KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : September 2022

in million Rupiah

No	Information	Mar-22	Mar-22	Mar-22	Dec-21	Sep-21
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	203,426,768	195,096,147	187,400,411	196,114,396	191,283,174
2	Tier 1	203,426,768	195,096,147	187,400,411	196,114,396	191,283,174
3	Total Capital	211,351,021	203,014,784	195,075,282	203,621,221	198,381,042
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	796,897,668	781,575,602	776,537,322	758,288,767	724,742,291
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.53%	24.96%	24.13%	25.86%	26.39%
6	Tier 1 Ratio (%)	25.53%	24.96%	24.13%	25.86%	26.39%
7	Total Capital Ratio (%)	26.52%	25.98%	25.12%	26.85%	27.37%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (Row 8 + Row 9 + Row 10)	5.000%	5.000%	5.000%	5.000%	5.000%
12	CET1 available after meeting the bank's minimum capital requirements	16.53%	15.99%	15.13%	16.86%	17.38%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,416,822,415	1,375,921,698	1,388,101,011	1,346,918,546	1,281,798,363
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.36%	14.18%	13.50%	14.56%	14.92%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.36%	14.18%	13.50%	14.56%	14.92%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.32%	13.42%	13.73%	14.47%	14.56%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.32%	13.42%	13.73%	14.47%	14.56%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	520,432,980	533,837,452	514,509,705	483,275,887	449,877,405
16	Total net cash outflow	125,790,152	132,898,925	125,478,919	120,687,059	113,662,225
17	LCR Ratio (%)	413.73%	401.69%	410.04%	400.44%	395.80%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,081,404,696	1,065,323,706	1,043,553,563	1,034,817,545	990,227,375
19	Total Required Stable Funding	621,865,066	612,646,898	588,391,772	572,616,224	544,981,601
20	NSFR Ratio (%)	173.90%	173.89%	177.36%	180.72%	181.70%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : September 30, 2022

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,295,599,754
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.	690,776
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	27,809,031
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	113,208,815
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(56,414,131)
12	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1,380,894,245**

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : September 30, 2022

in million Rupiah

No	Information	Period	
		Sep-22	Jun-22
	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)	1,129,603,188	1,179,315,910
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)	(36,107,465)	(36,320,457)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(17,039,935)	(16,470,716)
7	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1,076,455,788**	**1,126,524,737**
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	264,069	260,006
9	Add on amounts for PFE associated with all derivatives transactions	615,328	1,215,557
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	**879,397**	**1,475,563**
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	165,807,945	94,522,121
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	27,809,031	16,677,201
17	Agent transaction exposures	-	-
18	**Total SFT Exposure** Sum of rows 14 to 17	**193,616,976**	**111,199,322**
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	339,936,924	308,074,500
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(226,728,109)	(201,659,539)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,266,731)	(3,146,381)
22	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**109,942,084**	**103,268,580**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**187,687,698**	**179,630,223**
24	**Total Exposure** Sum of rows 7,13,18,22	**1,380,894,245**	**1,342,468,202**
	Leverage Ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**13.59%**	**13.38%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.59%	13.38%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
	Disclosures of Mean Values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	168,875,188	171,473,769
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.	165,807,945	94,522,121
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.	1,383,961,488	1,419,419,850
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.	1,383,961,488	1,419,419,850
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.	13.56%	12.66%
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.	13.56%	12.66%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : September 30, 2022

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,326,044,304
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.	(3,314,648)
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank.	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method.	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	-
8	Adjustment to exposure of derivative transaction.	690,776
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	30,391,150
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	113,305,498
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(50,294,665)
12	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1,416,822,415**

