

KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : March 2023

in million Rupiah

No	Information	Mar-23	Dec-22	Sep-22	Jun-22	Mar-22
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	202,438,836	212,445,689	203,426,768	195,096,147	187,400,411
2	Tier 1	202,438,836	212,445,689	203,426,768	195,096,147	187,400,411
3	Total Capital	210,487,682	220,568,562	211,351,021	203,014,784	195,075,282
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	726,769,197	821,723,312	796,897,668	781,575,602	776,537,322
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	27.85%	25.85%	25.53%	24.96%	25.53%
6	Tier 1 Ratio (%)	27.85%	25.85%	25.53%	24.96%	25.53%
7	Total Capital Ratio (%)	28.96%	26.84%	26.52%	25.98%	26.52%
	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	18.97%	16.85%	16.53%	15.99%	15.13%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,461,320,982	1,444,791,022	1,416,822,415	1,375,921,698	1,388,101,011
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.85%	14.70%	14.36%	14.18%	13.50%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.85%	14.70%	14.36%	14.18%	13.50%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.63%	14.52%	14.32%	13.42%	13.73%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.63%	14.52%	14.32%	13.42%	13.73%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	533,403,171	531,204,418	520,432,980	533,837,452	514,509,705
16	Total net cash outflow	134,403,721	132,200,557	125,790,152	132,898,925	125,478,919
17	LCR Ratio (%)	396.87%	401.82%	413.73%	401.69%	410.04%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,092,917,147	1,103,506,263	1,081,404,696	1,065,323,706	1,043,553,563
19	Total Required Stable Funding	647,658,062	644,875,861	621,865,066	612,646,898	588,391,772
20	NSFR Ratio (%)	168.75%	171.12%	173.90%	173.89%	177.36%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : March 31, 2023

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,323,986,236
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.	982,169
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	20,896,883
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	132,067,295
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(55,714,730)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,422,217,853

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : March 31, 2023

in million Rupiah

No	Information	Period	
		Mar-23	Dec-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)	1,194,325,112	1,165,337,957
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)	(35,302,874)	(34,480,718)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(16,920,276)	(17,223,637)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,142,101,962	1,113,633,602
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	507,344	140,445
9	Add on amounts for PFE associated with all derivatives transactions	837,214	513,215
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	1,344,558	653,660
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	129,298,735	152,408,798
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	20,896,883	23,530,501
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	150,195,618	175,939,299
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	364,737,328	356,065,425
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(232,670,033)	(235,215,203)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,491,580)	(3,437,454)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	128,575,715	117,412,768
	Capital and Total Exposure		
23	Tier 1 Capital	186,319,396	196,799,387
24	Total Exposure Sum of rows 7,13,18,22	1,422,217,853	1,407,639,329
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.10%	13.98%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.10%	13.98%
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.	153,412,366	169,681,191
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.	129,298,735	152,408,798
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.	1,446,331,484	1,424,911,722
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.	1,446,331,484	1,424,911,722
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.	12.88%	13.81%
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.	12.88%	13.81%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : March 31, 2023

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,358,086,216
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.	(3,925,674)
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.	982,321
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	23,225,018
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	132,368,471
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(49,415,370)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,461,320,982

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : March 31, 2023

in million Rupiah

No	Information	Period	
		Mar-23	Dec-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)	1,221,948,247	1,192,423,206
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)	(36,362,127)	(35,460,771)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,561,033)	(9,852,570)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,176,025,087	1,147,109,865
Derivative Exposure			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	507,875	140,445
9	Add on amounts for PFE associated with all derivatives transactions.	837,214	513,215
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives.	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	1,345,089	653,660
Securities Financing Transaction (SFT) Exposure			
14	Gross SFT Assets.	131,848,129	154,268,221
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.	23,226,416	25,133,962
17	Agent transaction exposures.	-	-
18	Total SFT Exposure Sum of rows 14 to 17	155,074,545	179,402,183
Other Off-Balance Sheet Exposure			
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	366,370,778	357,348,310
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(234,002,307)	(236,284,647)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,492,210)	(3,438,349)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	128,876,261	117,625,314
Capital and Total Exposure			
23	Tier 1 Capital	202,438,836	212,445,689
24	Total Exposure Sum of rows 7,13,18,22	1,461,320,982	1,444,791,022
Leverage Ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.85%	14.70%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.85%	14.70%
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.	155,568,127	172,792,694
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.	131,848,129	154,268,221
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.	1,485,040,980	1,463,315,495
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.	1,485,040,980	1,463,315,495
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.	13.63%	14.52%
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.	13.63%	14.52%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

