KEY METRICS RATIO

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

in million Rupiah

No	Information	Mar-22	Dec-21	Sep-21	Jun-21	Mar-21
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	187,400,411	196,114,396	191,283,174	181,626,564	172,750,494
2	Tier 1	187,400,411	196,114,396	191,283,174	181,626,564	172,750,494
3	Total Capital	195,075,282	203,621,221	198,381,042	188,604,107	179,659,509
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	776,537,322	758,288,767	724,742,291	713,946,369	698,875,287
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	24.13%	25.86%	26.39%	25.44%	24.72%
6	Tier 1 Ratio (%)	24.13%	25.86%	26.39%	25.44%	24.72%
7	Total Capital Ratio (%)	25.12%	26.85%	27.37%	26.42%	25.71%
	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	15.13%	16.86%	17.38%	16.43%	15.72%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,388,101,011	1,346,918,546	1,281,798,363	1,237,321,048	1,202,459,279
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.50%	14.56%	14.92%	14.68%	14.37%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.50%	14.56%	14.92%	14.68%	14.37%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.73%	14.47%	14.56%	14.19%	14.36%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.73%	14.47%	14.56%	14.19%	14.36%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	514,509,705	483,275,887	449,877,405	434,162,615	423,332,715
16	Total net cash outflow	125,478,919	120,687,059	113,662,225	111,813,631	105,680,187
17	LCR Ratio (%)	410.04%	400.44%	395.80%	388.29%	400.58%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,043,553,563	1,034,817,545	990,227,375	960,148,902	913,793,864
19	Total Required Stable Funding	588,391,772	572,616,224	544,981,601	536,020,991	522,651,591
20	NSFR Ratio (%)	177.36%	180.72%	181.70%	179.13%	174.84%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : March 31, 2022

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,269,727,399
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.	1,934,625
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	33,070,053
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	105,300,462
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(54,623,407)
12	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1,355,409,132**

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : March 31, 2022

in million Rupiah

No	Information	Period	
		Mar-22	Dec-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)	1,071,183,308	1,091,648,889
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard	-	-
3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Impairment provision those assets inline with accounting standard applied)	(35,460,072)	(33,016,176)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(15,876,680)	(15,325,869)
7	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1,019,846,556**	**1,043,306,844**
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,064,737	1,862,119
9	Add on amounts for PFE associated with all derivatives transactions	1,630,415	1,677,440
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	**2,695,152**	**3,539,559**
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	197,783,564	145,529,001
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	33,070,053	23,021,654
17	Agent transaction exposures	-	-
18	**Total SFT Exposure** Sum of rows 14 to 17	**230,853,617**	**168,550,655**
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	305,528,881	303,472,390
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(200,228,419)	(197,562,767)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,286,655)	(3,238,973)
22	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**102,013,807**	**102,670,650**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**171,967,662**	**181,159,527**
24	**Total Exposure** Sum of rows 7,13,18,22	**1,355,409,132**	**1,318,067,708**
	Leverage Ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**12.69%**	**13.74%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.69%	13.74%
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, 2022

in million Rupiah

No	Information	Period	
		Mar-22	Dec-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.	174,927,542	154,355,670
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.	197,783,564	145,529,001
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.	1,332,553,110	1,326,894,377
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.	1,332,553,110	1,326,894,377
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.	12.91%	13.65%
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.	12.91%	13.65%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : March 31, 2022

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1.296.066.734
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.	(3.273.724)
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.	1.935.148
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	36.371.894
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	105.446.910
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(48.445.951)
12	Other adjustments	-
13	**Total Exposure in Leverage Ratio Calculation**	**1.388.101.011**

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : March 31, 2022

in million Rupiah

No	Information	Period	
		Mar-22	Dec-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)	1.090.679.592	1.111.012.745
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)	(36.629.978)	(34.092.593)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(8.529.224)	(7.976.152)
7	**Total On-Balance Sheet Exposure** Sum of rows 1 to 6	**1.045.520.390**	**1.068.944.000**
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1.064.783	1.862.119
9	Add on amounts for PFE associated with all derivatives transactions.	1.630.925	1.677.440
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	**2.695.708**	**3.539.559**
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets.	201.351.494	147.144.575
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.	36.373.258	24.560.209
17	Agent transaction exposures.	-	-
18	**Total SFT Exposure** Sum of rows 14 to 17	**237.724.752**	**171.704.784**
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	306.730.293	304.504.018
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(201.283.383)	(198.534.644)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3.286.749)	(3.239.171)
22	**Total Other Off-Balance Sheet Exposure** Sum of rows 19 to 21	**102.160.161**	**102.730.203**
	Capital and Total Exposure		
23	**Tier 1 Capital**	**187.400.411**	**196.114.396**
24	**Total Exposure** Sum of rows 7,13,18,22	**1.388.101.011**	**1.346.918.546**
	Leverage Ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**13,50%**	**14,56%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13,50%	14,56%
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 : March 31, 2022

