

KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : March 2021

in million Rupiah

No	Information	Mar-21	Dec-20	Sep-20	Jun-20	Mar-20
Available Capital (amounts)						
1	Common Equity Tier 1 (CET1)	172,750,494	179,945,482	172,897,956	163,674,057	165,868,756
2	Tier 1	172,750,494	179,945,482	172,897,956	163,674,057	165,868,756
3	Total Capital	179,659,509	186,953,899	179,718,032	170,502,980	172,944,837
Risk-Weighted Assets (amounts)						
4	Total Risk-Weighted Assets (RWA)	698,875,287	695,143,985	698,304,981	712,865,261	735,772,844
Risk-based Capital Ratios as a percentage of RWA						
5	CET1 Ratio (%)	24.72%	25.89%	24.76%	22.96%	22.54%
6	Tier 1 Ratio (%)	24.72%	25.89%	24.76%	22.96%	22.54%
7	Total Capital Ratio (%)	25.71%	26.89%	25.74%	23.92%	23.51%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.500%	2.500%	0.000%	0.000%	2.500%
9	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (Row 8 + Row 9 + Row 10)	5.000%	5.000%	2.500%	2.500%	5.000%
12	CET1 available after meeting the bank's minimum capital requirements	15.72%	16.90%	15.75%	13.93%	13.52%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio exposure measure	1,202,459,279	1,182,698,728	1,106,238,116	1,064,224,555	1,058,242,316
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.37%	15.21%	15.63%	15.38%	15.67%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.37%	15.21%	15.63%	15.38%	15.67%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.36%	16.25%	16.53%	15.65%	15.65%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.36%	16.25%	16.53%	15.65%	15.65%
Liquidity Coverage Ratio (LCR)						
15	Total High-Quality Liquid Assets (HQLA)	423,332,715	382,527,127	332,094,413	283,314,870	243,383,634
16	Total net cash outflow	105,680,187	100,230,657	92,358,254	91,203,709	83,268,771
17	LCR Ratio (%)	400.58%	381.65%	359.57%	310.64%	292.29%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding	913,793,864	914,350,555	861,528,259	837,942,487	820,891,819
19	Total Required Stable Funding	522,651,591	532,293,427	519,076,760	533,926,784	510,436,277
20	NSFR Ratio (%)	174.84%	171.78%	165.97%	156.94%	160.82%

EXPOSURE IN LEVERAGE RATIO REPORT

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

Reporting Position : March 31, 2021

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,101,801,687
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.	1,308,031
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	32,647,782
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	92,853,060
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(47,454,264)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,181,156,296

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : March 31, 2021

in million Rupiah

No	Information	Period	
		Mar-21	Dec-20
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)	922,546,794	936,340,245
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)	(30,563,545)	(27,576,229)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(13,317,914)	(12,049,041)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	878,665,335	896,714,975
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	283,230	1,512,060
9	Add on amounts for PFE associated with all derivatives transactions	1,227,108	999,915
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	1,510,338	2,511,975
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets	179,052,586	146,518,049
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	32,647,782	23,092,018
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	211,700,368	169,610,067
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	261,517,626	278,880,276
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(168,664,566)	(183,409,241)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,572,805)	(3,537,689)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	89,280,255	91,933,346
Capital and Total Exposure			
23	Tier 1 Capital	159,884,419	167,501,695
24	Total Exposure Sum of rows 7,13,18,22	1,181,156,296	1,160,770,363
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.54%	14.43%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.54%	14.43%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A

LEVERAGE RATIO CALCULATION REPORT

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

Reporting Position : March 31, 2021

in million Rupiah

No	Information	Period	
		Mar-21	Dec-20
	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.	179,822,444	70,846,805
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.	179,052,586	146,518,049
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.	1,181,926,154	1,085,099,119
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.	1,181,926,154	1,085,099,119
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	13.53%	15.44%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets.	13.53%	15.44%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : March 31, 2021

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,121,985,585
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.	(2,637,031)
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.	1,308,031
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	32,846,269
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	92,801,231
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(43,844,806)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,202,459,279

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : March 31, 2021

in million Rupiah

No	Information	Period	
		Mar-21	Dec-20
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)	939,722,843	954,033,936
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)	(31,602,803)	(28,561,490)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(8,669,196)	(7,371,755)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	899,450,844	918,100,691
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	283,230	1,512,060
9	Add on amounts for PFE associated with all derivatives transactions.	1,227,108	999,915
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	1,510,338	2,511,975
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets.	179,422,185	146,819,249
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.	32,847,488	23,393,218
17	Agent transaction exposures.	-	-
18	Total SFT Exposure Sum of rows 14 to 17	212,269,673	170,212,467
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	262,122,299	279,328,468
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(169,321,068)	(183,917,132)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,572,807)	(3,537,741)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	89,228,424	91,873,595
Capital and Total Exposure			
23	Tier 1 Capital	172,750,494	179,945,482
24	Total Exposure Sum of rows 7,13,18,22	1,202,459,279	1,182,698,728
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.37%	15.21%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.37%	15.21%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
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in million Rupiah

