KEY METRICS RATIO

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

in million Rupiah

No	Information	Sep-21	Jun-21	Mar-21	Dec-20	Sep-20
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	191,283,174	181,626,564	172,750,494	179,945,482	172,897,956
2	Tier 1	191,283,174	181,626,564	172,750,494	179,945,482	172,897,956
3	Total Capital	198,381,042	188,604,107	179,659,509	186,953,899	179,718,032
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	724,742,291	713,946,369	698,875,287	695,143,985	698,304,981
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	26.39%	25.44%	24.72%	25.89%	24.76%
6	Tier 1 Ratio (%)	26.39%	25.44%	24.72%	25.89%	24.76%
7	Total Capital Ratio (%)	27.37%	26.42%	25.71%	26.89%	25.74%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.500%	2.500%	2.500%	2.500%	0.000%
9	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (Row 8 + Row 9 + Row 10)	5.000%	5.000%	5.000%	5.000%	2.500%
12	CET1 available after meeting the bank's minimum capital requirements	17.38%	16.43%	15.72%	16.90%	15.75%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,281,798,363	1,237,321,048	1,202,459,279	1,182,698,728	1,106,238,116
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.92%	14.68%	14.37%	15.21%	15.63%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.92%	14.68%	14.37%	15.21%	15.63%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.56%	14.19%	14.36%	16.25%	16.53%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.56%	14.19%	14.36%	16.25%	16.53%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	449,877,405	434,162,615	423,332,715	382,527,127	332,094,413
16	Total net cash outflow	113,662,225	111,813,631	105,680,187	100,230,657	92,358,254
17	LCR Ratio (%)	395.80%	388.29%	400.58%	381.65%	359.57%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	990,227,375	960,148,902	913,793,864	914,350,555	861,528,259
19	Total Required Stable Funding	544,981,601	536,020,991	522,651,591	532,293,427	519,076,760
20	NSFR Ratio (%)	181.70%	179.13%	174.84%	171.78%	165.97%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : September 30, 2021

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,181,665,367
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.	2,519,112
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	21,204,030
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	100,928,918
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(51,576,713)
12	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1,254,740,714**

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : September 30, 2021

in million Rupiah

No	Information	Period	
		Sep-21	Jun-21
	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)	1,052,317,605	1,011,878,689
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)	(32,815,025)	(32,661,055)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(15,330,498)	(12,835,305)
7	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1,004,172,082**	**966,382,329**
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,338,950	369,353
9	Add on amounts for PFE associated with all derivatives transactions	2,136,555	1,501,726
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	**3,475,505**	**1,871,079**
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	128,391,369	130,030,810
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	21,204,030	21,702,517
17	Agent transaction exposures	-	-
18	**Total SFT Exposure** Sum of rows 14 to 17	**149,595,399**	**151,733,327**
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	291,818,066	286,901,972
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(190,889,148)	(188,517,378)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,431,190)	(3,465,118)
22	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**97,497,728**	**94,919,476**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**176,783,099**	**168,611,858**
24	**Total Exposure** Sum of rows 7,13,18,22	**1,254,740,714**	**1,214,906,211**
	Leverage Ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**14.09%**	**13.88%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.09%	13.88%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : September 30, 2021

in million Rupiah

No	Information	Period	
		Sep-21	Jun-21
	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.	161,881,110	172,838,346
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	128,391,369	130,030,810
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.	1,288,230,455	1,257,713,747
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.	1,288,230,455	1,257,713,747
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.	13.72%	13.41%
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.	13.72%	13.41%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : September 30, 2021

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,203,146,100
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.	(2,919,470)
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.	2,519,112
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	23,235,259
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	101,076,299
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(45,258,937)
12	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1,281,798,363**

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : September 30, 2021

in million Rupiah

No	Information	Period	
		Sep-21	Jun-21
	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)	1,068,801,846	1,029,617,395
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)	(33,848,796)	(33,731,688)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(7,978,481)	(8,183,525)
7	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1,026,974,569**	**987,702,182**
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,338,950	369,353
9	Add on amounts for PFE associated with all derivatives transactions.	2,136,555	1,501,726
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	**3,475,505**	**1,871,079**
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets.	130,467,224	130,617,818
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation.	23,236,426	22,245,580
17	Agent transaction exposures.	-	-
18	**Total SFT Exposure** Sum of rows 14 to 17	**153,703,650**	**152,863,398**
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	293,014,549	287,553,264
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(191,938,250)	(189,203,738)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,431,660)	(3,465,137)
22	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**97,644,639**	**94,884,389**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**191,283,174**	**181,626,564**
24	**Total Exposure** Sum of rows 7,13,18,22	**1,281,798,363**	**1,237,321,048**
	Leverage Ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**14.92%**	**14.68%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.92%	14.68%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : September 30, 2021