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : September 30, 2022

in million Rupiah

No	Information	Period	
		Sep-22	Jun-22
	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)	1,153,893,246	1,201,352,573
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)	(37,319,801)	(37,531,510)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,707,238)	(9,124,690)
7	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1,106,866,207**	**1,154,696,373**
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	264,069	260,160
9	Add on amounts for PFE associated with all derivatives transactions.	615,328	1,215,557
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	**879,397**	**1,475,717**
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets.	168,646,422	97,096,165
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.	30,392,517	19,231,029
17	Agent transaction exposures.	-	-
18	**Total SFT Exposure** Sum of rows 14 to 17	**199,038,939**	**116,327,194**
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	340,774,366	308,863,013
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(227,468,868)	(202,293,707)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,267,626)	(3,146,892)
22	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**110,037,872**	**103,422,414**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**203,426,768**	**195,096,147**
24	**Total Exposure** Sum of rows 7,13,18,22	**1,416,822,415**	**1,375,921,698**
	Leverage Ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**14.36%**	**14.18%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.36%	14.18%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
	Disclosures of Mean Values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	172,226,405	174,849,208
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.	168,646,422	97,096,165
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.	1,420,402,398	1,453,674,741
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.	1,420,402,398	1,453,674,741
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.	14.32%	13.42%
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.	14.32%	13.42%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter III 2022		Quarter II 2022		Quarter III 2022		Quarter II 2022	
		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		65		55		65		55
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		**510,055,355**		**523,963,305**		**520,432,980**		**533,837,452**
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	782,801,609	50,151,689	783,990,231	50,285,489	792,506,930	50,870,236	791,574,907	50,859,867
	a. Stable Deposit/Funding	562,569,437	28,128,472	562,270,688	28,113,535	567,609,130	28,380,456	565,952,479	28,297,624
	b. Less Stable Deposit/Funding	220,232,172	22,023,217	221,719,543	22,171,954	224,897,800	22,489,780	225,622,428	22,562,243
4	Wholesale Funding, consist of:	237,082,181	62,706,860	237,696,055	63,231,380	240,055,918	64,308,897	240,338,555	64,767,997
	a. Operational deposit	203,492,080	48,903,327	201,963,128	48,524,168	204,641,158	49,183,681	202,920,229	48,764,801
	b. Non operational deposit and/or Other Non Operational liabilities	33,590,101	13,803,533	35,732,927	14,707,212	35,414,760	15,125,216	37,418,326	16,003,196
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	342,993,660	45,733,059	338,616,980	51,385,065	343,753,056	46,364,216	339,587,279	51,890,210
	a. cash outflow from derivative transaction	22,923,012	22,923,012	25,366,537	25,366,537	22,923,012	22,923,012	25,366,537	25,366,537
	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	205,971,688	21,409,313	204,694,409	21,564,946	205,504,111	21,367,902	204,241,413	21,544,920
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contigencies liabilities	113,954,498	1,256,272	105,405,020	1,302,568	114,511,033	1,258,402	106,305,263	1,304,687
	g. other contractual cash outlow	144,462	144,462	3,151,014	3,151,014	814,900	814,900	3,674,066	3,674,066
7	**TOTAL CASH OUTFLOW**		**158,591,608**		**164,901,934**		**161,543,349**		**167,518,074**
CASH INFLOW									
8	Secured lending	-	-	-	-	1,525	1,525	1,651	1,651
9	Inflows from fully performing exposures	28,312,645	10,271,844	23,775,726	6,747,675	31,505,922	12,719,341	26,862,719	8,989,136
10	Other Cash Inflow	23,032,331	23,032,331	25,628,362	25,628,362	23,032,331	23,032,331	25,628,362	25,628,362
11	**TOTAL CASH INFLOW**	51,344,976	**33,304,175**	49,404,088	**32,376,037**	54,539,778	**35,753,197**	52,492,732	**34,619,149**
			TOTAL ADJUSTED VALUE1		***TOTAL ADJUSTED VALUE1***		***TOTAL ADJUSTED VALUE1***		***TOTAL ADJUSTED VALUE1***
12	**TOTAL HQLA**		**510,055,355**		**523,963,305**		**520,432,980**		**533,837,452**
13	**NET CASH OUTFLOWS**		**125,287,433**		**132,525,897**		**125,790,152**		**132,898,925**
14	**LCR (%)**		**407.11%**		**395.37%**		**413.73%**		**401.69%**

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 2022 is the average LCR during the working days of Jul 2022 to Sep 2022 (65 data points), while Quarter II 2022 is the average LCR during the working days of Apr 2022 to Jun 2022 (55 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 2022 is based on the average daily position from July 2022 until September 2022. Meanwhile, the calculation for Quarter II 2022 is based on the average daily position from April 2022 until June 2022, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter III 2022 increased by 11.74%, from 395.37% (Quarter II 2022) to 407.11% (Quarter III 2022). Such increase in ratio was particularly due to a decrease in Net Cash Outflow (NCO) after run-off by 5.46% (Rp7.24 trillion) which was higher than the decrease in weighted value of HQLA of 2.65% (Rp13.91 trillion). The decrease in NCO after run-off was mainly caused by the decreased in other contractual cash outflow (ex: dividends and borrowing) amounting to Rp3.00 trillion, the increased in inflows from fully performing exposures ≤ 30 days amounting to Rp2.92 trillion, and the decreased in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp0.66 trillion. Meanwhile, the decrease in HQLA was particularly driven by a decrease in placement with BI amounted to Rp21.53 trillion, increase in HQLA securities amounted to Rp10.96 trillion and decrease in Coins and Banknotes amounted to Rp3.70 trillion.
- In terms of composition, BCA's HQLA for Quarter III 2022 is comprised of Level 1 HQLA of 98.39%; Level 2A HQLA of 1.17%; and level 2B HQLA of 0.44%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 69.93% and placement with Bank Indonesia of 24.65%, respectively.
- BCA's third party deposits composition during Quarter III 2022 was mainly contributed by CASA at around 81.71%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter III 2022.