in million Rupiah

No	Information	Period	
		Mar-22	Dec-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.	178.174.147	155.289.862
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.	201.351.494	147.144.575
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.	1.364.923.664	1.355.063.833
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.	1.364.923.664	1.355.063.833
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.	13,73%	14,47%
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.	13,73%	14,47%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter I 2022		Quarter IV 2021		Quarter I 2022		Quarter IV 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		61		65		61		65
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		**505,254,281**		**474,542,188**		**514,509,705**		**483,275,887**
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	756,436,057	48,254,467	738,675,809	47,120,980	762,481,472	48,722,006	743,315,763	47,489,600
	a. Stable Deposit/Funding	547,782,783	27,389,140	534,932,032	26,746,602	550,522,853	27,526,143	536,839,529	26,841,976
	b. Less Stable Deposit/Funding	208,653,274	20,865,327	203,743,777	20,374,378	211,958,619	21,195,863	206,476,234	20,647,624
4	Wholesale Funding, consist of:	224,308,204	60,819,576	215,949,584	58,355,274	226,911,883	62,270,694	218,173,855	59,454,193
	a. Operational deposit	185,053,310	44,299,548	176,549,838	42,173,354	185,995,031	44,524,128	177,493,961	42,402,626
	b. Non operational deposit and/or Other Non Operational liabilities	39,254,894	16,520,028	39,399,746	16,181,920	40,916,852	17,746,566	40,679,894	17,051,567
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	337,790,966	51,349,112	324,585,560	44,357,853	338,927,866	51,922,949	325,887,894	44,875,333
	a. cash outflow from derivative transaction	26,482,218	26,482,218	20,202,241	20,202,241	26,482,218	26,482,218	20,202,241	20,202,241
	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	209,241,252	22,610,318	204,354,309	21,978,661	208,707,505	22,584,564	204,017,272	21,966,000
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contigencies liabilities	101,010,578	1,199,658	99,033,327	1,181,268	102,083,916	1,201,940	100,145,212	1,183,923
	g. other contractual cash outlow	1,056,918	1,056,918	995,683	995,683	1,654,227	1,654,227	1,523,169	1,523,169
7	**TOTAL CASH OUTFLOW**		**160,423,155**		**149,834,107**		**162,915,649**		**151,819,126**
CASH INFLOW									
8	Secured lending	-	-	-	-	1,466	1,466	1,345	1,345
9	Inflows from fully performing exposures	27,024,652	8,777,130	29,540,783	9,481,752	29,484,221	10,448,753	31,450,656	10,517,904
10	Other Cash Inflow	26,986,511	26,986,511	20,612,818	20,612,818	26,986,511	26,986,511	20,612,818	20,612,818
11	**TOTAL CASH INFLOW**	54,011,163	**35,763,641**	50,153,601	**30,094,570**	56,472,198	**37,436,730**	52,064,819	**31,132,067**
			TOTAL ADJUSTED VALUE [1]		***TOTAL ADJUSTED VALUE [1]***		***TOTAL ADJUSTED VALUE [1]***		***TOTAL ADJUSTED VALUE [1]***
12	**TOTAL HQLA**		**505,254,281**		**474,542,188**		**514,509,705**		**483,275,887**
13	**NET CASH OUTFLOWS**		**124,659,514**		**119,739,537**		**125,478,919**		**120,687,059**
14	**LCR (%)**		**405.31%**		**396.31%**		**410.04%**		**400.44%**

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 2022 is the average LCR during the working days of Jan 2022 to Mar 2022 (61 data points), while Quarter IV 2021 is the average LCR during the working days of Oct 2021 to Dec 2021 (65 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 2022 is based on the average daily position from January 2022 until March 2022. Meanwhile, the calculation for Quarter IV 2021 is based on the average daily position from October 2021 until December 2021, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2022 increased by 9.00%, from 396.31% (Quarter IV 2021) to 405.31% (Quarter I 2022). Such increase in ratio was particularly due to an increase in weighted value of HQLA of 6.47% (Rp30.71 trillion) which was higher than the increase in Net Cash Outflow (NCO) after run-off by 4.11% (Rp4.92 trillion). The increase in HQLA was particularly driven by an increase in marketable securities issued by the Indonesian government and Bank Indonesia amounted to Rp40.47 trillion and the decreased in placement with BI amounted to Rp15.55 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 Rp3.60 trillion and the decreased in inflows from fully performing exposures ≤ 30 days amounting to Rp1.29 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2022 is comprised of Level 1 HQLA of 98.71%; Level 2A HQLA of 0.77%; and level 2B HQLA of 0.52%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 68.78% and placement with Bank Indonesia of 26.66%, respectively.
- BCA's third party deposits composition during Quarter I 2022 was mainly contributed by CASA at around 79.77%. The composition can be seen on the Table 1 below:

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

	Total Rp & Va
Current Account	30,21%
Savings Account	49,56%
CASA	**79,77%**
Time Deposit	**20,23%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD3.246,97 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 2022 is based on the average daily position from January 2022 until March 2022. Meanwhile, the calculation for Quarter IV 2021 is based on the average daily position from October 2021 until December 2021.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2022 increased by 9.60%, from 400.44% (Quarter IV 2021) to 410.04% (Quarter I 2022). Such increased in ratio was particularly due to an increase in weighted value of HQLA of 6.46% (Rp31.23 trillion) which was higher than the increase in Net Cash Outflow (NCO) after run-off by 3.97% (Rp4.79 trillion). The increase in HQLA was particularly driven by an increase in marketable securities issued by the Indonesian government and Bank Indonesia amounted to Rp39.74 trillion and the decreased in placement with BI amounted to Rp14.46 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 Rp4.05 trillion and the decreased in inflows from fully performing exposures ≤ 30 days amounting to Rp1.28 trillion.
- In terms of composition, BCA's HQLA BCA for Quarter I 2022 is comprised of Level 1 HQLA of 98.47%; Level 2A HQLA of 0.96%; and Level 2B HQLA of 0.57%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 68.37% and placement with Bank Indonesia of 27.13%, respectively.
- BCA's third party deposits composition during Quarter I 2022 was mainly contributed by CASA at around 79.29%. The composition can be seen on the Table 2 below:

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

	Total Rp & Va
Current Account	30.03%
Savings Account	49.26%
CASA	**79.29%**
Time Deposit	**20.71%**
Total	**100%**

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD3.246,97 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 2021)					Reporting Position (March 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	203,454,191	-	-	376,750	203,830,941	194,990,597	-	-	355,000	195,345,597
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	434,588,656	117,872,442	-	-	524,838,043	440,645,974	115,510,686	-	-	528,348,827
6	Less Stable Deposits	156,608,101	42,416,333	-	-	179,121,991	172,216,640	40,850,320	-	-	191,760,264
7	Wholesale Funding										
8	Operational deposits	182,568,973	-	-	-	91,284,486	189,577,833	-	-	-	94,788,916
9	Other wholesale funding	279,014	42,689,136	-	417	20,966,270	283,926	36,546,349	-	-	17,892,371
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	40,352	24,002,146	534,708	5,418	272,773	52,508	44,641,166	421,509	577	211,332
14	**TOTAL ASF**					**1,020,314,504**					**1,028,347,307**

	RSF Component	Reporting Position (December 2021)					Reporting Position (March 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					11,253,556					12,402,950
16	Deposits held at other financial institutions for operational purposes	11,394,411	-	-	-	5,697,206	11,498,616	-	-	-	5,749,308
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	7,342,916	-	-	734,292	-	1,676,045	-	-	167,605
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	26,216,906	6,024,757	35,512,247	42,457,161	-	20,616,891	9,689,245	36,935,953	44,873,109
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:	-	80,252,946	71,220,844	338,829,800	363,742,224	-	91,211,774	60,297,211	342,181,034	366,608,371
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	850,057	470,297	15,772,707	10,912,437	-	1,352,223	1,226,193	17,193,717	12,465,124
22	Unpledged residential mortgages, of which:	-	10,245	17,289	911,388	788,447	-	12,509	8,106	887,536	764,713
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	370,055	549,249	47,372,611	31,251,849	-	297,720	491,408	40,352,835	26,623,907
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	16,828,758	3,777,980	9,168,397	18,096,506	-	17,875,711	3,390,530	8,248,988	17,644,760
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
28	Cash, securities and other assets posted as initial margin for derivative contracts or contributions to default funds of central counterparty (CCPs)				-	-				-	-
29	NSFR derivative assets				1,274,812	1,274,812				669,855	669,855
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	13,967	22,123,930	5,413,606	39,070,311	66,621,703	17,451	32,435,113	3,002,677	46,679,852	82,133,565
32	Off-balance sheet items				303,472,390	11,486,769				305,528,881	11,379,889
33	**TOTAL RSF**					**564,316,961**					**581,483,158**
34	**Net Stable Funding Ratio (%)**					**180.81%**					**176.85%**

