KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : March 2024

nepon	ting Position : March 2024					in million Rupiah
No	Information	Mar-24	Dec-23	Sep-23	Jun-23	Mar-23
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	218,853,959	233,701,580	227,069,130	216,297,199	202,438,836
2	Tier 1	218,853,959	233,701,580	227,069,130	216,297,199	202,438,836
3	Total Capital	227,999,046	242,694,176	235,597,363	224,525,609	210,487,682
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	865,146,430	825,610,552	797,448,734	761,795,133	726,769,197
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	25.30%	28.31%	28.47%	28.39%	27.85%
6	Tier 1 Ratio (%)	25.30%	28.31%	28.47%	28.39%	27.85%
7	Total Capital Ratio (%)	26.36%	29.40%	29.54%	29.47%	28.96%
	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%
	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
11	Total of bank CET1 specific buffer requirements (Row 8 + Row 9 + Row 10)	5.000%	5.000%	5.000%	5.000%	5.000%
12	CET1 available after meeting the bank's minimum capital requirements	16.36%	19.41%	19.55%	19.48%	18.97%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,583,239,404	1,556,632,983	1,536,542,410	1,504,824,901	1,461,320,982
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.82%	15.01%	14.78%	14.37%	13.85%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.82%	15.01%	14.78%	14.37%	13.85%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.71%	14.63%	14.65%	14.28%	13.63%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.71%	14.63%	14.65%	14.28%	13.63%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	500,317,685	522,354,163	531,043,200	526,298,684	533,403,171
	Total net cash outflow	147,748,856	144,680,517	138,562,655	138,297,854	134,403,721
17	LCR Ratio (%)	338.63%	361.04%	383.25%	380.55%	396.87%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,177,794,273	1,174,984,869	1,157,728,966	1,135,505,112	1,092,917,147
	Total Required Stable Funding	725,828,147	696,803,168	660,821,408	641,685,291	647,658,062
	NSFR Ratio (%)	162.27%	168.63%	175.20%	176.96%	168.75%

EXPOSURE IN LEVERAGE RATIO REPORT

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

 Reporting Position
 : March 31, 2024

		in million Rupiah
No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,439,224,502
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.	682,745
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	12,766,087
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	141,859,327
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(54,714,049)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,539,818,612

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only) Reporting Position : March 31, 2024

Internation Mur2d Den23 In Chalance beta feagures			Peri	in million Rupiah
Image: The shares there regions including calibration that securities financing transaction (SFI) (gress value before deducting impairment providen) 1,371,597,68 1,372,577,68 Image: Securities for derivatives calibraterial provided in derivatives framactions) - - Image: Securities releaved under securities financing transactions that are recognized as in saxet) - - Image: Securities releaved under securities financing transactions that are recognized as in saxet) - - Image: Securities releaved under securities financing transactions that are recognized as in saxet) - - Image: Securities releaved under securities financing transactions (under agolicable red of eligible cash variation mage) - - Image: Securities releaved under securities financing transactions Securities financing transactions - - Image: Securities releaved under all derivatives transactions - </th <th>No</th> <th>Information</th> <th></th> <th></th>	No	Information		
Ignores value before defacting impairment provision) 1.377,55.00 1.377,55.0		On-Balance Sheet Exposure		