	Total Rp & Va
Current Account	31.77%
Savings Account	49.94%
CASA	**81.71%**
Time Deposit	**18.29%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD1,223.20 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Analysis on a Consolidated Basis

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2022 is based on the average daily position from July 2022 until September 2022. Meanwhile, the calculation for Quarter II 2022 is based on the average daily position from April 2022 until June 2022.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter III 2022 increased by 12.04%, from 401.69% (Quarter II 2022) to 413.73% (Quarter III 2022). Such increase in ratio was particularly due to a decrease in Net Cash Outflow (NCO) after run-off by 5.35% (Rp7.11 trillion) which was higher than the decrease in weighted value of HQLA of 2.51% (Rp13.40 trillion). The decrease in NCO after run-off was mainly caused by the increased in inflows from fully performing exposures ≤ 30 days amounting to Rp2.93 trillion, the decreased in other contractual cash outflow (ex: dividends and borrowing) amounting to Rp2.86 trillion, and the decrease in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp0.45 trillion. Meanwhile, the decrease in HQLA was particularly driven by a decrease in placement with BI amounted to Rp22.22 trillion, increase in HQLA securities amounted to Rp11.82 trillion and decrease in Coins and Banknotes amounted to Rp3.70 trillion.
- In terms of composition, BCA's HQLA BCA for Quarter III 2022 is comprised of Level 1 HQLA of 98.10%; Level 2A HQLA of 1.36%; and Level 2B HQLA of 0.54%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 69.57% and placement with Bank Indonesia of 25.10%, respectively.
- BCA's third party deposits composition during Quarter III 2022 was mainly contributed by CASA at around 81.12%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter III 2022

	Total Rp & Va
Current Account	31.52%
Savings Account	49.60%
CASA	**81.12%**
Time Deposit	**18.88%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD1,223.20 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 (June 2022)					Reporting Position (Sep 2022)				
		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	203,493,902	-	-	333,250	203,827,152	212,144,784	-	-	311,500	212,456,284
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	453,545,207	113,985,517	-	-	539,154,188	454,322,206	112,714,592	-	-	538,684,958
6	Less Stable Deposits	179,174,222	38,725,967	-	-	196,110,170	180,789,822	37,106,510	-	-	196,106,699
7	Wholesale Funding										
8	Operational deposits	187,606,293	-	-	-	93,803,146	197,049,137	-	-	-	98,524,568
9	Other wholesale funding	365,935	32,852,610	-	-	16,090,209	392,296	36,744,797	-	-	18,005,009
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		693,145	-	-			420,445	-	-	
13	All other liabilities and equity not included in the above categories	39,238	26,224,049	451,211	34,245	259,850	44,463	32,702,132	497,109	54,288	302,842
14	**TOTAL ASF**					**1,049,244,715**					**1,064,080,361**

	RSF Component	Reporting Position (June 2022)					Reporting Position (Sep 2022)				
		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					13,274,653					14,276,439
16	Deposits held at other financial institutions for operational purposes	9,561,595	-	-	-	4,780,798	7,994,958	-	-	-	3,997,479
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	1,184,725	-	-	118,472	-	11,049,262	-	-	1,104,926
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	11,192,082	11,414,825	33,852,299	41,238,524	-	24,405,913	6,447,738	33,761,653	40,646,408
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:	-	104,157,094	59,338,988	366,340,419	393,137,397	-	102,397,058	63,926,502	369,601,752	397,323,269
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	1,043,929	1,240,532	7,967,026	6,320,797	-	908,750	639,825	8,234,028	6,126,405
22	Unpledged residential mortgages, of which:	-	4,897	9,586	841,223	722,281	-	2,787	11,638	871,320	747,835
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	207,228	715,621	50,220,498	33,104,748	-	178,859	716,785	52,773,933	34,750,879
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	16,473,242	2,142,300	8,250,878	16,321,018	-	17,946,392	2,962,714	6,800,585	16,235,050
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				138,629	138,629				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				84,089	84,089
31	All other assets not included in the above categories	18,643	33,694,736	1,325,724	46,963,827	81,995,712	14,185	40,519,016	1,075,353	47,499,196	89,102,759
32	Off-balance sheet items				308,074,500	11,476,953				339,936,924	12,013,629
33	**TOTAL RSF**					**602,629,982**					**616,409,168**
34	**Net Stable Funding Ratio (%)**					**174.11%**					**172.63%**

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 2022 decreased by 1.48% when compared to the period of 30 Jun 2022; namely from 174.11% (as of 30 Jun'22) to 172.63% (as of 30 Sep'22). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 2.29% (Rp13.78 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 1.41% (Rp14.84 trillion). The increase in the RSF component was mainly due to the increase in other assets component amounting to Rp7.05 trillion and an increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp5.97 trillion. Meanwhile, the increase in the ASF component was mainly due to the increase in regulatory capital of Rp8.63 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 Rp6.16 trillion.