in million Rupiah

No	Information	Period	
		Sep-21	Jun-21
	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.	162,451,820	173,231,842
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.	130,467,224	130,617,818
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.	1,313,782,959	1,279,935,072
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.	1,313,782,959	1,279,935,072
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.	14.56%	14.19%
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.	14.56%	14.19%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter III 2021		Quarter II 2021		Quarter III 2021		Quarter II 2021	
		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		63		59		63		59
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		**442,002,575**		**428,269,829**		**449,877,405**		**434,162,615**
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	714,259,597	45,450,712	693,301,087	43,829,661	717,933,785	45,742,666	696,146,466	44,067,534
	a. Stable Deposit/Funding	519,504,962	25,975,248	510,008,945	25,500,447	521,014,244	26,050,712	510,942,261	25,547,113
	b. Less Stable Deposit/Funding	194,754,635	19,475,464	183,292,142	18,329,214	196,919,541	19,691,954	185,204,205	18,520,420
4	Wholesale Funding, consist of:	197,314,462	53,140,605	185,924,752	50,053,880	199,333,559	54,119,783	187,616,332	50,976,954
	a. Operational deposit	161,433,224	38,393,857	151,462,727	35,902,046	162,365,366	38,627,190	152,125,282	36,066,454
	b. Non operational deposit and/or Other Non Operational liabilities	35,881,238	14,746,748	34,462,025	14,151,834	36,968,193	15,492,593	35,491,050	14,910,500
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	305,926,927	36,943,711	290,984,264	37,966,627	306,839,864	37,465,339	291,726,997	38,352,703
	a. cash outflow from derivative transaction	13,581,633	13,581,633	13,853,339	13,853,339	13,581,633	13,581,633	13,853,339	13,853,339
	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	196,316,924	22,196,397	189,797,027	20,721,536	195,761,619	22,185,269	189,226,188	20,704,589
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contigencies liabilities	96,028,370	1,165,681	84,987,288	1,045,142	96,965,708	1,167,533	85,898,862	1,046,167
	g. other contractual cash outlow	0	-	2,346,610	2,346,610	530,904	530,904	2,748,608	2,748,608
7	**TOTAL CASH OUTFLOW**		**135,535,028**		**131,850,168**		**137,327,788**		**133,397,191**
CASH INFLOW									
8	Secured lending	-	-	-	-	1,342	1,342	1,472	1,472
9	Inflows from fully performing exposures	28,716,753	9,099,242	25,719,835	7,255,550	30,265,391	9,799,672	27,132,000	7,840,607
10	Other Cash Inflow	13,864,549	13,864,549	13,741,481	13,741,481	13,864,549	13,864,549	13,741,481	13,741,481
11	**TOTAL CASH INFLOW**	42,581,302	**22,963,791**	39,461,316	**20,997,031**	44,131,282	**23,665,563**	40,874,953	**21,583,560**
			TOTAL ADJUSTED VALUE [1]		***TOTAL ADJUSTED VALUE*** [1]		***TOTAL ADJUSTED VALUE*** [1]		***TOTAL ADJUSTED VALUE*** [1]
12	**TOTAL HQLA**		**442,002,575**		**428,269,829**		**449,877,405**		**434,162,615**
13	**NET CASH OUTFLOWS**		**112,571,237**		**110,853,137**		**113,662,225**		**111,813,631**
14	**LCR (%)**		**392.64%**		**386.34%**		**395.80%**		**388.29%**

Information:

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

The outstanding value of Quarter III 2021 is the average LCR during the working days of Jul 2021 to Sep 2021 (63 data points), while Quarter II 2021 is the average LCR during the working days of Apr 2021 to Jun 2021 (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 III 2021 is based on the average daily position from July 2021 until September 2021. Meanwhile, the calculation for Quarter II 2021 is based on the average daily position from April 2021 until June 2021, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2021 increased by 6.30%, from 386.34% (Quarter II 2021) to 392.64% (Quarter III 2021). Such increase in ratio was particularly due to an increase in weighted value of HQLA of 3.21% (Rp13.73 trillion) which was higher than the increase in Net Cash Outflow (NCO) after run-off by 1.55% (Rp1.72 trillion). The increase in HQLA was particularly driven by an increase in placement with BI amounted to Rp36.79 trillion and the decline in marketable securities issued by the Indonesian government and Bank Indonesia amounted to Rp23.76 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 Rp4.71 trillion and the decrease in other contractual cash outlow (example: dividend) amounted to Rp2.35 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2021 is comprised of Level 1 HQLA of 98.73%; Level 2A HQLA of 0.80%; and level 2B HQLA of 0.47%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 68.28% and placement with Bank Indonesia of 27.73%, respectively.
- BCA's third party deposits composition during Quarter III 2021 was mainly contributed by CASA at around 78.38%. The composition can be seen on the Table 1 below:

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

	Total Rp & Va
Current Account	28.92%
Savings Account	49.46%
CASA	**78.38%**
Time Deposit	**21.62%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD2.833,94 Jt.
- 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 III 2021 is based on the average daily position from July 2021 until September 2021. Meanwhile, the calculation for Quarter II 2021 is based on the average daily position from April 2021 until June 2021, respectively.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2021 increased by 7.51%, from 388.29% (Quarter II 2021) to 395.80% (Quarter III 2021). Such increased in ratio was particularly due to an increase in weighted value of HQLA of 3.62% (Rp15.71 trillion) which was higher than the increase in Net Cash Outflow (NCO) after run-off by 1.65% (Rp1.85 trillion). The increase in HQLA was particularly driven by an increase in placement with BI amounted to Rp38.77 trillion and the decline in marketable securities issued by the Indonesian government and Bank Indonesia amounted to Rp23.90 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 Rp4.82 trillion and the decline in other contractual cash outlow (example: dividend) amounted to Rp2.22 trillion.
- In terms of composition, BCA's HQLA BCA for Quarter III 2021 is comprised of Level 1 HQLA of 98.51%; Level 2A HQLA of 1.01%; and Level 2B HQLA of 0.48%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 68.01% and placement with Bank Indonesia of 28.06%, respectively.
- BCA's third party deposits composition during Quarter III 2021 was mainly contributed by CASA at around 78.02%. The composition can be seen on the Table 2 below:

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

	Total Rp & Va
Current Account	28.80%
Savings Account	49.22%
CASA	**78.02%**
Time Deposit	**21.98%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD2,833.94 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 (June 2021)					Reporting Position (September 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	187,853,124	-	-	420,250	188,273,374	198,668,934	-	-	398,500	199,067,434
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	402,779,291	118,523,641	-	-	495,237,785	409,615,185	118,466,233	-	-	501,677,347
6	Less Stable Deposits	148,859,705	41,175,365	-	-	171,031,562	155,045,089	41,892,971	-	-	177,244,254
7	Wholesale Funding										
8	Operational deposits	149,259,746	-	-	-	74,629,873	161,383,016	-	-	-	80,691,508
9	Other wholesale funding	259,692	34,505,096	-	-	16,931,416	301,952	36,773,415	-	-	18,049,230
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	27,919	27,929,783	242,097	18,168	139,216	45,758	30,559,636	345,842	17,232	190,153
14	**TOTAL ASF**					**946,243,226**					**976,919,926**

	RSF Component	Reporting Position (June 2021)					Reporting Position (September 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					10,483,173					10,866,157
16	Deposits held at other financial institutions for operational purposes	11,187,840	-	-	-	5,593,920	12,297,881	-	-	-	6,148,941
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	1,440,578	-	-	144,058	-	660,218	-	-	66,022
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	22,864,978	4,670,449	33,744,816	39,509,787	-	24,367,104	6,707,270	33,524,324	40,533,025
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:	-	84,750,947	50,936,603	305,571,214	327,579,307	-	84,976,012	52,539,402	314,802,749	336,340,043
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	3,545,556	162,880	20,857,416	15,411,538	-	3,569,597	673,642	21,027,318	15,789,376
22	Unpledged residential mortgages, of which:	-	3,336	24,364	1,015,701	877,196	-	3,543	24,003	930,819	804,970
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	219,744	928,565	48,014,099	31,783,319	-	208,851	934,875	46,299,822	30,666,747
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	17,613,019	1,279,801	11,392,924	19,130,396	-	16,286,108	3,334,362	9,524,659	17,906,195
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				43,647	43,647				871,357	871,357
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	10,956	28,699,425	537,855	39,659,554	68,907,790	19,321	31,901,221	1,010,274	39,071,909	72,002,725
32	Off-balance sheet items				286,901,972	10,691,558				291,818,066	10,982,565
33	**TOTAL RSF**					**530,155,689**					**542,978,121**
34	**Net Stable Funding Ratio (%)**					**174.48%**					**179.92%**

