	-	30.605,21
<b>Details of capital calculation for operational risks</b>												
11.	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	T										
12.	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)	Y										
13.	Threshold used in calculating capital for operational risks (in Rupiah full amount)	1.500.000.000										
14.	Other information (if any)	Optional										

# **Calculation of Risk Weighted Assets for Operational Risk - Consolidated**

(in million Rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2
1.	Interest, Rent and Dividend Components	28.855.932		
1a.	Interest Income	87.726.825	72.663.805	66.038.144
1b.	Interest Expense	10.549.776	6.667.238	8.158.468
1c.	Earning Assets	1.364.336.598	1.282.277.431	1.196.795.462
1d.	Dividend Income	34.525	46.527	10.029
2.	Services Components	16.355.833		
2a.	Fees and Commission Income	16.833.376	16.739.240	14.823.384
2b.	Fees and Commission Expenses	273.221	374.357	343.015
2c.	Other Operating Income	64.286	111.112	50.113
2d.	Other Operating Expenses	193.939	239.496	238.065
3.	Financial Components	2.348.989		
3a.	Net Profit Loss Trading Book	1.457.516	899.083	1.912.782
3b.	Net Profit Loss Banking Book	197.509	2.044.147	535.931
4.	Business Indicator (BI)	47.560.753		
5.	Business Indicator Components	6.684.113		
Business Indicator Disclosure				
6a.	Total BI including divested activities	47.560.753		
6b.	BI reduction due to the exclusion of divested activities	-		
7.	Additional information	Optional		



**Calculation of Risk Weighted Assets for Operational Risk - Consolidated**

(in million Rupiah)

No	Details	T
1.	Business Indicator Components (BIC)	6,684,113
2.	Internal Loss Multiplier Factor (ILM) (in full amount)	1.00
3.	Operational Risk Minimum Capital (ROC)	6,684,113
4.	RWA for Operational Risks	83,551,413