The NSFR ratio of BCA on an individual basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (55.65%). 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, 2022

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.74%
	b. Fully covered, non-transactional and related	10.77%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.85%
	b. Fully covered, non-transactional and related	0.29%
	Total Stable Funds	55.65%
Unstable Fund	1. Retail	19.25%
	2. Micro and Small Business Customers	2.14%
	Total Unstable Funds	21.39%
	Total Operational Deposits	19.33%
	Total Non-Operational Deposits	3.63%
	Total Third Party Funds and Bank Funds	100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

	ASF Component	Reporting Position (June 2022)					Reporting Position (September 2022)				
		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	211,806,224	-	-	333,250	212,139,474	220,746,759	-	-	311,500	221,058,259
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	455,158,603	114,043,904	-	-	540,742,381	455,939,457	112,773,904	-	-	540,277,694
6	Less Stable Deposits	179,329,410	41,750,857	-	-	198,972,240	180,940,647	39,918,804	-	-	198,773,507
7	Wholesale Funding										
8	Operational deposits	188,741,416	-	-	-	94,370,708	200,371,614	-	-	-	100,185,807
9	Other wholesale funding	366,008	39,555,227	51,751	109,931	18,750,522	392,664	43,580,456	50,655	181,513	20,712,061
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		693,035	-	-			420,445	-	-	
13	All other liabilities and equity not included in the above categories	127,786	28,371,587	451,211	34,245	348,382	139,001	28,906,038	497,109	54,288	397,369
14	**TOTAL ASF**					1,065,323,706					1,081,404,696

	RSF Component	Reporting Position (June 2022)					Reporting Position (September 2022)				
		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					13,833,028					15,012,243
16	Deposits held at other financial institutions for operational purposes	9,788,418	-	-	-	4,894,209	8,064,983	-	-	-	4,032,492
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	1,184,725	-	-	118,472	-	11,049,262	-	-	1,104,926
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	108	12,917,426	11,414,855	34,542,846	42,187,903	105	25,994,769	6,447,747	34,332,578	41,455,683
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:	-	104,932,018	60,558,706	379,913,165	405,671,552	-	103,310,214	65,800,904	383,512,157	410,540,893
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	1,043,929	1,240,532	7,967,026	6,320,797	-	908,750	639,825	8,234,028	6,126,405
22	Unpledged residential mortgages, of which:	-	30,340	18,511	1,221,688	1,062,861	-	11,263	38,242	1,336,552	1,160,822
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	207,228	715,621	50,220,498	33,104,748	-	178,859	716,785	52,773,933	34,750,879
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	17,233,179	2,142,300	8,421,586	16,846,088	-	18,779,314	2,985,930	7,115,403	16,930,714
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				-	-				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				138,607	138,607				84,089	84,089
31	All other assets not included in the above categories	18,648	34,632,357	1,338,252	40,997,794	76,979,833	14,191	36,011,865	1,086,028	41,535,283	78,642,378
32	Off-balance sheet items				308,863,013	11,488,801				340,774,366	12,023,543
33	**TOTAL RSF**					612,646,898					621,865,066
34	**Net Stable Funding Ratio (%)**					173.89%					173.90%

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 2022 increased by 0.01% when compared to the period of 30 Jun 2022; namely from 173.89% (as of 30 Jun'22) to 173.90% (as of 30 Sep'22). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 1.51% (Rp16.08 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 1.50% (Rp9.22 trillion). The increase in the ASF component was mainly due to the increase in regulatory capital of Rp8.92 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 Rp7.11 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 Rp6.76 trillion and an increase in other assets of Rp1.66 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 (55.06%). 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, 2022

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.35%
	b. Fully covered, non-transactional and related	10.63%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.79%
	b. Fully covered, non-transactional and related	0.29%
	Total Stable Funds	55.06%
Unstable Fund	1. Retail	19.23%
	2. Micro and Small Business Customers	2.15%
	Total Unstable Funds	21.38%
	Total Operational Deposits	19.40%
	Total Non-Operational Deposits	4.16%
	Total Third Party Funds and Bank Funds	100.00%