Nama Bank : PT. BANK CENTRAL ASIA, Tbk.
Posisi Laporan : Triwulan I 2023

(in million Rupiah)									
No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter I 2023		Quarter IV 2022		Quarter I 2023		Quarter IV 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		62		65		62		65
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		521,724,643		520,032,475		533,403,171		531,204,418
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	790,026,790	50,316,173	785,918,531	50,290,426	801,870,835	51,208,484	796,857,450	51,087,515
	a. Stable Deposit/Funding	573,730,133	28,686,507	566,028,539	28,301,427	579,571,999	28,978,600	571,964,597	28,598,230
	b. Less Stable Deposit/Funding	216,296,657	21,629,666	219,889,992	21,988,999	222,298,836	22,229,884	224,892,853	22,489,285
4	Wholesale Funding, consist of:	240,112,284	63,424,164	247,100,054	65,577,579	244,335,358	65,613,045	250,719,291	67,382,530
	a. Operational deposit	206,853,959	49,740,312	211,020,581	50,785,436	208,301,158	50,092,564	212,498,557	51,147,092
	b. Non operational deposit and/or Other Non Operational liabilities	33,258,325	13,683,852	36,079,473	14,792,143	36,034,200	15,520,481	38,220,734	16,235,438
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	384,156,196	47,708,473	363,121,868	42,377,892	385,254,710	48,174,419	364,094,870	43,216,299
	a. cash outflow from derivative transaction	13,943,818	13,943,818	15,069,608	15,069,608	13,943,818	13,943,818	15,069,608	15,069,608
	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	259,508,855	28,318,248	224,670,207	24,211,547	259,159,311	28,305,582	224,231,354	24,191,370
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	106,595,739	1,338,623	121,639,097	1,353,781	107,567,291	1,340,729	122,194,636	1,356,049
	g. other contractual cash outflow	4,107,784	4,107,784	1,742,956	1,742,956	4,584,290	4,584,290	2,599,272	2,599,272
7	TOTAL CASH OUTFLOW		161,448,810		158,245,897		164,995,948		161,686,344
CASH INFLOW									
8	Secured lending	-	-	-	-	1,558	1,558	1,908	1,908
9	Inflows from fully performing exposures	28,051,923	12,192,306	26,678,604	10,883,125	33,122,067	16,459,628	30,893,069	14,281,678
10	Other Cash Inflow	14,131,041	14,131,041	15,202,201	15,202,201	14,131,041	14,131,041	15,202,201	15,202,201
11	TOTAL CASH INFLOW	42,182,964	26,323,347	41,880,805	26,085,326	47,254,666	30,592,227	46,097,178	29,485,787
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		521,724,643		520,032,475		533,403,171		531,204,418
13	NET CASH OUTFLOWS		135,125,463		132,160,571		134,403,721		132,200,557
14	LCR (%)		386.10%		393.49%		396.82%		401.82%

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 2023 is the average LCR during the working days of Jan 2023 to Mar 2023 (62 data points), while Quarter IV 2022 is the average LCR during the working days of Oct 2022 to Dec 2022 (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 2023 is based on the average daily position from January 2023 until March 2023. Meanwhile, the calculation for Quarter VI 2022 is based on the average daily position from October 2022 until December 2022, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2023 decreased by 7.39%, from 393.49% (Quarter IV 2022) to 386.10% (Quarter I 2023). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 2.24% (Rp2.96 trillion) which was higher than the increase in weighted value of HQLA of 0.33% (Rp1.69 trillion). The increase in NCO after run-off was mainly caused by the increased in *unused loan facilities* amounting to Rp4.11 trillion, the increased in other contractual cash outflow (ex: dividends and borrowing) amounting to Rp2.36 trillion, the decreased in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp2.13 trillion, and the increased in inflows from fully performing exposures ≤ 30 days amounting to Rp1.31 trillion. Meanwhile, the increase in HQLA was particularly driven by an increase in HQLA securities amounted to Rp2.11 trillion, decrease in placement with BI amounted to Rp1.43 trillion, and increase in Coins and Banknotes amounted to Rp1.27 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2023 is comprised of Level 1 HQLA of 98.43%; Level 2A HQLA of 1.14%; and level 2B HQLA of 0.43%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 72.90% and placement with Bank Indonesia of 23.12%, respectively.
- BCA's third party deposits composition during Quarter I 2023 was mainly contributed by CASA at around 82.18%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter I 2023.