No	Information	Period	
		Mar-21	Dec-20
	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.	180,094,860	71,233,372
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	179,422,185	146,819,249
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.	1,203,131,954	1,107,112,851
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.	1,203,131,954	1,107,112,851
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.	14.36%	16.25%
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.	14.36%	16.25%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter I 2021		Quarter IV 2020		Quarter I 2021		Quarter IV 2020	
		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		61 days		59 days		61 days		59 days
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		416,963,766		375,380,562		423,332,715		382,527,127
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	667,997,810	41,986,776	645,952,543	40,450,320	670,724,804	42,225,006	647,936,455	40,621,226
	a. Stable Deposit/Funding	496,260,104	24,813,005	482,898,670	24,144,933	496,949,488	24,847,474	483,448,382	24,172,419
	b. Less Stable Deposit/Funding	171,737,706	17,173,771	163,053,873	16,305,387	173,775,316	17,377,532	164,488,073	16,448,807
4	Wholesale Funding, consist of:	176,990,681	47,728,860	162,385,679	43,558,641	178,781,427	48,724,596	164,120,037	44,505,491
	a. Operational deposit	143,232,571	33,846,597	132,008,611	31,040,259	143,825,514	33,999,627	132,496,819	31,169,048
	b. Non operational deposit and/or Other Non Operational liabilities	33,758,110	13,882,263	30,377,068	12,518,382	34,955,913	14,724,969	31,623,218	13,336,443
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	306,323,836	39,416,877	307,170,295	41,741,177	307,281,977	40,082,259	308,000,479	42,456,129
	a. cash outflow from derivative transaction	17,335,604	17,335,604	19,923,270	19,923,270	17,335,604	17,335,604	19,923,270	19,923,270
	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	191,289,882	20,976,696	193,742,566	20,824,293	190,712,622	20,956,753	193,161,023	20,822,423
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	97,612,776	1,019,003	93,478,442	967,597	98,463,359	1,019,510	94,175,041	969,291
	g. other contractual cash outflow	85,574	85,574	26,017	26,017	770,392	770,392	741,145	741,145
7	TOTAL CASH OUTFLOW		129,132,513		125,750,138		131,031,861		127,582,846
CASH INFLOW									
8	Secured lending	-	-	-	-	459	459	3,011	3,011
9	Inflows from fully performing exposures	25,136,439	7,505,751	22,926,891	6,936,838	26,829,527	8,209,313	24,273,529	7,524,413
10	Other Cash Inflow	17,141,902	17,141,902	19,824,765	19,824,765	17,141,902	17,141,902	19,824,765	19,824,765
11	TOTAL CASH INFLOW	42,278,341	24,647,653	42,751,656	26,761,603	43,971,888	25,351,674	44,101,305	27,352,189
			TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹
12	TOTAL HQLA		416,963,766		375,380,562		423,332,715		382,527,127
13	NET CASH OUTFLOWS		104,484,860		98,988,535		105,680,187		100,230,657
14	LCR (%)		399.07%		379.22%		400.58%		381.65%

Information:

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

The outstanding value of Quarter I 2021 is the average LCR during the working days of Jan 2021 to Mar 2021 (61 data points), while Quarter IV 2020 is the average LCR during the working days of Oct 2020 to Des 2020 (59 data points).

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

QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2021 is based on the average daily position from January 2021 until March 2021. Meanwhile, the calculation for Quarter IV 2020 is based on the average daily position from October 2020 until December 2020, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2021 increased by 19.85%, from 379.22% (Quarter IV 2020) to 399.07% (Quarter I 2021). Such increase in ratio was particularly due to an increase in weighted value of HQLA of 11.08% (Rp41.58 trillion) which was higher than the increase in Net Cash Outflow (NCO) after run-off by 5.55% (Rp5.50 trillion). The increase in HQLA was particularly driven by an increase in marketable securities issued by the Indonesian government and Bank Indonesia amounted to Rp47.44 trillion and the decline in placement with BI amounted to Rp6.05 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increase in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp5.71 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2021 is comprised of Level 1 HQLA of 98.87%; Level 2A HQLA of 0.84%; and level 2B HQLA of 0.29%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 81.90% and placement with Bank Indonesia of 14.11%, respectively.
- BCA's third party deposits composition during Quarter I 2021 was mainly contributed by CASA at around 77.36%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter I 2021.