1 Instandard Impairment provided in derivatives transactions) Impairment provides the securities framming transactions that are recogned as an asset) Impairment provides these assets infree with accounting shandard applicit) Impairment provides these assets infree with accounting shandard applicit) Impairment provides these assets infree with accounting shandard applicit) Impairment provides these assets infree with accounting shandard applicit) Impairment provides these assets infree with accounting shandard applicit) Impairment provides these assets infree with accounting shandard applicit) Impairment provides the assets infree with accounting shandard applicit) Impairment provides the assets infree with accounting shandard applicit) Impairment provides the assets infree with accounting shandard applicit) Impairment provides the assets infree with accounting shandard applicit) Impairment provides the accounting shandard applicit) Impairment provides infree with an inferent shandard trade exposure) Impairment provides infree with accounting shandard applicit) Impairment provides infree with accounting shandard appl	1		1,371,557,561	1,312,771,435
4 Adjustment for securities received under securities financing transactions that are recognized as an asset) (04,388,404) (03,312,22) 5 (Unpairment provision thore assets linities with accounting standard applied) (04,388,404) (03,312,22) 7 Total On-Balance Sheet Exposure 1,320,322,177 1,261,535,64 8 nad/or with balaeral netting) 171,691 306,523 9 nad/or with balaeral netting) 171,691 306,524 10 Reparement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin 171,691 306,524 10 Reparement for PTE associated with all derivatives transactions 063,524 1,013,50 11 Adjusted effective notional amount of written certific derivatives) 0 063,524 1,013,50 12 Ideal beneative toposume 050,524 1,013,50 00,524 1,013,50 13 Total Derivative toposume 057,544,126 91,755,22 1,013,50 13 Total ST Exposure 06,544,246 91,755,22 1,013,50 1,014,50 1,014,50 1,014,50 1,014,50 1,014,50 1,014,50 1,014,50 1,014,50 1,014,50	2		-	-
S Itingairment provision those assets inline with accounting standard applied) (43,434,440 (33,012.23) S Iting American Steet Exposure (1,50,044) (17,522.33) Total On-Mainer Steet Exposure 1,320,022.177 1,220,522.177 Interval Interval Steet Exposure 1,320,022.177 1,220,553,64 S Interval Interval Steet Exposure 0,353,533 700,89 S Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with tear letting to the exposure) NA NA S Indepreter Main Control C	3	(Deductions of receivable assets for CVM provided in derivatives transactions)	-	-
6 (Aster amounts deducted in determining Basel III Ter 1 capital and regulatory adjustments) (16,910,444) (17,222,23) 7 Total On-Balance Sheet Exposure 1,320,322,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352,177 1,326,352 306,524 1,326,352 306,524 1,31,303 0,525,27 1,31,352 1,31,353,355 1,31,353,355 1,31,352 1,31,353,355 1,31,353,355 1,31,353,355 1,324,352 1,324,352 1,324,352 1,324,354,352 1,324,354,352 <td< td=""><td>4</td><td>(Adjustment for securities received under securities financing transactions that are recognised as an asset)</td><td>-</td><td>-</td></td<>	4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
2 Total On Balance Sheet Exposure 1,320,322,177 1,215,335,84 3 Interformed of the status of the statu	5	(Impairment provision those assets inline with accounting standard applied)	(34,384,940)	(33,913,235)
Sm of rows 11e 6 Derivative Exposure	6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(16,910,444)	(17,322,337)
Derivative Exposure Image: Constraint of the additional derivatives transactions (where applicable net of eligible cash variation margin add/or with bilterial netting) Image: Constraint of the additional derivatives transactions (where applicable net of eligible cash variation margin add/or with bilterial netting) Image: Constraint of the additional derivatives transactions (Constraint) Image: Constraint of the additional derivatives (Constraint) Image: Constraint of the addition addition of the additional derivatives (Constrain	7	•	1,320,262,177	1,261,535,863
8 Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with littera netting) 171,891 304,572 9 Ald on amounts for PF associated with all derivatives transactions 633,633 708,98 11 Adjusted effective notional amount of written credit derivatives N/A N/A 12 Adjusted effective notional offsets and add on deductions for written credit derivatives)				
