

KEY METRICS RATIO
Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : June 2023

in million Rupiah

No	Information	Period of				
		30 June, 2023	31 March, 2023	31 December, 2022	30 September, 2022	30 June, 2022
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	216,297,199	202,438,836	212,445,689	203,426,768	195,096,147
2	Tier 1	216,297,199	202,438,836	212,445,689	203,426,768	195,096,147
3	Total Capital	224,525,609	210,487,682	220,568,562	211,351,021	203,014,784
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	761,795,133	726,769,197	821,723,312	796,897,668	781,575,602
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	28.39%	27.85%	25.85%	25.53%	24.96%
6	Tier 1 Ratio (%)	28.39%	27.85%	25.85%	25.53%	24.96%
7	Total Capital Ratio (%)	29.47%	28.96%	26.84%	26.52%	25.98%
	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% dari 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 (%)	19.48%	18.97%	16.85%	16.53%	15.99%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,504,824,901	1,461,320,982	1,444,791,022	1,416,822,415	1,375,921,698
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.37%	13.85%	14.70%	14.36%	14.18%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.37%	13.85%	14.70%	14.36%	14.18%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.28%	13.63%	14.52%	14.32%	13.42%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.28%	13.63%	14.52%	14.32%	13.42%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	526,298,684	533,403,171	531,204,418	520,432,980	533,837,452
16	Total net cash outflow	138,297,854	134,403,721	132,200,557	125,790,152	132,898,925
17	LCR Ratio (%)	380.55%	396.87%	401.82%	413.73%	401.69%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,135,505,112	1,092,917,147	1,103,506,263	1,081,404,696	1,065,323,706
19	Total Required Stable Funding	641,685,291	647,658,062	644,875,861	621,865,066	612,646,898
20	NSFR Ratio (%)	176.96%	168.75%	171.12%	173.90%	173.89%

Capital - Composition of Capital (CC1)

As of 30 June, 2023

(in million Rupiah)

No.	Component	Amount (in million Rupiah)	Reference from Consolidated Statements of Financial Position
		Consolidated	
	Common Equity Tier 1 Capital: Instruments and Reserves		
1.	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,252,306	f
2.	Retained earnings	203,519,273	i
3.	Accumulated other comprehensive income (and other reserves)	16,518,531	h
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6.	Common Equity Tier 1 capital before regulatory adjustments	227,290,110	
	Common Equity Tier 1 capital: Regulatory Adjustments		
7.	Prudential valuation adjustments	-	
8.	Goodwill (net of related tax liability)	(1,113,614)	a
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(359,786)	c
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11.	Cash-flow hedge reserve	N/A	
12.	Shortfall on provisions to expected losses	N/A	
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	k
14.	Gains and losses due to changes in own credit risk on fair valued liabilities	-	j
15.	Defined-benefit pension fund net assets	N/A	
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17.	Reciprocal cross-holdings in common equity	N/A	
18.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19.	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20.	Mortgage servicing rights (amount above 10% threshold)	-	b
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22.	Amount exceeding the 15% threshold		
23.	significant investments in the common stock of financials	N/A	
24.	mortgage servicing rights	N/A	
25.	deferred tax assets arising from temporary differences	N/A	
26.	National specific regulatory adjustments		
a.	Difference between allowance for possible losses and allowance for impairment losses on earning assets	-	
b.	Allowance for losses on non productive assets required to be provided	(1,844,199)	
c.	Deferred tax asset	(6,573,486)	d
d.	Investments in shares of stock	(1,101,826)	
e.	Shortage of capital on insurance subsidiary company	-	
f.	Securitisation Exposure	-	
g.	Other deduction factor of common equity tier 1	-	
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28.	Total regulatory adjustments to Common equity Tier 1	(10,992,911)	
29.	Common Equity Tier 1 capital (CET1)	216,297,199	
	Additional Tier 1 capital: instruments		
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31.	classified as equity under applicable accounting standards	-	g
32.	classified as liabilities under applicable accounting standards	-	e
33.	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34.	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35.	Instruments issued by subsidiaries subject to phase out	N/A	
36.	Additional Tier 1 capital before regulatory adjustments	-	
	Additional Tier 1 capital: regulatory adjustments		
37.	Investments in own Additional Tier 1 instruments	N/A	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	
39.	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40.	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41.	National specific regulatory adjustments	-	
a.	Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 1	-	
42.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43.	Total regulatory adjustments to Additional Tier 1 capital	-	
44.	Additional Tier 1 capital (AT1)	-	
45.	Tier 1 capital (T1 = CET 1 + AT 1)	216,297,199	

	Tier 2 capital: instruments and provisions		
46.	Directly issued qualifying Tier 2 instruments plus related stock surplus	246,250	
47.	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48.	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49.	instruments issued by subsidiaries subject to phase out	N/A	
50.	General allowance for losses on earning assets that must be calculated with a maximum of 1.25% of RWA for Credit Risk	7,982,160	
51.	Tier 2 capital before regulatory adjustments	8,228,410	
	Tier 2 capital: regulatory adjustments		
52.	Investments in own Tier 2 instruments	N/A	
53.	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	N/A	
54.	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
55.	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56.	National specific regulatory adjustments	-	
	a. Sinking fund	-	
	b. Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	
57.	Total regulatory adjustments to Tier 2 capital	-	
58.	Tier 2 capital (T2)	8,228,410	
59.	Total capital (TC = T1 + T2)	224,525,609	
60.	Total risk weighted assets	761,795,133	
	Capital ratios and buffers		
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	28.39%	
62.	Tier 1 (as a percentage of risk weighted assets)	28.39%	
63.	Total capital (as a percentage of risk weighted assets)	29.47%	
64.	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	5.000%	
65.	capital conservation buffer requirement	2.500%	
66.	Bank specific countercyclical buffer requirement	0.000%	
67.	higher loss absorbency requirement	2.500%	
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	19.48%	
	National minimal (if different from Basel 3)		
69.	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70.	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71.	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
	Amounts below the thresholds for deduction (before risk weighting)		
72.	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73.	Significant investments in the common stock of financial entities	N/A	
74.	Mortgage servicing rights (net of related tax liability)	N/A	
75.	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
	Applicable caps on the inclusion of provisions in Tier 2		
76.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77.	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78.	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79.	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80.	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81.	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82.	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83.	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84.	Current cap on T2 instruments subject to phase out arrangements	N/A	
85.	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

Capital - Reconciliation of Capital (CC2)

(in million Rupiah)

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF 30 June, 2023	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF 30 June, 2023	No. Reference
		CONSOLIDATED		
	ASSETS			
1.	Cash	18,463,789	18,463,722	
2.	Placement to Bank Indonesia	120,589,139	120,589,139	
3.	Interbank placement	18,528,531	17,119,521	
4.	Spot and derivative/forward receivables	103,584	103,584	
5.	Securities	295,144,873	292,306,280	
6.	Securities sold under repurchase agreement(repo)	252,814	252,814	
7.	Claims on securities bought under reverse repo	130,369,491	130,369,491	
8.	Acceptance receivables	13,239,179	13,239,179	
9.	Loans and financing	727,916,545	727,915,618	
10.	Sharia financing	7,882,355	7,882,355	
11.	Equity investment	939,646	2,037,044	
12.	Other financial assets	16,824,026	16,125,366	
13.	Impairment on financial assets -/-	(36,198,216)	(36,198,216)	
	a. Securities	(137,116)	(137,116)	
	b. Loans and Sharia financing	(35,623,317)	(35,623,317)	
	c. Others	(437,783)	(437,783)	
14.	Intangible assets	3,928,733	3,886,135	
	Goodwill	1,158,201	1,157,121	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	2,770,532	2,729,014	c
	Accumulated amortization on intangible asset -/-	(2,435,163)	(2,412,736)	
	Goodwill	(43,512)	(43,508)	a
	Mortgage servicing rights	-	-	b
	Other intangibles (excluding Mortgage servicing rights)	(2,391,651)	(2,369,228)	c
15.	Fixed assets and equipment	36,543,732	36,398,566	
	Accumulated depreciation on fixed assets and equipment -/-	(11,203,593)	(11,104,676)	
16.	Non productive asset	1,969,245	1,969,245	
	a. Abandoned property	63,315	63,315	
	b. Foreclosed accounts	1,859,841	1,859,841	
	c. Suspense accounts	9,962	9,962	
	d. Interbranch assets	36,127	36,127	
17.	Other assets	13,898,692	13,594,345	
	Deferred tax assets	6,671,559	6,573,486	d
	TOTAL ASSETS	1,356,757,402	1,352,536,776	