	Total Rp & Va
Current Account	32.18%
Savings Account	50.00%
CASA	82.18%
Time Deposit	17.82%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD386.14 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 I 2023 is based on the average daily position from January 2023 until March 2023. Meanwhile, the calculation for Quarter VI 2022 is based on the average daily position from October 2022 until December 2022.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2023 decreased by 4.95%, from 401.82% (Quarter IV 2022) to 396.87% (Quarter I 2023). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 1.67% (Rp2.20 trillion) which was higher than the increase in weighted value of HQLA of 0.41% (Rp2.20 trillion). The increase in NCO after run-off was mainly caused by the increased in *unused loan facilities* amounting to Rp4.11 trillion, the increased in inflows from fully performing exposures ≤ 30 days amounting to Rp2.18 trillion, the increased in other contractual cash outflow (ex: dividends and borrowing) amounting to Rp1.99 trillion, and the decrease in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp1.65 trillion. Meanwhile, the increase in HQLA was particularly driven by an increase in HQLA securities amounted to Rp3.34 trillion, decrease in placement with BI amounted to Rp2.23 trillion, and increase in Coins and Banknotes amounted to Rp1.26 trillion.
- In terms of composition, BCA's HQLA BCA for Quarter I 2023 is comprised of Level 1 HQLA of 98.10%; Level 2A HQLA of 1.33%; 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 72.82% and placement with Bank Indonesia of 23.26%, respectively.
- BCA's third party deposits composition during Quarter I 2023 was mainly contributed by CASA at around 81.43%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter I 2023

	Total Rp & Va
Current Account	31.85%
Savings Account	49.58%
CASA	81.43%
Time Deposit	18.57%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 386.14 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 (Des 2022)					Reporting Position (Mar 2023)				
		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	221,639,627	-	-	289,750	221,929,377	210,804,367	-	-	268,000	211,072,367
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	471,156,409	112,201,218	-	-	554,189,746	467,756,987	113,886,746	-	-	552,561,546
6	Less Stable Deposits	177,028,006	35,114,560	-	-	190,928,309	177,682,816	37,597,832	-	-	193,752,583
7	Wholesale Funding										
8	Operational deposits	203,607,379	-	-	-	101,803,689	199,020,240	-	-	-	99,510,120
9	Other wholesale funding	346,300	32,223,659	-	-	15,795,372	371,564	33,292,841	-	-	16,276,885
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		274,386	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	42,641	37,190,174	638,076	71,381	390,419	56,791	48,664,318	633,583	67,237	384,029
14	TOTAL ASF					1,085,036,912					1,073,557,528

RSF Component		Reporting Position (Des 2022)					Reporting Position (Mar 2023)				
		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					14,187,350					14,983,013
16	Deposits held at other financial institutions for operational purposes	4,639,740	-	-	-	2,319,870	5,948,384	-	-	-	2,974,192
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	4,384,426	-	-	438,443	-	10,389,361	-	-	1,038,936
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	23,621,130	6,208,466	38,498,485	45,145,888	-	24,352,325	5,608,299	40,084,680	46,541,678
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	101,407,621	70,458,167	379,647,678	408,633,420	-	106,808,052	64,229,234	374,627,891	403,952,351
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	2,434,484	317,062	10,581,109	8,253,494	-	599,895	30,893	9,870,357	6,731,126
22	Unpledged residential mortgages, of which:	-	2,823	7,239	948,649	811,383	-	11,001	8,369	1,241,273	1,064,767
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	274,409	541,137	55,553,060	36,517,262	-	216,530	414,243	62,410,366	40,882,124
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	13,999,471	3,516,763	12,174,038	19,106,050	-	11,069,752	720,581	12,721,413	16,708,367
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				-	-				94,760	94,760
30	20% NSFR derivative liabilities before deduction of variation margin posted				54,877	54,877				-	-
31	All other assets not included in the above categories	13,134	41,756,755	991,442	49,951,656	92,712,987	18,507	35,112,784	1,168,221	50,763,744	87,063,255
32	Off-balance sheet items				356,065,425	12,987,901				364,737,328	14,610,699
33	TOTAL RSF					641,168,925					636,645,268
34	Net Stable Funding Ratio (%)					169.23%					168.63%

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 31 Mar 2023 decreased by 0.60% when compared to the period of 31 Des 2022; namely from 169.23% (as of 31 Des'22) to 168.63% (as of 31 Mar'23). The decrease in the NSFR value was due to the decrease in the Available Stable Funding (ASF) component of 1.06% (Rp11.48 trillion) which was greater than the decrease in the Required Stable Funding (RSF) component of 0.71% (Rp4.52 trillion). The decrease in the ASF component was mainly due to the decrease in regulatory capital of Rp10.86 trillion and a decrease 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 Rp0.62 trillion. Meanwhile, the decrease in the RSF component was mainly due to the decrease in other assets component amounting to Rp5.61 trillion and an increase in loans classified as current and under special mention (performing loans) amounting to Rp0.41 trillion.