and/or with bilderal retting: 633.63 70088 Add on anounts for PE associated with all derivatives transactions 633.63 70088 Itempted certral counterparty (CCP) leg of clent-cleared trade exposures) NA NA 12 Adjusted effective notional anount of written order derivatives - 13 Total Derivative Exposure 805,524 1.013.50 14 Gross ST Assets 67,544,162 91,795,22 15 Itend anounts of cash payables and cash receivables of gross ST assets) - - 14 Gross ST Assets 67,544,162 91,795,22 15 Itend anounts of cash payables and cash receivables of gross ST assets) - - 15 Counterpary receil risk exposure for ST assets refers to current exposure calculation 12,766,087 16,647,24 16 Counterpary receil risk exposure at gross notional amount 426,053,345 412,918,86 16 Off-balance sheet exposure at gross notional amount (26,003,345 412,918,86 17 Other Off-Balance Sheet Exposure (28,194,068) (26,703,457 16 Indoture off Balance Sheet Exposure <t< td=""><td></td><td></td><td>171 801</td><td>204 520</td></t<>			171 801	204 520
100 Exempted central counterparty (CCP) leg dient-cleared trade exposures) N/A N/A N/A 11 Adjusted effective notional amount of written credit derivatives - - 12 (Adjusted effective notional offsets and add-on deductors for written credit derivatives) - - 13 Total Derivative Exposure 805,524 1,013,50 14 Cross SFT Assets 67,544,162 91,775,22 15 Counterparty credit risk exposure for SFT assets refers to current exposure calculation 12,766,087 16,647,24 16 Counterparty credit risk exposure for SFT assets refers to current exposure calculation 12,766,087 16,647,24 16 Total SFT Exposure 80,310,299 108,442,46 17 Agent transaction exposures at gross notional amount 426,053,395 412,918,86 18 Total SFT Exposure 80,310,249 108,442,46 20 Adjustment for on transport or or Malance Sheet Exposure 80,310,249 108,442,46 21 Impairment provision (26,053,395 412,918,86 22 Total SFT Exposure 138,446,45 (26,708,455 23 Total Contral and Total Exposure 138,446,45 (27,048,455 24 Total Seposure 138,456,472 13,318,6612 13,318,662				
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 805,524 1,013,50 14 Grous ST Assets 677,544,162 91,795,22 15 Intent emounts of cach payables and cach receivables of gross ST assets) 677,544,162 91,795,22 16 Counterparty credit risk support 80,310,249 108,442,46 17 Agent transaction exposure 80,310,249 108,442,46 18 Total STF Exposure 80,310,249 108,442,46 19 Off-balance sheet exposure at gross notional amount (adjustment provision) (12,610,335 412,918,86 10 (Adjustment provision) (13,418,665) (13,80,652 10,842,86 20 (Adjustment provision) (14,19,40,681 (126,70,83,395 412,918,86 21 (Adjustment provision) (14,19,40,681 (126,70,84,57 (14,94,968) (126,70,84,57 21 (Intrajimerand provision) (14,194,0681 (126,70,84,57 (14,94,968) (12,418,46,62) 113,48,46,662 114,464,88 <				
12 [Adjusted effective notional offsets and add on deductions for written credit derivatives) - 13 Total Derivative Exposure Sum of rows 10:12 Securities Financing Transaction (SFT) Exposure - 14 Gross SFT Assts 67,544.162 91,725,22 15 Interfed amounts of each payables and each receivables of gross SFT assets 67,544.162 91,725,22 15 Interfed amounts of each payables and each receivables of gross SFT assets 67,544.162 91,725,22 16 Counterparty credit risk exposure for SFT assets refers to current exposure calculation 12,766,087 116,647,24 17 Agent transaction exposures - - - 18 Total SFT Exposure 80,310,249 108,442,64 19 Off-stalance sheet exposure at gross notional amount (26,053,355 412,918,86 10 Adjusted with impairment grovision (28,194,068) (26,704,455 21 Impairment provision for off balance sheet linite with accounting standard) 13,446,662 13,846,662 23 Total Caposure 13,446,462 142,466,80 143,466,865 23 Total Caposure 13,348,612 1,313,86,812 1,313,86,812			- IN/A	N/A
Sum of rows & to 12 Securities Financing Transaction (SFT) Exposure 14 Gross SFT Assets 67,544,162 91,795,22 15 Retected amounts of cash payables and cash receivables of gross SFT assets) 6 6 16 Counterparty credit risk exposure for SFT assets refers to current exposure calculation 12,766,087 16,647,24 17 Agent transaction exposure 80,310,249 108,442,46 18 Total SFT Exposure 80,310,249 108,442,46 10 Off-Balance sheet exposure at gross notional amount (226,053,385 412,918,80 10 registry and rows 10 to 17 0 (284,194,068) (267,094,457) 12 (Imgainment provision) (217,68,621 142,446,89 12 Imgainment provision (21,466,621 142,446,89 12 Total Exposure 138,446,662 142,446,89 23 Tot			-	-