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 2022 decreased by 3.96% when compared to that of the period of 31 Dec 2021; namely from 180.81% (as of 31 Dec'21) to 178.69% (as of 31 Mar'22). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 3.04% (Rp17.17 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 0.79% (Rp8.03 trillion). The increase in the RSF component was mainly due to the increase in other assets component amounting to Rp14.91 trillion and an increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp1.16 trillion. Meanwhile, 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 Rp16.58 trillion and the decreased in regulatory capital of Rp8.49 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 (55.87). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds and Bank Funds - Bank Only as of Mar 31, 2022

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.61%
	b. Fully covered, non-transactional and related	11.30%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.65%
	b. Fully covered, non-transactional and related	0.31%
	Total Stable Funds	55.87%
Unstable Fund	1. Retail	19.43%
	2. Micro and Small Business Customers	1.96%
	Total Unstable Funds	21.39%
	Total Operational Deposits	19.04%
	Total Non-Operational Deposits	3.70%
	Total Third Party Funds and Bank Funds	100.00 %

Net Stable Funding Ratio (NSFR) - Consolidated

	ASF Component	Reporting Position (December 2021)					Reporting Position (March 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	211,220,623	-	-	376,750	211,597,373	203,249,506	-	-	355,000	203,604,506
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	435,968,148	117,926,904	-	-	526,200,299	442,108,633	115,568,889	-	-	529,793,646
6	Less Stable Deposits	156,818,255	45,948,963	-	-	182,490,496	172,460,469	44,250,335	-	-	195,039,724
7	Wholesale Funding										
8	Operational deposits	183,310,441	-	-	-	91,655,221	189,930,453	-	-	-	94,965,227
9	Other wholesale funding	279,014	46,944,603	21,261	49,283	22,269,896	283,926	41,901,921	41,744	11,667	19,602,809
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	123,269	25,314,861	1,031,857	5,418	604,260	140,138	44,850,367	918,899	577	547,652
14	**TOTAL ASF**					1,034,817,545					1,043,553,563

	RSF Component	Reporting Position (December 2021)					Reporting Position (March 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					11,796,042					12,975,055
16	Deposits held at other financial institutions for operational purposes	11,603,828	-	-	-	5,801,914	11,757,196	-	-	-	5,878,598
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	7,342,916	-	-	734,292	-	1,676,045	-	-	167,605
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	109	28,157,215	6,038,374	36,811,330	44,054,115	110	23,055,919	9,689,359	38,021,182	46,324,266
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:	-	81,065,008	72,188,058	349,757,202	373,920,154	-	92,131,663	61,371,834	353,390,822	377,133,947
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	850,057	470,297	15,772,707	10,912,437	-	1,352,223	1,226,193	17,193,717	12,465,124
22	Unpledged residential mortgages, of which:	-	77,173	43,037	1,306,925	1,170,991	-	37,935	16,868	1,224,475	1,068,205
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	370,055	549,249	47,372,611	31,251,849	-	297,720	491,408	40,352,835	26,623,907
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	17,604,153	3,777,980	9,275,533	18,575,269	-	18,612,492	3,390,530	8,648,053	18,352,356
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				1,274,812	1,274,812				669,888	669,888
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	13,967	23,101,613	5,433,259	33,086,576	61,635,304	17,451	31,600,379	3,019,923	40,709,678	75,345,903
32	Off-balance sheet items				304,497,463	11,489,044				306,730,293	11,386,920
33	**TOTAL RSF**					572,616,224					588,391,772
34	**Net Stable Funding Ratio (%)**					180.72%					177.36%

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 2022 decreased by 3.36% when compared to that of the period of 31 Dec 2021; namely from 180.72% (as of 31 Dec'21) to 177.36% (as of 31 Mar'22). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 2.75% (Rp15.78 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 0.84% (Rp8.74 trillion). The increase in the RSF component was mainly due to the increase in other assets component amounting to Rp13.11 trillion and an increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp1.74 trillion. Meanwhile, 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 Rp16.79 trillion and the decreased in regulatory capital of Rp7.99 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 (55.46%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of Mar 31, 2022

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.36%
	b. Fully covered, non-transactional and related	11.19%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.61%
	b. Fully covered, non-transactional and related	0.30%
	Total Stable Funds	55.46%
Unstable Fund	1. Retail	19.58%
	2. Micro and Small Business Customers	1.97%
	Total Unstable Funds	21.55%
	Total Operational Deposits	18.89%
	Total Non-Operational Deposits	4.10%
	Total Third Party Funds and Bank Funds	100.00%