	Total Rp & Va
Current Account	28.32%
Savings Account	49.04%
CASA	77.36%
Time Deposit	22.64%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD1,890.41 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 maturity profile report, cash flow projection, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Analysis on a Consolidated Basis

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2021 is based on the average daily position from January 2021 until March 2021. Meanwhile, the calculation for Quarter IV 2020 is based on the average daily position from October 2020 until December 2020, respectively.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2021 increased by 18.93%, from 381.65% (Quarter IV 2020) to 400.58% (Quarter I 2021). Such increase in ratio was mainly due to an increase in weighted value of HQLA of 10.67% (Rp40.81 trillion) which was higher than the increase in Net Cash Outflow (NCO) after run-off by 5.44% (Rp5.45 trillion). The increase in HQLA was particularly driven by an increase in marketable securities issued by the Indonesian government and Bank Indonesia amounted to Rp46.46 trillion and the decline in placement with BI amounted to Rp5.82 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increase in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp5.82 trillion.
- In terms of composition, BCA's HQLA BCA for Quarter I 2021 is comprised of Level 1 HQLA of 98.69%; Level 2A HQLA of 1.01%; and Level 2B HQLA of 0.30%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 81.89% and placement with Bank Indonesia of 14.18%, respectively.
- BCA's third party deposits composition during Quarter I 2021 was mainly contributed by CASA at around 77.00%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter I 2021

	Total Rp & Va
Current Account	28.22%
Savings Account	48.78%
CASA	77.00%
Time Deposit	23.00%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD1,890.41 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 maturity profile report, cash flow projection, 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 (December 2020)					Reporting Position (March 2021)				
		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 KPM	185,936,410	-	-	463,750	186,400,160	179,513,704	-	-	442,000	179,955,704
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	384,817,585	118,950,779	-	-	478,579,945	382,193,194	118,387,122	-	-	475,551,301
6	Less Stable Deposits	126,264,485	37,892,083	-	-	147,740,911	136,686,624	37,741,641	-	-	156,985,439
7	Wholesale Funding										
8	Operational deposits	141,047,646	-	-	-	70,523,823	142,163,750	-	-	-	71,081,875
9	Other wholesale funding	205,481	36,469,308	-	-	17,562,440	220,899	33,872,744	-	-	16,635,657
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			328,709	-	-	
13	All other liabilities and equity not included in the above categories	39,434	23,865,222	214,525	59,049	166,311	37,688	40,449,101	240,908	45,213	165,667
14	TOTAL ASF					900,973,590					900,375,643

RSF Component		Reporting Position (December 2020)					Reporting Position (March 2021)				
		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					9,381,018					9,974,793
16	Deposits held at other financial institutions for operational purposes	11,581,631	-	-	-	5,790,816	9,847,163	-	-	-	4,923,582
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	5,042,652	-	-	504,265	-	3,232,984	-	-	323,298
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	17,033,352	10,163,510	30,243,964	37,880,722	-	18,917,867	6,675,579	28,872,971	35,048,440
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:	-	80,853,926	52,465,635	291,593,335	314,514,115	-	98,605,171	45,675,090	299,135,698	326,405,474
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	135,347	2,777,714	18,489,136	13,474,468	-	640,341	2,555,320	19,386,952	14,199,349
22	Unpledged residential mortgages, of which:	-	7,787	9,611	1,235,299	1,058,703	-	3,193	11,013	1,093,806	936,838
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	184,247	616,623	49,033,917	32,272,481	-	210,964	590,574	48,339,903	31,821,706
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	17,978,476	1,713,411	10,703,019	18,943,510	-	17,037,915	1,663,036	10,946,492	18,654,993
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				943,690	943,690				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				65,742	65,742
31	All other assets not included in the above categories	15,317	30,629,401	11,005,833	37,941,793	79,592,344	8,835	25,280,109	914,152	37,268,689	63,471,784
32	Off-balance sheet items				278,880,276	10,356,939				261,517,626	10,219,781
33	TOTAL RSF					524,713,071					516,045,780
34	Net Stable Funding Ratio (%)					171.71%					174.48%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Bank Only Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 31 Mar 2021 increased by 2.77% when compared to that of the period of 31 Dec 2020; namely from 171.71% (as of 31 Dec'20) to 174.48% (as of 31 Mar'21). The increase in the NSFR value was due to the decrease in the Required Stable Funding (RSF) component of 1.65% (Rp8.67 trillion) which was greater than the decrease in the Available Stable Funding (ASF) component of 0.07% (Rp0.60 trillion). The decrease in the RSF component was mainly due to the decrease in other assets component amounting to Rp16.12 trillion and an increase in loans classified as current and under special mention (performing loans) amounting to Rp9.03 trillion. Meanwhile, the decrease in the ASF component was mainly due to the decrease in regulatory capital of Rp6.44 trillion and an increase in the weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp5.85 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 (58.80%). 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 March 31, 2021