No.	ACCOUNTS	PUBLISHED STATEMENTS OF FINANCIAL POSITION AS OF 30 June, 2023	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION UNDER REGULATORY SCOPE OF CONSOLIDATION AS OF 30 June, 2023	No. Reference
		CONSOLIDATED		
	LIABILITIES AND EQUITIES			
	LIABILITIES			
1.	Current account	328,879,023	328,911,380	
2.	Saving account	535,849,035	535,849,035	
3.	Time deposit	206,509,292	206,667,752	
4.	Electronic money	1,163,578	1,163,578	
5.	Liabilities to Bank Indonesia	577	577	
6.	Interbank liabilities	10,587,681	10,587,681	
7.	Spot and derivative/forward liabilities	200,994	200,994	
8.	Liabilities on securities sold under repurchase agreement	218,155	218,155	
9.	Acceptance liabilities	7,178,104	7,178,104	
10.	Issued securities	500,000	500,000	
11.	Loans/financing received	1,772,972	1,772,972	
	Recognized in AT 1	-	-	e
	Not recognized in capital	1,772,972	1,772,972	
12.	Margin deposit	212,576	212,576	
13.	Interbranch liabilities	5,728	5,728	
14.	Other liabilities	38,908,430	35,270,634	
15.	Non-controlling interest	172,645	101,994	
	TOTAL LIABILITIES	1,132,158,790	1,128,641,160	
	EQUITIES			
16.	Paid in capital	1,540,938	1,540,938	
	a. Capital	11,500,000	11,500,000	
	a.1. amount eligible for CET 1	11,500,000	11,500,000	f
	a.2. amount eligible for AT 1	-	-	g
	b. Unpaid capital -/-	(9,959,062)	(9,959,062)	
	b.1. amount eligible for CET 1	(9,959,062)	(9,959,062)	f
	b.2. amount eligible for AT 1	-	-	g
	c. Treasury stock -/-	-	-	
	c.1. amount eligible for CET 1	-	-	f
	c.2. amount eligible for AT 1	-	-	g
17.	Additional paid in capital	5,548,977	5,618,537	
	a. Agio	5,711,368	5,711,368	f
	b. Disagio -/-	-	-	f
	c. Fund for paid up capital	-	-	f
	d. Others	(162,391)	(92,831)	
18.	Other comprehensive gain/(loss)	10,012,852	9,982,719	
	a. Gains	13,315,647	13,285,767	
	a.1. Translation of financial statements in foreign currency	404,165	404,165	h
	a.2. Unrealized gain on financial assets measured through other comprehensive income	2,197,752	2,168,115	h
	a.3. Revaluation surplus of fixed assets	10,712,345	10,712,102	h
	a.4. Others	1,385	1,385	
	b. Losses -/-	(3,302,795)	(3,303,048)	
	b.1. Actuarial Losses	(3,302,795)	(3,303,048)	
19.	Reserves	3,234,149	3,234,149	h
	a. General reserves	3,234,149	3,234,149	
	b. Appropriated reserves	-	-	
20.	Gain/loss	204,261,696	203,519,273	
	a. Previous years	201,028,248	200,404,273	
	a.1. Gain/Loss previous years	201,028,248	200,404,273	i
	a.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	a.3. Securitisation gain on sale	-	-	k
	b. Current Year	24,190,206	24,071,758	
	b.1. Gain/Loss current year	24,190,206	24,071,758	i
	b.2. Gain/Loss due to changes in own credit risk on fair valued liabilities	-	-	j
	b.3. Securitisation gain on sale	-	-	k
	c. Dividen paid -/-	(20,956,758)	(20,956,758)	i
	TOTAL EQUITIES	224,598,612	223,895,616	
	TOTAL LIABILITIES AND EQUITIES	1,356,757,402	1,352,536,776	

Capital - Main Features of Capital and TLAC - Eligible Instruments (CCA)

As of 30 June, 2023

No.	Question	Answer	Answer	Answer
1.	Issuer	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk	PT Bank Central Asia Tbk
2.	Unique identifier	BBCA	BBCA01ASBCN1	BBCA01BSBCN1
3.	Governing law(s) of the instrument	Indonesian Law	Indonesian Law	Indonesian Law
	Instrument Treatment based on CAR requirements			
4.	Transitional Basel III rules	N/A	N/A	N/A
5.	Post-transitional Basel III rules	CET 1	Tier 2	Tier 2
6.	Eligible at solo/group or group&solo	Solo	Solo	Solo
7.	Instrument type	Common Stock	Subordinated Loan	Subordinated Loan
8.	Amount recognised in regulatory capital	7,252,306	435,000	65,000
9.	Par value of instrument	12.5	435,000	65,000
10.	Accounting classification	Equity	Liability - Amortised Cost	Liability - Amortised Cost
11.	Original date of issuance	31 May 2000	5 July 2018	5 July 2018
12.	Perpetual or dated	Perpetual	With Maturity	With Maturity
13.	Original maturity date	N/A	5 Juli 2025	5 Juli 2030
14.	Issuer call subject to prior supervisory approval	No	No	No
15.	Optional call date, contingent call dates and redemption amount (if any)	N/A	N/A	N/A
16.	Subsequent call option	N/A	N/A	N/A
	Coupons / dividends			
17.	Fixed atau floating	Floating	Fixed	Fixed
18.	Coupon rate and any related index	N/A	N/A	N/A
19.	Existence of a dividend stopper	No	No	No
20.	Fully discretionary; partial or mandatory	Fully discretionary	partial	partial
21.	Existence of step up or other incentive to redeem	No	No	No
22.	Noncumulative or cumulative	Noncumulative	Cumulative	Cumulative
23.	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24.	If convertible, conversion trigger (s)	N/A	N/A	N/A
25.	If convertible, fully or partially	N/A	N/A	N/A
26.	If convertible, conversion rate	N/A	N/A	N/A
27.	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28.	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29.	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30.	Write-down feature	No	Yes	Yes
31.	If write-down, write-down trigger(s)	N/A	**)	**)
32.	If write-down, full or partial	N/A	Full or partial	Full or partial
33.	If write-down, permanent or temporary	N/A	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35.	Position in subordination hierarchy in liquidation	*)	***)	***)
36.	Non-compliant transitioned features	No	No	No
37.	If yes, specify non-compliant features	N/A	N/A	N/A

*) In a liquidation, shareholders shall only receive the remaining proceeds, if any, after all existing creditors have been paid and there is still the remaining assets of the company.

**) (i) Common Equity Tier 1 ratio lower or equal to 5.125% from risk weighted assets, both individually and consolidated with subsidiaries; and/or
(ii) there is a plan from authorized authority to make capital investment to the Emiten which is considered to have the potential disrupt the continuity of its business; and

(iii) there is an order from Financial Services Authority (OJK) to write down.

If in the future the write down criteria are determined otherwise based on the provisions of the laws and regulations, the write down criteria will follow these provisions.

***) At the time of Liquidation, the subordinated bond holder will only get return on investment if all preferred creditors and senior debt holders of the company have received payment and there is still the remaining assets of the company.

EXPOSURE IN LEVERAGE RATIO REPORT

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

Reporting Position : 30 June, 2023

in million Rupiah

No	Description	As of 30 June, 2023
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,357,288,864
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.	556,630
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	20,893,383
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	140,885,672
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(55,320,263)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,464,304,286

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : 30 June, 2023

in million Rupiah

No	Description	Period	
		As of 30 June, 2023	As of 31 March, 2023
	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)	1,229,253,459	1,194,325,112
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)	(35,177,103)	(35,302,874)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(16,505,642)	(16,920,276)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,177,570,714	1,142,101,962
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	145,017	507,344
9	Add on amounts for PFE associated with all derivatives transactions	515,197	837,214
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	660,214	1,344,558
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	127,931,821	129,298,735
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	20,893,383	20,896,883
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	148,825,204	150,195,618
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	395,392,285	364,737,328
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(254,506,613)	(232,670,033)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,637,518)	(3,491,580)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	137,248,154	128,575,715
	Capital and Total Exposure		
23	Tier 1 Capital	200,326,299	186,319,396
24	Total Exposure Sum of rows 7.13.18.22	1,464,304,286	1,422,217,853