Securities Financing Transaction (SFT) Exposure Here 14 Gross SFT Assets 67,544,162 91,755,22 15 Netted amounts of cash payables and cash receivables of gross SFT assets) 12,766,087 16,67,24 17 Agent transaction exposure 80,310,249 108,442,46 17 Agent transaction exposures 80,310,249 108,442,46 18 Total SFT Exposure 80,310,249 108,442,46 19 Off-balance sheet exposure at gross notional amount (gross value before debutting majoriment provision) 426,053,395 412,918,80 20 Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and debuted with impairment provision for off balance sheet sheet inline with accounting standard) 13,418,6651 132,664,85 21 total Off-Off-balance Sheet Exposure 138,446,062 1342,464,85 23 text 1 opsil Capital and Total Exposure 13,539,818,612 1,539,818,612 1,539,818,612 1,539,818,612 1,539,818,612 1,543,456,73 24 total Exposure 13,144 14,38 143,38 143,38 25 Leverage ratio (13	Total Derivative Exposure	805,524	1,013,509
14 Gross SFT Assets. 67,544,162 91,795,22 15 Netted amounts of cash payables and cash receivables of gross SFT assets) 12,766,087 116,647,24 16 Counterparty credit risk exposure for SFT assets refers to current exposure calculation 12,766,087 116,647,24 17 Agent transaction exposures 80,310,249 108,442,46 18 Total SFT Exposure 80,310,249 108,442,46 19 Off-balance sheet exposure at gross notional amount (426,053,395 412,918,80 10 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and (284,194,068) (267,084,457 10 (Impairment provision) (21,329,485 217,666,12 113,840,662 142,446,88 10 Total Other Off-Balance Sheet Exposure 138,440,662 142,446,88 202,293,485 217,666,12 153,846,62 142,464,88 20 Total Cher Off-Balance Sheet Exposure 1,53,840,662 142,464,88 144,464,88 144,464,88 21 Total Cher Off-Balance Sheet Exposure 1,53,840,662 142,464,88 1,53,840,662 142,464,88 144,464,88 144,468 144,468 144,46				
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 12,766,087 16,647,24 17 Agent transaction exposures 80,310,249 108,442,46 18 Total SFT Exposure 80,310,249 108,442,46 19 Off-balance sheet exposure at gross notional amount (gross studies before deutronis (mainternet provision) 426,053,395 412,918,60 10 Identify the result of multiplying commitment payable or contingent payables with credit conversion factor and deduct with impairment provision for off balance sheet exposure 138,440,662 142,446,89 21 Impairment provision for off balance sheet inline with accounting standard) (24,134,665) 138,440,662 142,464,89 23 Ter 1 Capital 202,293,485 217,666,12 142,464,89 24 Total Exposure 1,539,818,612 1,513,456,73 24 Total Exposure 1,539,818,612 1,513,456,73 25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13,145 14,38 26 National Minimum Leverage Ratio Requirement 38 33 33 <	14		67 544 162	01 705 225
16 Counterparty credit risk exposure for SFT assets refers to current exposure calculation 12,766,087 16,647,24 17 Agent transaction exposures 80,310,249 108,442,46 18 Total SFT Exposure 80,310,249 108,442,46 19 Off-balance sheet exposure at gross notional amount (regos value before deducting impairment provision) 426,053,395 412,918,86 20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and (calculated with impairment provision) (28,139,65,12 (3,39,54 21 (Impairment provision) (28,139,65,12 142,64,88 23 Test 1 capital 202,239,485,12 1,539,818,612 1,539,818,612 24 Total Exposure 1,539,818,612 1,513,456,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13,14% 14,38 26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Ratio Requirement 3% 3 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables. 1,553,375,884 1,554,477,88 29 Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of eash			- 07,344,102	
17 Agent transaction exposures 80,310,249 18 Total SFF Exposure 80,310,249 19 Off-balance sheet exposure at gross notional amount 426,053,395 412,918,80 20 Adjustment from the result of multiplying commitment pavable or contingent payables with credit conversion factor and deducted with impairment provision) 426,053,395 412,918,80 21 (Impairment provision for off balance sheet inline with accounting standard) (3,418,665) (3,369,451 22 Total Off-Off-Balance Sheet Exposure 134,840,662 124,64,88 23 Total Core Off-Balance Sheet Exposure 124,840,662 13,864,652 24 Total Exposure 124,64,88 124,840,662 13,864,652 24 Total Exposure 142,64,88 142,846,88 153,856,12 1,513,456,73 24 Total Exposure 1,539,818,612 1,513,456,73 144,388 14,388 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13,14% 14,388 26 National Minimum Leverage Ratio Requirement 3% 3% 3 26 National Minimum Leverage Ratio Requirement 3% 3%<	16		12 766 087	16 647 242