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39.05%
	b. Fully covered, non-transactional and related	13.52%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.85%
	b. Fully covered, non-transactional and related	0.38%
Total Stable Funds		58.80%
Unstable Fund	1. Retail	18.82%
	2. Micro and Small Business Customers	1.67%
Total Unstable Funds		20.49%
Total Operational Deposits		16.70%
Total Non-Operational Deposits		4.01%
Total Third Party Funds and Bank Funds		100.00 %

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (December 2020)					Reporting Position (March 2021)				
		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	193,861,905	-	-	463,750	194,325,655	187,886,706	-	-	442,000	188,328,706
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	385,719,522	118,993,884	-	-	479,477,735	383,158,512	118,437,973	-	-	476,516,661
6	Less Stable Deposits	126,387,390	41,578,494	-	-	151,169,296	136,820,100	40,925,416	-	-	159,970,964
7	Wholesale Funding										
8	Operational deposits	141,502,156	-	-	-	70,751,078	142,831,482	-	-	-	71,415,741
9	Other wholesale funding	205,481	38,046,578	18,383	94,946	17,815,324	220,899	34,666,695	18,440	113,417	16,745,642
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			328,709	-	-	
13	All other liabilities and equity not included in the above categories	108,573	25,324,465	374,135	555,260	811,467	111,876	40,637,722	400,630	541,647	816,150
14	TOTAL ASF					914,350,555					913,793,864

RSF Component		Reporting Position (December 2020)					Reporting Position (March 2021)				
		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					9,626,066					10,243,492
16	Deposits held at other financial institutions for operational purposes	11,967,024	-	-	-	5,983,512	10,219,171	-	-	-	5,109,586
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	5,042,652	-	-	504,265	-	3,232,984	-	-	323,298
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	105	18,764,567	10,169,122	31,397,301	39,296,563	107	20,182,319	6,732,136	29,998,035	36,391,467
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:	-	81,740,836	53,380,367	299,233,022	321,908,670	-	99,324,046	46,903,132	306,919,789	333,995,410
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	135,347	2,777,714	18,489,136	13,474,468	-	640,341	2,555,320	19,386,952	14,199,349
22	Unpledged residential mortgages, of which:	-	115,134	35,282	1,841,082	1,640,128	-	129,725	17,455	1,639,033	1,466,768
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	184,247	616,623	49,033,917	32,272,481	-	210,964	590,574	48,339,903	31,821,706
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	18,707,960	1,713,411	10,772,076	19,366,950	-	17,742,185	1,663,036	11,037,194	19,084,225
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				943,226	943,226				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				65,742	65,742
31	All other assets not included in the above categories	15,317	31,497,411	11,028,122	34,399,128	76,939,978	8,835	25,112,446	928,196	33,692,952	59,742,429
32	Off-balance sheet items				279,328,467	10,337,120				262,122,299	10,208,120
33	TOTAL RSF					532,293,427					522,651,591
34	Net Stable Funding Ratio (%)					171.78%					174.84%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 31 Mar 2021 increased by 3.06% when compared to that of the period of 31 Dec 2020; namely from 171.78% (as of 31 Dec'20) to 174.84% (as of 31 Mar'21). The increase in the NSFR value was due to the decrease in the Required Stable Funding (RSF) component of 1.81% (Rp9.64 trillion) which was greater than the decrease in the Available Stable Funding (ASF) component of 0.06% (Rp0.60 trillion). The decrease in the RSF component was mainly due to the decrease in other assets component amounting to Rp18.14 trillion and an increase in loans classified as current and under special mention (performing loans) amounting to Rp9.10 trillion. Meanwhile, the decrease in the ASF component was mainly due to the decrease in regulatory capital of Rp6.00 trillion and an increase in the weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp5.44 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 (58.54%). 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 March 31, 2021

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.89%
	b. Fully covered, non-transactional and related	13.45%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.82%
	b. Fully covered, non-transactional and related	0.38%
Total Stable Funds		58.54%
Unstable Fund	1. Retail	19.04%
	2. Micro and Small Business Customers	1.70%
Total Unstable Funds		20.74%
Total Operational Deposits		16.67%
Total Non-Operational Deposits		4.05%
Total Third Party Funds and Bank Funds		100.00%