	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.68%	13.10%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.68%	13.10%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
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.	137,581,202	153,412,366
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.	127,931,821	129,298,735
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.	1,473,953,667	1,446,331,484
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.	1,473,953,667	1,446,331,484
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.	13.59%	12.88%
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.	13.59%	12.88%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 June, 2023

in million Rupiah

No	Information	As of 30 June, 2023
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,392,955,618
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	(4,220,626)
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.	556,630
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	23,362,918
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	141,153,914
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(48,983,553)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,504,824,901

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : 30 June, 2023

in million Rupiah

No	Information	Period	
		As of 30 June, 2023	As of 31 March, 2023
	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)	1,258,009,103	1,221,948,247
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)	(36,196,818)	(36,362,127)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,148,712)	(9,561,033)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,212,663,573	1,176,025,087
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	145,017	507,875
9	Add on amounts for PFE associated with all derivatives transactions	515,197	837,214
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	660,214	1,345,089
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	130,620,907	131,848,129
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	23,364,316	23,226,416
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	153,985,223	155,074,545
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	396,958,473	366,370,778
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(255,804,559)	(234,002,307)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,638,023)	(3,492,210)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	137,515,891	128,876,261
	Capital and Total Exposure		
23	Tier 1 Capital	216,297,199	202,438,836
24	Total Exposure Sum of rows 7,13,18,22	1,504,824,901	1,461,320,982

	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.37%	13.85%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.37%	13.85%
26	National Minimum Leverage Ratio Requirement	3.00%	3.00%
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.	140,093,622	155,568,127
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	130,620,907	131,848,129
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.	1,514,297,616	1,485,040,980
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.	1,514,297,616	1,485,040,980
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.	14.28%	13.63%
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.	14.28%	13.63%

Disclosure of Credit Quality over Asset (CR1) - Bank only

(in million rupiah)

		As of 30 June, 2023						
		Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Allowance for impairment losses (IRB Approach)	Net Receivables (a+b-c)
		Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Credit	13,460,566	701,173,256	34,635,247	22,157,016	12,478,231		679,998,575
2	Securities	100,000	282,185,045	120,307	100,000	20,307		282,164,738
3	Other Off-Balance Sheet	96,144	313,800,213	3,637,518	220,809	3,416,709		310,258,839
4	Total	13,656,710	1,297,158,514	38,393,072	22,477,825	15,915,247		1,272,422,152

Disclosure of Credit Quality over Asset (CR1) - Consolidated

(in million rupiah)

		As of 30 June, 2023					
		Gross Carrying Value		Allowance for impairment losses	Allowance for impairment losses		Net Receivables (a+b-c)
		Past Due Receivables	Non Past Due Receivables		Stage 2 and Stage 3	Stage 1	
		a	b	c	d	e	g
1	Credit	13,669,324	722,128,649	35,623,317	22,773,746	12,849,571	700,174,656
2	Securities	100,000	292,206,280	137,116	100,000	37,116	292,169,164
3	Other Off-Balance Sheet	96,144	314,129,760	3,638,023	220,809	3,417,214	310,587,881
4	Total	13,865,468	1,328,464,689	39,398,456	23,094,555	16,303,901	1,302,931,701

Disclosures of Past Due Credit and Securities Movements (CR2) - Bank only

		(in million rupiah)
		As of 30 June, 2023
		a
1	Past Due Credit and Securities in prior reporting	4,570,824
2	Past Due Credit and Securities since prior reporting	12,123,628
3	Credit and Securities Restated to Not Past Due Receivables	939,629
4	Written-Off	636,651
5	Other Changes	(1,557,606)
6	Past Due Credit and Securities for end of reporting period (1+2-3-4+5)	13,560,566

Disclosures of Past Due Credit and Securities Movements (CR2) - Consolidated

(in million rupiah)

		As of 30 June, 2023
		a
1	Past Due Credit and Securities in prior reporting	4,839,213
2	Past Due Credit and Securities since prior reporting	12,254,027
3	Credit and Securities Restated to Not Past Due Receivables	942,380
4	Written-Off	738,765
5	Other Changes	(1,642,771)
6	Past Due Credit and Securities for end of reporting period (1+2-3-4+5)	13,769,324

Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3) - Bank only

(in million rupiah)

		As of 30 June, 2023				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	131,718,239	548,280,336	542,979,443	5,300,893	
2	Securities	282,164,738	-	-	-	
3	Total	413,882,977	548,280,336	542,979,443	5,300,893	
4	Past Due Credit and Securities	114,475	4,661,638	4,660,687	951	

Disclosure of Quantitative Related to Credit Risk Mitigation Techniques (CR3) - Consolidated

(in million rupiah)

		As of 30 June, 2023				
		Unsecured Receivables	Secured Receivables by Credit Risk Mitigation Techniques	Secured Receivables by Collateral	Secured Receivables by Warranty, Guarantee, and/or Credit Insurance	Secured Receivables by Credit Derivatives
		a	b	c	d	e
1	Credit	151,338,537	548,836,119	543,535,226	5,300,893	
2	Securities	292,169,164	-	-	-	
3	Total	443,507,701	548,836,119	543,535,226	5,300,893	
4	Past Due Credit and Securities	201,907	4,661,638	4,660,687	951	

Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4) - Bank only

(in million rupiah)

Portfolio Category		As of 30 June, 2023					
		Net Receivable before Credit Conversion Factor and Credit Risk Mitigation		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	357,565,519	9,500,000	357,565,519	2,300,000	-	0%
2	Receivables on Public Sector Entities	26,430,261	25,757,575	26,430,261	5,629,789	8,447,184	26%
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	51,368,732	2,576,672	51,365,852	1,156,278	15,293,529	29%
	Receivables to Securities Companies and Other Financial Services Institutions	49,093,257	18,468,114	48,382,885	3,869,537	16,578,778	32%
5	Receivables by Covered Bond	-	-	-	-	-	-
6	Receivables on Corporate - General Corporate Exposure	141,292,850	144,333,843	129,355,934	47,216,375	148,707,095	84%
	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
	Special Financing Exposure	20,491,120	6,381,776	20,491,120	2,552,710	24,437,919	106%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	538,590	-	538,590	-	1,346,474	250%
8	Receivables on Micro, Small Business & Retail Portfolio	70,084,776	32,167,509	64,477,455	4,240,283	51,320,880	75%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	173,477,558	45,238,457	172,996,098	17,934,374	106,869,707	56%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	215,377,621	109,531,876	214,434,163	42,367,861	221,090,660	86%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	9,954,309	1,170,381	9,936,576	467,448	11,920,450	115%
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
10	Past Due Receivables	4,820,087	45,272	4,818,363	34,469	4,137,331	85%
11	Other Assets	59,197,126	-	59,197,126	-	41,674,223	70%
	Total	1,179,691,806	395,171,475	1,159,989,942	127,769,124	651,824,230	51%

Disclosure of Credit Risk Exposure and Credit Risk Mitigation Techniques Impact (CR4) - Consolidated

As of 30 June, 2023

(in million rupiah)

Portfolio Category		As of 30 June, 2023					
		Net Receivable before Credit Conversion Factor and Credit Risk		Net Receivable after Credit Conversion Factor and Credit Risk		RWA and Risk Weight Average	
		Balance Sheet	Off-Balance Sheet	Balance Sheet	Off-Balance Sheet	RWA	Risk Weight Average (e/(c+d))
		a	b	c	d	e	f
1	Receivables on Sovereigns	362,134,031	9,500,000	362,134,031	2,300,000	-	0%
2	Receivables on Public Sector Entities	26,430,261	25,757,575	26,430,261	5,629,789	8,447,184	26%
3	Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Receivables on Banks	51,859,898	2,576,579	51,857,017	1,156,269	15,400,901	29%
	Receivables to Securities Companies and Other Financial Services Institutions	48,742,254	17,713,102	48,031,881	3,651,637	16,334,205	32%
5	Receivables by Covered Bond	-	-	-	-	-	-
6	Receivables on Corporate - General Corporate Exposure	146,931,355	144,598,972	134,994,440	47,292,426	153,356,637	84%
	Receivables to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
	Special Financing Exposure	20,491,120	6,381,776	20,491,120	2,552,710	24,437,919	106%
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	920,053	-	920,053	-	1,918,669	209%
8	Receivables on Micro, Small Business & Retail Portfolio	79,980,084	32,167,509	74,372,763	4,240,283	60,808,737	77%
9	Loans Secured by Residential Property						
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	173,477,558	45,238,457	172,996,098	17,934,374	106,869,707	56%
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	215,377,621	109,531,876	214,434,163	42,367,861	221,090,660	86%
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	9,954,309	1,170,381	9,936,576	467,448	11,920,450	115%
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-
10	Past Due Receivables	4,897,562	45,272	4,895,838	34,469	4,246,176	86%
11	Other Assets	60,147,322	-	60,147,322	-	42,631,008	71%
	Subtotal	1,201,343,427	394,681,497	1,181,641,564	127,627,267	667,462,252	51%
12	Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles (if any)	13,486,147	2,056,165	13,158,091	176,506	7,359,936	55%
	Total	1,214,829,574	396,737,662	1,194,799,655	127,803,773	674,822,188	51%

Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Bank only

As of 30 June, 2023

(in million rupiah)

	Portfolio Category	0%		20%		50%		100%		150%		Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques								
1	Receivables on Sovereigns	359,865,519		-		-		-		-		-	359,865,519								
	Portfolio Category	20%		50%		100%		150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
2	Receivables on Public Sector Entities	25,401,074		6,584,013		74,963		-		-		32,060,050									
	Portfolio Category	0%		20%		30%		50%		100%		Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques								
3	Receivables on Multilateral Development Banks and International Institutions	-		-		-		-		-		-	-								
	Portfolio Category	20%		30%		40%		50%		75%		Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques								
4	Receivables on Banks	42,113,888		180,288		2,140,802		2,538,693		3,437,106		2,107,723	52,522,130								
	Receivables to Securities Companies and Other Financial Services Institutions	40,632,780		374,712		-		401,800		10,817,984		25,039	52,252,422								
	Portfolio Category	10%		15%		20%		25%		35%		Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques								
5	Receivables by Covered Bond	-		-		-		-		-		-	-								
	Portfolio Category	20%		50%		65%		75%		80%		Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques								
6	Receivables on Corporate - General Corporate Exposure	21,960,706		7,629,368		-		675,011		48,642,189		95,785,302	176,572,309								
	Receivables to Securities Companies and Other Financial Services Institutions	-		-		-		-		-		-	-								
	Special Financing Exposure	-		-		-		-		18,396,868		4,646,962	23,043,830								
	Portfolio Category	100%		150%		250%		400%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments	-		-		-		538,590		-		538,590									
	Portfolio Category	45%		75%		85%		100%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
8	Receivables on Micro, Small Business & Retail Portfolio	6,118,330		55,273,107		1,482,501		5,838,940		4,860		68,717,738									
	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques
9	Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	-	12,661,244	9,910,939	44,347,877	-	11,331,110	-	3,630,854	-	-	51,420,757	35,862,376	16,513,925	-	5,239,797	-	-	-	11,593	190,930,472
	Without Credit Allocation Approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	-	1,525,606	-	-	-	-	-	10,493,643	11,994,916	-	35,064,515	104,583,537	-	93,139,808	-	-	-	-	-	256,802,025
	Without Credit Allocation Approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	939,485	-	-	1,712,888	-	4,765,658	2,985,992	-	-	-	10,404,023
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Portfolio Category	50%		100%		150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques											
10	Past Due Receivables	1,625,505		3,032,825		194,502		-		4,852,832											
	Portfolio Category	0%		20%		100%		150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
11	Other Assets	18,426,208		-		38,964,307		1,806,611		-		59,197,126									

No	Weight Risk	On Balance Sheet Net Receivable	Off Balance Sheet Net Receivable (before Credit Conversion Factor)	Credit Conversion Factor Average	Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)
1	< 40%	561,764,792	57,512,699	27%	577,400,841
2	40% -70%	103,440,574	51,036,353	27%	116,850,604
3	75%	133,632,649	41,366,663	26%	141,130,099
4	80%	-	-	-	-
4	85%	142,741,680	88,570,920	42%	171,222,152
5	90% -100%	224,285,507	148,727,293	32%	264,318,460
6	105% -130%	7,065,778	6,003,290	40%	9,427,736
7	150%	6,222,236	1,954,257	39%	6,870,584
8	250%	538,590	-	-	538,590
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total Net Receivable	1,179,691,806	395,171,475	32%	1,287,759,066

Disclosure of Exposure Based On Asset Class and Weight Risk (CR5) - Consolidated
As of 30 June, 2023

(in million rupiah)

	Portfolio Category	0%			20%			50%			100%			150%			Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques									
1	Receivables on Sovereigns	364,434,031																	364,434,031									
	Portfolio Category	20%			50%			100%			150%			Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques												
2	Receivables on Public Sector Entities	25,401,074			6,584,013			74,963								32,060,050												
	Portfolio Category	0%			20%			30%			50%			100%			150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
3	Receivables on Multilateral Development Banks and International Institutions																											
	Portfolio Category	20%			30%			40%			50%			75%			100%			150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques				
4	Receivables on Banks	42,574,563			180,288			2,140,812			2,569,173			3,437,096			2,107,723			3,631			53,013,286					
	Receivables to Securities Companies and Other Financial Services Institutions	40,301,682			374,712						401,800			10,580,179			25,039			107			51,683,519					
	Portfolio Category	10%			15%			20%			25%			35%			50%			100%			Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques			
5	Receivables by Covered Bond																											
	Portfolio Category	20%			50%			65%			75%			80%		85%		100%		130%		150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques		
6	Receivables on Corporate - General Corporate Exposure	22,755,611			8,412,867						675,011			48,891,138			99,672,507						1,879,732			182,286,866		
	Receivables to Securities Companies and Other Financial Services Institutions																											
	Special Financing Exposure																18,396,867			4,646,963					23,043,830			
	Portfolio Category	100%			150%			250%			400%			Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques												
7	Receivables in the Form of Subordinated Securities, Equity, and Other Capital Instruments							381,463			538,590												920,053					
	Portfolio Category	45%			75%			85%			100%			Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques												
8	Receivables on Micro, Small Business & Retail Portfolio	6,118,330						56,101,630			2,817,966			13,570,260			4,860				78,613,046							
	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques							
9	Loans Secured by Residential Property																											
	Loans Secured by Residential Property which is Not Materially Dependent on Property Cash Flow	-	12,661,244	9,910,940	44,347,877		11,331,111		3,630,854			51,420,756	35,862,376	16,513,926		5,239,796				11,593		190,930,473						
	Without Credit Allocation Approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	Loans Secured by Residential Property which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	Loans Secured by Commercial Real Estate which is Not Materially Dependent on Property Cash Flow	-	1,525,606						10,493,643	11,994,916			35,064,515	104,583,537		93,139,808						256,802,025						
	Without Credit Allocation Approach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	With Credit Allocation Approach (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	Loans Secured by Commercial Real Estate which is Materially Dependent on Property Cash Flow	-	-	-	-	-	-	-	-	-	-	939,485		1,712,888			4,765,658	2,985,992				10,404,023						
	Credit for Land Acquisition, Soil Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
	Portfolio Category	50%			100%			150%			Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques															
10	Past Due Receivables	1,632,873						3,032,824			264,610					4,930,307												
	Portfolio Category	0%			20%			100%			150%			1250%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques										
11	Other Assets	18,430,941									39,887,126			1,829,255					60,147,322									
	Portfolio Category	0%			20%			25%			35%			50%			75%			100%			150%		Others		Net Receivable after Credit Conversion Factor and Credit Risk Mitigation Techniques	
12	Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles (if any)	4,094,275			1,227,381			186,370			180,621			1,253,800			155,475			6,187,675			49,000				13,334,597	

No	Weight Risk	On Balance Sheet Net Receivable	Off Balance Sheet Net Receivable (before Credit Conversion Factor)	Credit Conversion Factor Average	Net Receivable (after Credit Conversion Factor and Credit Risk Mitigation Techniques)
1	< 40%	573,131,387	57,355,646	27%	588,587,214
2	40% -70%	105,515,732	51,036,353	27%	118,925,763
3	75%	134,481,916	41,101,502	26%	141,876,283
4	80%	-	-	-	-
4	85%	144,326,093	88,570,920	42%	172,806,567
5	90% -100%	243,024,627	150,715,694	31%	283,047,476
6	105% -130%	7,065,778	6,003,290	40%	9,427,737
7	150%	6,745,451	1,954,257	39%	7,393,798
8	250%	538,590	-	-	538,590
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total Net Receivable	1,214,829,574	396,737,662	32%	1,322,603,428

Credit Risk - Counterparty Credit Risk (CCR1) Exposure Analysis - Consolidated

(in million rupiah)