The NSFR ratio of BCA on an individual basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (56.50%). 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, 2023

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39.40%
	b. Fully covered, non-transactional and related	10.77%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	6.03%
	b. Fully covered, non-transactional and related	0.30%
Total Stable Funds		56.50%
Unstable Fund	1. Retail	18.61%
	2. Micro and Small Business Customers	2.30%
Total Unstable Funds		20.91%
Total Operational Deposits		19.33%
Total Non-Operational Deposits		3.26%
Total Third Party Funds and Bank Funds		100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (December 2022)					Reporting Position (March 2023)				
		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	230,131,382	-	-	289,750	230,421,132	219,780,715	-	-	268,000	220,048,715
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	472,826,226	112,259,031	-	-	555,830,995	469,426,934	113,945,840	-	-	554,204,135
6	Less Stable Deposits	177,165,598	38,113,837	-	-	193,751,492	177,826,737	40,690,130	-	-	196,665,180
7	Wholesale Funding										
8	Operational deposits	205,509,587	-	-	-	102,754,793	202,949,095	-	-	-	101,474,547
9	Other wholesale funding	346,783	42,600,463	415,263	214,266	20,250,580	378,424	42,197,735	330,275	188,584	20,030,661
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		274,386	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	149,506	30,225,119	638,076	71,381	497,272	166,684	48,402,016	633,583	67,237	493,908
14	TOTAL ASF					1,103,506,263					1,092,917,147

RSF Component		Reporting Position (December 2022)					Reporting Position (March 2023)				
		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					15,121,021					15,988,041
16	Deposits held at other financial institutions for operational purposes	4,751,674	-	-	-	2,375,837	6,022,842	-	-	-	3,011,421
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	4,384,426	-	-	438,443	-	10,389,361	-	-	1,038,936
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	109	25,339,663	6,208,717	39,133,497	46,038,822	106	26,438,331	5,608,596	42,949,975	49,720,039
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which:	-	102,373,339	72,164,319	394,257,690	422,387,865	-	107,776,683	65,315,760	387,125,680	415,603,050
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	2,434,484	317,062	10,581,109	8,253,494	-	599,895	30,893	9,870,357	6,731,126
22	Unpledged residential mortgages, of which:	-	11,414	36,135	1,480,444	1,282,152	-	36,766	17,567	1,821,849	1,575,738
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	274,409	541,137	55,553,060	36,517,262	-	216,530	414,243	62,410,366	40,882,124
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	14,992,325	3,539,874	12,492,448	19,884,680	-	11,810,317	720,581	13,042,477	17,351,554
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				-	-				95,139	95,139
30	20% NSFR derivative liabilities before deduction of variation margin posted				54,877	54,877				-	-
31	All other assets not included in the above categories	13,140	34,413,399	999,410	44,089,029	79,514,978	18,509	34,912,356	1,179,311	44,927,319	81,037,495
32	Off-balance sheet items				357,348,310	13,006,430				366,187,603	14,623,401
33	TOTAL RSF					644,875,861					647,658,062
34	Net Stable Funding Ratio (%)					171.12%					168.75%

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 2023 decreased by 2.37% when compared to the period of 31 Des 2022; namely from 171.12% (as of 31 Des'22) to 168.75% (as of 31 Mar'23). The decrease in the NSFR value was due to the decrease in the Available Stable Funding (ASF) component of 0.96% (Rp10.59 trillion) and an increase in the Required Stable Funding (RSF) component of 0.43% (Rp2.78 trillion). The decrease in the ASF component was mainly due to the decrease in regulatory capital of Rp10.37 trillion and a decrease 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 Rp0.21 trillion. Meanwhile, the increase in the RSF component was mainly due to the increase in other assets of Rp1.62 trillion and an increase in loans classified as current and under special mention (performing loans) amounting to Rp0.63 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 (55.76%). 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, 2023

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.91%
	b. Fully covered, non-transactional and related	10.60%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.95%
	b. Fully covered, non-transactional and related	0.30%
Total Stable Funds		55.76%
Unstable Fund	1. Retail	18.57%
	2. Micro and Small Business Customers	2.31%
Total Unstable Funds		20.88%
Total Operational Deposits		19.40%
Total Non-Operational Deposits		3.96%
Total Third Party Funds and Bank Funds		100.00%