QUALITATIVE ASSESMENT ON NSFR

Analysis on Bank Only Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 30 Sep 2021 increased by 1.44% when compared to that of the period of 30 Jun 2021; namely from 178.48% (as of 30 Jun'21) to 179.92% (as of 30 Sep'21). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 3.24% (Rp30.68 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 2.42% (Rp12.82 trillion). The increase in the ASF component was mainly due to the 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 Rp19.83 trillion and an increase in regulatory capital of Rp10.79 trillion. Meanwhile, The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp7.67 trillion and an increase in other assets component amounting to Rp3.92 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 (57.18%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds and Bank Funds - Bank Only as of Sep 30, 2021

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.68%
	b. Fully covered, non-transactional and related	12.49%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.67%
	b. Fully covered, non-transactional and related	0.34%
	Total Stable Funds	57.18%
Unstable Fund	1. Retail	19.58%
	2. Micro and Small Business Customers	1.75%
	Total Unstable Funds	21.33%
	Total Operational Deposits	17.48%
	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 (June 2021)					Reporting Position (September 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	196,367,383	-	-	420,250	196,787,633	205,961,023	-	-	398,500	206,359,523
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	403,907,838	118,583,310	-	-	496,366,590	410,873,176	118,520,709	-	-	502,924,191
6	Less Stable Deposits	149,026,077	44,397,053	-	-	174,080,817	155,204,857	45,193,485	-	-	180,358,508
7	Wholesale Funding										
8	Operational deposits	150,128,138	-	-	-	75,064,069	162,044,622	-	-	-	81,022,311
9	Other wholesale funding	259,692	35,674,438	18,499	66,050	17,137,534	301,952	39,313,708	18,560	50,235	18,793,580
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	104,291	26,837,216	242,097	514,839	712,259	127,960	27,422,863	345,842	514,140	769,261
14	**TOTAL ASF**					960,148,902					990,227,375

	RSF Component	Reporting Position (June 2021)					Reporting Position (September 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					10,786,364					11,350,451
16	Deposits held at other financial institutions for operational purposes	11,504,203	-	-	-	5,752,102	12,516,834	-	-	-	6,258,417
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	1,440,578	-	-	144,058	-	660,218	-	-	66,022
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	109	24,080,588	4,732,224	34,841,433	40,819,650	107	25,915,115	6,737,130	34,758,145	42,013,993
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:	-	85,384,486	52,264,793	314,204,425	335,898,401	-	85,575,849	53,429,635	324,337,615	345,189,715
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	3,545,556	162,880	20,857,416	15,411,538	-	3,569,597	673,642	21,027,318	15,789,376
22	Unpledged residential mortgages, of which:	-	129,912	30,756	1,516,967	1,369,756	-	70,571	49,528	1,346,132	1,204,262
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	219,744	928,565	48,014,099	31,783,319	-	208,851	934,875	46,299,822	30,666,747
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	18,341,924	1,305,545	11,422,693	19,533,023	-	16,984,983	3,360,007	9,553,968	18,293,368
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				43,647	43,647				871,357	871,357
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	10,956	27,046,081	548,001	36,190,132	63,795,169	19,321	28,144,363	1,024,999	33,095,008	62,283,691
32	Off-balance sheet items				287,557,815	10,683,965				293,014,548	10,994,202
33	**TOTAL RSF**					536,020,991					544,981,601
34	**Net Stable Funding Ratio (%)**					179.13%					181.70%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 30 Sep 2021 increased by 2.57% when compared to that of the period of 30 Jun 2021; namely from 179.13% (as of 30 Jun'21) to 181.70% (as of 30 Sep'21). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 3.13% (Rp30.08 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 1.67% (Rp8.96 trillion). The increase in the ASF component was mainly due to the 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 Rp20.45 trillion and an increase in regulatory capital of Rp9.57 trillion. Meanwhile, The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp8.26 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 (56.87%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of Sep 30, 2021

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.50%
	b. Fully covered, non-transactional and related	12.40%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.64%
	b. Fully covered, non-transactional and related	0.33%
	Total Stable Funds	56.87%
Unstable Fund	1. Retail	19.75%
	2. Micro and Small Business Customers	1.78%
	Total Unstable Funds	21.53%
	Total Operational Deposits	17.41%
	Total Non-Operational Deposits	4.19%
	Total Third Party Funds and Bank Funds	100.00%