No	Description	a	b	c	d	e	f
		Replacement Cost	Potential Future Exposure	EEPE	Alpha used to calculate regulatory EAD	Net Receivables	RWA
1	SA-CCR (for derivative)	103,584	308,147		1.4	576,424	350,179
2	Internal model method (for derivative and SFTs)					N/A	N/A
3	Simple approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Comprehensive approach for credit risk mitigation (for SFTs)					N/A	N/A
5	VaR for SFTs					N/A	N/A
Total		103,584	308,147			576,424	350,179

Credit Risk - CCR Exposure based on Portfolio Category and Risk Weighting (CCR3) - Consolidated

(in million rupiah)

No	Portfolio Category	Weighted Risk	a	b	c	d	e	f	g	h	i	j	k	l
			0%	20%	30%	40%	45%	50%	75%	85%	100%	150%	Others	Total Net receivables
1	Receivables on sovereigns		117,246,457	-	-	-	-	-	-	-	-	-	-	117,246,457
2	Receivables on public sector entities		-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables on multilateral development banks and international institutions		-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables on banks		-	12,734,352	-	-	-	388,813	-	-	-	-	-	13,123,165
5	Receivables to Securities Companies and Other Financial Services Institutions		-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	-
7	Receivables on corporations		-	-	-	-	-	-	-	34,529	-	-	-	34,529
Total			117,246,457	12,734,352	-	-	-	388,813	-	34,529	-	-	-	130,404,151

Credit Risk - Net Credit Derivative Claims (CCR6)

As of June 2023, BCA as a bank and consolidated have no exposure to net credit derivative receivables

Credit Risk - Securitization Exposure in the Banking Book (SEC1)

As of June 2023, BCA as a bank and consolidated have no exposure to securitization exposure in the banking book

Credit Risk - Securitization Exposure Components in the Trading Book (SEC2)

As of June 2023, BCA as a bank and consolidated have no exposure to securitization exposure in the trading book

Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3)

As of June 2023, BCA as a bank and consolidated do not act as the originator or sponsor of Securitization Exposure

Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Investor (SEC4)

As of June 2023, BCA as a bank and consolidated do not act as the investor of Securitization Exposure

Disclosure of Market Risk Using Standardized Method

(in million Rupiah)

No.	Type of Risk	Period June, 2023				Period June, 2022			
		Individual		Consolidated		Individual		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Interest rate risk								
	a. Specific risk	14,327	179,084	17,168	214,599	708	8,852	2,810	35,123
	b. General risk	258,599	3,232,486	271,045	3,388,063	163,664	2,045,801	168,823	2,110,285
2	Foreign exchange risk	25,418	317,727	77,631	970,388	109,205	1,365,058	65,730	821,625
3	Equity risk								
	a. Specific risk			45,914	573,925			16,627	207,842
	b. General risk			45,914	573,925			16,627	207,842
4	Commodity risk			-	-			-	-
5	Option risk	-	-	-	-	-	-	-	-
6	CVA		13,778		13,780				
	Total	298,344	3,743,075	457,672	5,734,679	273,577	3,419,710	270,617	3,382,717

2) Disclosure of Interest Rate Risk in The Banking Book (IRRBB) Exposure - Bank Individual

RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank: PT Bank Central Asia (Individual)

Statement Position: June 30, 2023

Qualitative Disclosure	
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	<p>Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit.</p> <p>To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.</p>
3.	<p>Measurements of IRRBB individual are carried out on a monthly basis by using two (2) methods as follows:</p> <p>a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and</p> <p>b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).</p>
4.	<p>Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks.</p> <p>Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows:</p> <p>1) parallel shock up, 2) parallel shock down, 3) steepener shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down.</p> <p>Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows:</p> <p>1) parallel shock up, 2) parallel shock down.</p>
5.	<p>EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates.</p> <p>The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date.</p> <p>The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market.</p> <p>Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale).</p> <p>Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks.</p> <p>The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year.</p> <p>Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps and a fixed rate loan commitment by using Black model.</p> <p>Bank measures IRRBB for significant currencies, IDR and USD. In total IRRBB, the maximum negative (absolute) value of the two currencies is aggregated.</p>
6.	<p>As of Jun 30 2023, IRRBB (EVE method) for BCA as individual increased by 1.00% compared to Dec 31 2022, from 9.13% to 10.13%. And for NII Method increased by 2.29%, from 9.71% to 12.00%. This was caused by the increase in Repriced Assets over 1 year (4.51%), and the decrease in Core Deposit over 1 year (2.09%). Meanwhile, Tier 1 Capital increase by 1.79%.</p>
Quantitative Disclosure	
1.	Average repricing maturity applied for NMD is 4 years.
2.	The longest repricing maturity applied for NMD is 7 Years.

2) Disclosure of Interest Rate Risk in The Banking Book (IRRBB) Exposure - Bank Consolidated

RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN THE BANKING BOOK

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2023

Qualitative Disclosure	
1.	Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank's capital and earnings arising from interest rates movements in the market as opposed to the banking book positions. The IRRBB calculation uses two perspectives, namely the economic value perspective and earnings-based perspective. The intention is to identify risks more accurately and to carry out appropriate corrective actions.
2.	<p>Presently, Bank does not have sufficient long-term financial resources to fund fixed-rate loans and banking book securities. Regarding these conditions, funding sources of fixed-rate loans and banking book securities is calculated from the Core Deposit.</p> <p>To mitigate risks, Bank has set nominal limits on fixed-rate loans and banking book securities, limits on IRRBB and pricing strategies.</p>
3.	<p>Measurements of IRRBB consolidated are carried out on a semiannually basis by using two (2) methods as follows:</p> <p>a. measurement based on changes in economic value of equity, which measures the impact of changes in interest rates on the economic value of the Bank's equity (economic value perspective), and</p> <p>b. measurement based on changes in net interest income, which measures the impact of interest rate changes on earnings of the Bank (earnings-based perspective).</p>
4.	<p>Interest rate shock scenarios used by Bank in measuring IRRBB is in accordance with the standard interest rate shock scenarios, which is stated in the Financial Services Authority Circular Letter No.12 /SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks.</p> <p>Economic Value of Equity (EVE) Methods use six (6) interest rate shock scenarios, as follows:</p> <p>1) parallel shock up, 2) parallel shock down, 3) steepener shock (short rates down and long rates up), 4) flattener shock (short rates up and long rates down), 5) short rates shock up, 6) short rates shock down.</p> <p>Net Interest Income (NII) Methods use two (2) interest rate shock scenarios, as follows:</p> <p>1) parallel shock up, 2) parallel shock down.</p>
5.	<p>EVE method calculates the cash flows of the principal amount and interest payments on the balance sheet positions that are sensitive to interest rates, which then discounted at the relevant interest rates.</p> <p>The Bank does not calculate a commercial margin and spread components in the cash flows. EVE calculation uses notional cash flows multiplied by the reference rate (base rate) on the transaction date and then discounted by the risk-free rate at the reporting date.</p> <p>The IRRBB calculation uses a Core deposit, which is part of a stable Non Maturity Deposit with a very small change in interest rates despite significant changes in interest rates in the market.</p> <p>Bank identifies core deposit and non-core deposits from stable funds (retail transactional, retail non-transactional and wholesale).</p> <p>Placement of core deposit cash flows carried out using uniform slotting on time-bucket over 1 (one) year with the length of period for each category refers to FSA Circular Letter No. 12 / SEOJK.03 / 2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks.</p> <p>The methodology to estimate prepayment rate for loans and early withdrawal rate for time deposits uses historical data within a year.</p> <p>Bank performs add-on calculations for automatic interest rate options on a floating rate mortgage loan with embedded caps and a fixed rate loan commitment by using Black model.</p> <p>Bank measures IRRBB for significant currencies, IDR and USD. In total IRRBB, the maximum negative (absolute) value of the two currencies is aggregated.</p>
6.	<p>As of Jun 30 2023, IRRBB (EVE method) for BCA as consolidated increased by 1.07% compared to Dec 31 2022, from 9.20% to 10.27%. And for NII Method increased by 2.38%, from 9.69% to 12.07%. This was caused by the increase in Repriced Assets over 1 year (4.97%) and the decrease in Core Deposit over 1 year (2.10%). Meanwhile, Tier 1 Capital increase by 1.81%.</p>
Quantitative Disclosure	
1.	Average repricing maturity applied for NMD is 4 years.
2.	The longest repricing maturity applied for NMD is 7 Years.

2) Disclosure of *Interest Rate Risk in the Banking Book* (IRRBB) Exposure - Bank Individual

IRRBB REPORT

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2023

Currency : **Rupiah**

In Million	ΔEVE		ΔNII	
Period	T	T-1	T	T-1
<i>Parallel up</i>	(18,333,149)	(15,867,651)	(8,113,783)	(6,286,377)
<i>Parallel down</i>	19,245,386	16,417,414	7,972,131	6,154,439
<i>Steepener</i>	4,678,675	4,299,479		
<i>Flattener</i>	(8,493,163)	(7,615,115)		
<i>Short rate up</i>	(14,948,527)	(13,131,138)		
<i>Short rate down</i>	15,358,589	13,406,983		
Maximum Negative Value (absolute)	18,333,149	15,867,651	8,113,783	6,286,377
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	200,326,299	196,799,387	71,717,507	71,537,819
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	9.15%	8.06%	11.31%	8.79%

IRRBB REPORT

Bank : PT Bank Central Asia (individual)

Statement Position: June 30, 2023

Currency : **USD**

In Million	ΔEVE		ΔNII	
Period	T	T-1	T	T-1
<i>Parallel up</i>	1,756,358	1,890,364	489,214	659,955
<i>Parallel down</i>	(1,950,828)	(2,097,464)	(489,267)	(660,006)
<i>Steepener</i>	397,377	406,089		
<i>Flattener</i>	10,149	31,606		
<i>Short rate up</i>	750,949	826,631		
<i>Short rate down</i>	(784,871)	(863,868)		
Maximum Negative Value (absolute)	1,950,828	2,097,464	489,267	660,006
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	200,326,299	196,799,387	71,717,507	71,537,819
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.97%	1.07%	0.68%	0.92%

2) Disclosure of Interest Rate Risk in the Banking Book (IRRBB) Exposure - Bank Consolidated

IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2023

Currency : **Rupiah**

In Million	ΔEVE		ΔNII	
Period	T	T-1	T	T-1
<i>Parallel up</i>	(20,290,538)	(17,461,804)	(8,446,535)	(6,485,948)
<i>Parallel down</i>	21,619,159	18,331,402	8,303,318	6,347,511
<i>Steepener</i>	4,437,237	4,149,540		
<i>Flattener</i>	(8,670,366)	(7,807,394)		
<i>Short rate up</i>	(16,007,715)	(14,027,729)		
<i>Short rate down</i>	16,481,174	14,356,541		
Maximum Negative Value (absolute)	20,290,538	17,461,804	8,446,535	6,485,948
Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	216,297,199	212,445,689	74,065,820	73,744,704
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	9.38%	8.22%	11.40%	8.80%

IRRBB REPORT

Bank : PT Bank Central Asia (Consolidated)

Statement Position: June 30, 2023

Currency : **USD**

In Million	ΔEVE		ΔNII	
Period	T	T-1	T	T-1
<i>Parallel up</i>	1,740,260	1,870,486	494,051	662,518
<i>Parallel down</i>	(1,933,591)	(2,075,823)	(494,105)	(662,569)
<i>Steepener</i>	398,208	405,456		
<i>Flattener</i>	5,484	27,595		
<i>Short rate up</i>	739,997	814,613		
<i>Short rate down</i>	(773,754)	(851,618)		
Maximum Negative Value (absolute)	1,933,591	2,075,823	494,105	662,569
Tier 1 Capital (to ΔEVE) or Projected Income (for ΔNII)	216,297,199	212,445,689	74,065,820	73,744,704
Maximum value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)	0.89%	0.98%	0.67%	0.90%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

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

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter II 2023		Quarter I 2023		Quarter II 2023		Quarter I 2023	
		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		52		62		52		62
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		513,564,983		521,724,643		526,298,684		533,403,171
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	811,719,738	51,796,325	790,026,790	50,316,173	825,053,138	52,915,471	801,870,835	51,208,484
	a. Stable Deposit/Funding	587,512,978	29,375,649	573,730,133	28,686,507	591,796,860	29,589,843	579,571,999	28,978,600
	b. Less Stable Deposit/Funding	224,206,760	22,420,676	216,296,657	21,629,666	233,256,278	23,325,628	222,298,836	22,229,884
4	Wholesale Funding, consist of:	239,282,766	63,204,936	240,112,284	63,424,164	243,242,483	65,062,624	244,335,358	65,613,045
	a. Operational deposit	206,417,163	49,632,550	206,853,959	49,740,312	207,750,930	49,958,448	208,301,158	50,092,564
	b. Non operational deposit and/or Other Non Operational liabilities	32,865,603	13,572,386	33,258,325	13,683,852	35,491,553	15,104,176	36,034,200	15,520,481
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding		-		-		-		-
6	Other cash outflow (additional requirement), consist of:	404,262,586	55,760,707	384,156,196	47,708,473	405,872,161	56,250,568	385,254,710	48,174,419
	a. cash outflow from derivative transaction	20,232,037	20,232,037	13,943,818	13,943,818	20,232,037	20,232,037	13,943,818	13,943,818
	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	275,167,587	30,506,770	259,508,855	28,318,248	275,118,616	30,522,046	259,159,311	28,305,582
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	105,184,134	1,343,072	106,595,739	1,338,623	106,370,910	1,345,887	107,567,291	1,340,729
	g. other contractual cash outflow	3,678,828	3,678,828	4,107,784	4,107,784	4,150,598	4,150,598	4,584,290	4,584,290
7	TOTAL CASH OUTFLOW		170,761,968		161,448,810		174,228,663		164,995,948
CASH INFLOW									
8	Secured lending	-	-	-	-	1,973	1,973	1,558	1,558
9	Inflows from fully performing exposures	26,693,110	11,715,693	28,051,923	12,192,306	31,086,824	15,231,774	33,122,067	16,459,628
10	Other Cash Inflow	20,697,061	20,697,061	14,131,041	14,131,041	20,697,061	20,697,061	14,131,041	14,131,041
11	TOTAL CASH INFLOW	47,390,171	32,412,754	42,182,964	26,323,347	51,785,858	35,930,808	47,254,666	30,592,227
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		513,564,983		521,724,643		526,298,684		533,403,171
13	NET CASH OUTFLOWS		138,349,214		135,125,463		138,297,855		134,403,721
14	LCR (%)		371.21%		386.10%		380.55%		396.87%

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 II 2023 is the average LCR during the working days of Apr 2023 to Jun 2023 (52 data points), while Quarter I 2023 is the average LCR during the working days of Jan 2023 to Mar 2023 (62 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 II 2023 is based on the average daily position from April 2023 until June 2023. Meanwhile, the calculation for Quarter I 2023 is based on the average daily position from January 2023 until March 2023, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter II 2023 decreased by 14.89%, from 386.10% (Quarter I 2023) to 371.21% (Quarter II 2023). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 2.39% (Rp3.22 trillion) and the decrease in weighted value of HQLA of 1.56% (Rp8.16 trillion). The increase in NCO after run-off was mainly caused by the increased in *unused loan facilities* amounting to Rp2.19 trillion, the increased in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp1.26 trillion, the decreased in inflows from fully performing exposures ≤ 30 days amounting to Rp0.48 trillion, and the decreased in other contractual cash outflow (ex: dividends and borrowing) amounting to Rp0.43 trillion. Meanwhile, the decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp18.82 trillion, increase in placement with BI amounted to Rp8.19 trillion, and increase in Coins and Banknotes amounted to Rp1.92 trillion.
- In terms of composition, BCA's HQLA for Quarter II 2023 is comprised of Level 1 HQLA of 98.31%; Level 2A HQLA of 1.22%; and level 2B HQLA of 0.47%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 70.10% and placement with Bank Indonesia of 25.14%, respectively.
- BCA's third party deposits composition during Quarter II 2023 was mainly contributed by CASA at around 81.78%. The composition can be seen on the Table 1 below:

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

	Total Rp & Va
Current Account	31.40%
Savings Account	50.38%
CASA	81.78%
Time Deposit	18.22%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD896.04 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 II 2023 is based on the average daily position from April 2023 until June 2023. Meanwhile, the calculation for Quarter I 2023 is based on the average daily position from January 2023 until March 2023.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter II 2023 decreased by 16.32%, from 396.87% (Quarter I 2023) to 380.55% (Quarter II 2023). Such decrease in ratio was particularly due to the decrease in weighted value of HQLA of 1.33% (Rp7.10 trillion) and the increase in Net Cash Outflow (NCO) after run-off by 2.90% (Rp3.89 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp16.59 trillion, increase in placement with BI amounted to Rp6.92 trillion, and increase in Coins and Banknotes amounted to Rp1.93 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in *unused loan facilities* amounting to Rp2.22 trillion, decreased in inflows from fully performing exposures ≤ 30 days amounting to Rp1.23 trillion, increase in funding from retail, micro and small businesses, as well as corporate customers amounting to Rp1.16 trillion, and decreased in other contractual cash outflow (ex: dividends and borrowing) amounting to Rp0.43 trillion.
- In terms of composition, BCA's HQLA for Quarter II 2023 is comprised of Level 1 HQLA of 97.96%; Level 2A HQLA of 1.49%; and Level 2B HQLA of 0.55%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 70.38% and placement with Bank Indonesia of 24.95%, respectively.
- BCA's third party deposits composition during Quarter II 2023 was mainly contributed by CASA at around 81.01%. The composition can be seen on the Table 2 below:

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

	Total Rp & Va
Current Account	31.04%
Savings Account	49.97%
CASA	81.01%
Time Deposit	18.99%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 896.04 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 (Mar 2023)					Reporting Position (Jun 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	210,804,367	-	-	268,000	211,072,367	224,589,263	-	-	246,250	224,835,513
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	467,756,987	113,886,746	-	-	552,561,546	475,556,524	118,495,193	-	-	564,349,131
6	Less Stable Deposits	177,682,816	37,597,832	-	-	193,752,583	184,411,493	43,654,063	-	-	205,259,000
7	Wholesale Funding										
8	Operational deposits	199,020,240	-	-	-	99,510,120	208,499,251	-	-	-	104,249,625
9	Other wholesale funding	371,564	33,292,841	-	-	16,276,885	401,234	33,036,741	-	-	15,993,448
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			96,581	-	-	
13	All other liabilities and equity not included in the above categories	56,791	48,664,318	633,583	67,237	384,029	54,636	36,521,188	596,838	69,172	367,591
14	TOTAL ASF					1,073,557,528					1,115,054,309

RSF Component		Reporting Position (Mar 2023)					Reporting Position (Jun 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					14,983,013					15,657,307
16	Deposits held at other financial institutions for operational purposes	5,948,384	-	-	-	2,974,192	7,779,825	-	-	-	3,889,913
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	10,389,361	-	-	1,038,936	-	13,088,506	-	-	1,308,851
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	24,352,325	5,608,299	40,084,680	46,541,678	-	18,919,569	19,905,110	32,735,497	45,525,988
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:	-	106,808,052	64,229,234	374,627,891	403,952,351	-	163,518,305	92,266,151	306,067,796	388,049,855
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	599,895	30,893	9,870,357	6,731,126	-	652,174	101,353	9,932,958	6,833,186
22	Unpledged residential mortgages, of which:	-	11,001	8,369	1,241,273	1,064,767	-	4,076	25,742	1,098,846	948,928
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	216,530	414,243	62,410,366	40,882,124	-	261,895	784,923	63,900,097	42,058,472
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	11,069,752	720,581	12,721,413	16,708,367	-	13,065,258	1,928,185	12,148,265	17,822,747
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				-	-				19,316	19,316
31	All other assets not included in the above categories	18,507	35,112,784	1,168,221	50,763,744	87,063,255	9,960	44,239,500	1,377,631	50,617,493	96,244,584
32	Off-balance sheet items				364,737,328	14,610,699				395,392,285	15,461,187
33	TOTAL RSF					636,645,268					633,820,333
34	Net Stable Funding Ratio (%)					168.63%					175.93%

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 Jun 2023 increased by 7.30% when compared to the period of 31 Mar 2023; namely from 168.63% (as of 31 Mar'23) to 175.93% (as of 30 Jun'23). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 3.87% (Rp41.50 trillion) and the decrease in the Required Stable Funding (RSF) component of 0.44% (Rp2.82 trillion). The increase in the ASF component was mainly due to the increase in weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp27.75 trillion and an increase in the regulatory capital of Rp13.76 trillion. Meanwhile, the decrease in the RSF component was mainly due to the decrease in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp14.37 trillion and an increase in other assets component amounting to Rp9.11 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 (55.84%). 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 Jun 30, 2023

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.84%
	b. Fully covered, non-transactional and related	10.83%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.86%
	b. Fully covered, non-transactional and related	0.31%
Total Stable Funds		55.84%
Unstable Fund	1. Retail	19.20%
	2. Micro and Small Business Customers	2.25%
Total Unstable Funds		21.45%
Total Operational Deposits		19.60%
Total Non-Operational Deposits		3.11%
Total Third Party Funds and Bank Funds		100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (March 2023)					Reporting Position (June 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	219,780,715	-	-	268,000	220,048,715	233,428,071	-	-	246,250	233,674,321
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	469,426,934	113,945,840	-	-	554,204,135	477,636,111	118,545,128	-	-	566,372,177
6	Less Stable Deposits	177,826,737	40,690,130	-	-	196,665,180	184,591,783	47,189,151	-	-	208,602,841
7	Wholesale Funding										
8	Operational deposits	202,949,095	-	-	-	101,474,547	212,619,640	-	-	-	106,309,820
9	Other wholesale funding	378,424	42,197,735	330,275	188,584	20,030,661	402,922	42,612,313	245,676	164,247	20,066,628
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			96,921	-	-	
13	All other liabilities and equity not included in the above categories	166,684	48,402,016	633,583	67,237	493,908	166,387	33,530,225	596,838	69,172	479,326
14	TOTAL ASF					1,092,917,147					1,135,505,112

RSF Component		Reporting Position (March 2023)					Reporting Position (June 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					15,988,041					16,637,902
16	Deposits held at other financial institutions for operational purposes	6,022,842	-	-	-	3,011,421	7,759,479	-	-	-	3,879,740
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	10,389,361	-	-	1,038,936	-	13,088,506	-	-	1,308,851
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	106	26,438,331	5,608,596	42,949,975	49,720,039	101	21,533,927	19,905,499	33,242,332	46,425,186
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:	-	107,776,683	65,315,760	387,125,680	415,603,050	-	164,858,569	94,539,299	319,863,122	401,582,587
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	599,895	30,893	9,870,357	6,731,126	-	652,174	101,353	9,932,958	6,833,186
22	Unpledged residential mortgages, of which:	-	36,766	17,567	1,821,849	1,575,738	-	44,212	41,123	1,760,295	1,538,919
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	216,530	414,243	62,410,366	40,882,124	-	261,895	784,923	63,900,097	42,058,472
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	11,810,317	720,581	13,042,477	17,351,554	-	13,903,465	1,992,743	12,587,112	18,647,149
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				-	-				19,384	19,384
31	All other assets not included in the above categories	18,509	34,912,356	1,179,311	44,927,319	81,037,495	9,962	41,138,673	1,387,489	44,740,128	87,276,250
32	Off-balance sheet items				366,187,603	14,623,401				396,958,473	15,477,664
33	TOTAL RSF					647,658,062					641,685,291
34	Net Stable Funding Ratio (%)					168.75%					176.96%

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 Jun 2023 increased by 8.21% when compared to the period of 31 Mar 2023; namely from 168.75% (as of 31 Mar'23) to 176.96% (as of 30 Jun'23). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 3.90% (Rp42.59 trillion) and the decrease in the Required Stable Funding (RSF) component of 0.92% (Rp5.97 trillion). The increase in the ASF component was mainly due to the increase in the weighted value of deposits provided by retail customers and funding provided by micro and small business customers as well as wholesale funding of Rp28.98 trillion and an increase in regulatory capital of Rp13.63 trillion. Meanwhile, the decrease in the RSF component was mainly due to the decrease in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp14.51 trillion and an increase in other assets of Rp6.16 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 (55.10%). 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 Jun 30, 2023

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	38.36%
	b. Fully covered, non-transactional and related	10.66%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	5.78%
	b. Fully covered, non-transactional and related	0.30%
Total Stable Funds		55.10%
Unstable Fund	1. Retail	19.15%
	2. Micro and Small Business Customers	2.27%
Total Unstable Funds		21.42%
Total Operational Deposits		19.65%
Total Non-Operational Deposits		3.83%
Total Third Party Funds and Bank Funds		100.00%

Report On Asset Encumbrance - ENC

as of June 30, 2023

(in million Rp)

		BANK ONLY				CONSOLIDATED			
		a	b	c	d	a	b	c	d
		Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total	Encumbered Asset	Asset placed or pledged to Central Bank but yet to be used to create liquidity	Unencumbered asset	Total
1	HQLA Level 1								
	a. Cash and Cash equivalent	-	-	18,426,209	18,426,209	-	-	18,463,722	18,463,722
	b. Placement with Bank Indonesia:								
	- Current account	-	-	104,483,175	104,483,175	-	-	106,113,168	106,113,168
	- Fine Tune Operation	-	-	9,070,463	9,070,463	-	-	9,070,463	9,070,463
	- Deposit Facility	-	-	4,998,612	4,998,612	-	-	5,405,508	5,405,508
	c. Bank Indonesia Certificates	-	-	-	-	-	-	-	-
	d. Bank Indonesia Syariah Certificates	-	-	-	-	-	-	-	-
	e. Bank Indonesia Syariah Bond	-	-	-	-	-	-	1,799,105	1,799,105
	f. Bank Indonesia Marketable Securities	-	-	745,164	745,164	-	-	745,164	745,164
	g. Reverse Repo (backed by HQLA Level 1)	-	-	127,931,821	127,931,821	-	-	130,334,962	130,334,962
	h. Government Bonds (Rupiah)	-	59,891,946	167,648,460	227,540,406	-	60,821,540	171,404,097	232,225,637
	i. Government Bonds (Foreign currencies)	-	-	9,895,221	9,895,221	230,141	-	9,993,821	10,223,962
	j. UST - Bond	-	-	4,570,722	4,570,722	-	-	4,570,722	4,570,722
2	HQLA Level 2A	-	-	7,396,921	7,396,921	-	-	8,359,334	8,359,334
3	HQLA Level 2B	-	-	4,894,904	4,894,904	-	-	6,063,705	6,063,705
	Total HQLA	-	59,891,946	460,061,670	519,953,616	230,141	60,821,540	472,323,771	533,375,452

Qualitative Analysis

- Encumbered assets are bank assets restricted, both legally and contractually by the Bank, for supporting liquidity under stress conditions. Encumbered assets do not include assets being placed with or pledged to Bank Indonesia but yet to be used to create liquidity, as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Unencumbered assets are assets that qualify as High Quality Liquid Asset (HQLA) as stipulated by the POJK on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks.
- Referring to the explanation of POJK No 42/POJK.03/2015 on Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks, article 9, sub-article (3) letter a, an example of encumbered assets placed with or pledged to Bank Indonesia, but yet to be used to create liquidity, is the secondary statutory reserves (now known as the Macroprudential Liquidity Buffer).
- BCA's HQLA position which is categorized as encumbered assets as of 30 June 2023 on a consolidated basis is Rp230.14 billion.

Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average 10 Years
Minimum limit of an operational loss event of IDR300,000,000.00 (three hundred million Rupiahs) or more												
1.	Total net operating loss after calculating the recovery value (without exception)	-	-	-	-	-	-	-	-	-	-	-
2.	Total occurrence of operational risk loss	-	-	-	-	-	-	-	-	-	-	-
3.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
4.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
5.	Total net operating loss after calculating the recovery value and excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
Minimum limit of an operational loss event of IDR1,500,000,000.00 (one billion and five hundred million Rupiahs) or more												
6.	Total net operating loss after calculating the recovery value (without exception)	1,832.01	0.07	96,042.94	13,139.41	88.09	41,766.65	16,486.19	63,373.63	-	-	29,091.12
7.	Total occurrence of operational risk loss	1.00	-	3.00	5.00	1.00	4.00	2.00	1.00	-	-	2.13
8.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
9.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
10.	Total net operating loss after calculating the recovery value and excluded operational risk losses	1,832.01	0.07	96,042.94	13,139.41	88.09	41,766.65	16,486.19	63,373.63	-	-	29,091.12
Details of capital calculation for operational risks												
11.	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	Y										
12.	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)											
13.	Threshold used in calculating capital for operational risks (in Rupiah full amount)	1,500,000,000										
14.	Other information (if any)	Optional										

Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2
1.	Interest, Rent and Dividend Components	27,442,124		
1a.	Interest Income	68,103,869	62,039,167	62,022,745
1b.	Interest Expense	6,212,171	7,832,564	9,639,600
1c.	Earning Assets	1,256,127,958	1,178,464,483	1,023,393,292
1d.	Dividend Income	1,702,184	2,045,885	773,624
2.	Services Components	14,930,173		
2a.	Fees and Commission Income	16,522,759	14,568,393	13,089,977
2b.	Fees and Commission Expenses	350,702	313,103	284,834
2c.	Other Operating Income	111,112	50,113	21,134
2d.	Other Operating Expenses	237,009	227,472	144,911
3.	Financial Components	3,068,073		
3a.	Net Profit Loss Trading Book	1,004,971	1,883,343	126,561
3b.	Net Profit Loss Banking Book	1,993,617	482,277	3,713,450
4.	Business Indicator (BI)	45,440,370		
5.	Business Indicator Components	6,366,055		
Business Indicator Disclosure				
6a.	Total BI including divested activities	45,440,370		
6b.	BI reduction due to the exclusion of divested activities	-		
7.	Additional information	Optional		

Calculation of Risk Weighted Assets for Operational Risk - Bank only

(in million rupiah)

No	Details	T
1.	Business Indicator Components (BIC)	6,366,055
2.	Internal Loss Multiplier Factor (ILM) (in full amount)	0.61
3.	Operational Risk Minimum Capital (ROC)	3,866,017
4.	RWA for Operational Risks	48,325,210

Calculation of Risk Weighted Assets for Operational Risk - consolidated

(in million rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Average 10 Years
Minimum limit of an operational loss event of IDR300,000,000.00 (three hundred million Rupiahs) or more												
1.	Total net operating loss after calculating the recovery value (without exception)	-	-	-	-	-	-	-	-	-	-	-
2.	Total occurrence of operational risk loss	-	-	-	-	-	-	-	-	-	-	-
3.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
4.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
5.	Total net operating loss after calculating the recovery value and excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
Minimum limit of an operational loss event of IDR1,500,000,000.00 (one billion and five hundred million Rupiahs) or more												
6.	Total net operating loss after calculating the recovery value (without exception)	1,832.01	0.07	96,042.94	13,139.41	88.09	41,766.65	16,486.19	63,373.63	-	-	29,091.12
7.	Total occurrence of operational risk loss	1.00	-	3.00	5.00	1.00	4.00	2.00	1.00	-	-	2.13
8.	Total excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
9.	Total occurrence of excluded operational risk loss	-	-	-	-	-	-	-	-	-	-	-
10.	Total net operating loss after calculating the recovery value and excluded operational risk losses	1,832.01	0.07	96,042.94	13,139.41	88.09	41,766.65	16,486.19	63,373.63	-	-	29,091.12
Details of capital calculation for operational risks												
11.	Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	T										
12.	If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)	Y										
13.	Threshold used in calculating capital for operational risks (in Rupiah full amount)	1,500,000,000										
14.	Other information (if any)	Optional										

Calculation of Risk Weighted Assets for Operational Risk - Consolidated

(in million rupiah)

No	Business Indicator (BI) and BI Components	T	T-1	T-2
1.	Interest, Rent and Dividend Components	26,407,729		
1a.	Interest Income	72,663,805	66,038,144	66,017,834
1b.	Interest Expense	6,667,238	8,158,468	10,088,165
1c.	Earning Assets	1,282,277,431	1,196,795,462	1,039,037,634
1d.	Dividend Income	46,527	10,029	9,143
2.	Services Components	15,148,583		
2a.	Fees and Commission Income	16,739,240	14,823,384	13,259,522
2b.	Fees and Commission Expenses	374,357	343,015	308,853
2c.	Other Operating Income	111,112	50,113	21,134
2d.	Other Operating Expenses	239,496	238,065	146,042
3.	Financial Components	3,106,333		
3a.	Net Profit Loss Trading Book	899,083	1,912,782	168,022
3b.	Net Profit Loss Banking Book	2,044,147	535,931	3,759,036
4.	Business Indicator (BI)	44,662,645		
5.	Business Indicator Components	6,249,397		
Business Indicator Disclosure				
6a.	Total BI including divested activities	44,662,645		
6b.	BI reduction due to the exclusion of divested activities	-		
7.	Additional information	Optional		

Calculation of Risk Weighted Assets for Operational Risk - Consolidated

(in million rupiah)

No	Details	T
1.	Business Indicator Components (BIC)	6,249,397
2.	Internal Loss Multiplier Factor (ILM) (in full amount)	1.00
3.	Operational Risk Minimum Capital (ROC)	6,249,397
4.	RWA for Operational Risks	78,117,459