13 Total SFE Exposure 80,310,249 108,442,46 19 Off-balance Sheet Exposure 426,053,395 412,918,80 19 Off-balance Sheet Exposure at gross notional amount (gross value before deducting inpairment provision) 426,053,395 412,918,80 20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with inpairment provision for off balance sheet inline with accounting standard) (3,418,665) (3,369,45) 21 Impairment provision for off balance Sheet Exposure 136,440,662 124,464,89 23 Total Other Off-Balance Sheet Exposure 1,538,818,612 1,513,456,73 24 Total Exposure 1,538,818,612 1,513,456,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38 26 National Minimum Leverage Ratio Requirement 3% 3 26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Eatior editors of Mean Values 13.14% 14.38 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of cash payables and cash receivables. 67,544,162 91,			12,700,087	10,047,242
Sum of rows 14 to 17 Other Off-Balance Sheet Exposure 9 Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision) 426.053.395 412.918.86 20 (Adjustment from thresult) on multipying commitment payable or contingent payables with credit conversion factor and (284,194,068) (267.084.45) 21 (Impairment provision or for balance sheet inline with accounting standard) (3.418,650) (3.369,45) 22 Total Other Off-Balance Sheet Exposure (3.418,650) (3.426,458) 23 Ter 1 Capital 202.293,485 217,666,12 24 Total Exposure 1,533,816,612 1,533,816,612 1,533,816,612 1,533,856,73 24 Total Exposure 1,533,816,812 1,533,816,812 1,533,816,812 1,533,856,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.145 14.388 26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Ratio Requirement 3% 3 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payabl			- 80 310 249	108 442 467
19 Off-balance sheet exposure at gross notional amount (adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and (adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and (284,194,068) (267,084,45: (267,084,45: (267,084,45: (267,084,45: (27,08	10		00,310,243	100,442,407
19 [gross value before deducting impairment provision) 420,053,935 421,918,86 20 [Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision for off balance sheet inline with accounting standard) (3,418,665) (284,194,068) (267,084,45; 21 [Impairment provision for off balance sheet inline with accounting standard) (3,418,665) (3,328,464,88) 22 Total Cher Off-balance sheet Exposure 138,440,662 142,464,88 23 Tier 1 Capital 202,293,485 217,666,12 24 Total Exposure 1,513,456,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13,14% 14.38* 25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13,14% 14.38* 26 National Minimum Leverage Ratio Requirement 3% 3* 27 Applicable Leverage Ratio Requirement for sale accounting transactions and netted of amounts of associated ash payables and cash receivables. 81,101,434 132,816,37 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables. 67,544,16		Other Off-Balance Sheet Exposure		
20 (Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and (284,194,068) (267,084,457) 21 (Impairment provision) (3,418,665) (3,369,451) 22 Total Other Off-Balance Sheet Inline with accounting standard) (3,418,665) (3,418,665) 23 Tier 1 Capital Capital and Total Exposure 202,293,485 217,666,122 23 Tier 1 Capital Capital and Total Exposure 1,539,816,612 1,513,456,73 24 Total Exposure 1,539,816,612 1,513,456,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13,14% 14,38 26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Batfer N/A N/A 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables. 81,101,434 132,816,312 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. 1,553,375,884 1,554,477,88 30a Total exposures (including the impact of any applicable te	19		426,053,395	412,918,809
20 deducted with impairment provision) (267,034,75) (267,034,75) 21 (Impairment provision for off balance sheet inline with accounting standard) (3,418,665) (3,348,665) (3,369,453) 21 Total Other Off-Balance Sheet Exposure 138,440,662 142,464,89 24 Total Exposure 202,233,485 217,666,12 23 Tier 1 Capital 202,233,485 217,666,12 24 Total Exposure 1,533,956,612 1,513,456,73 5 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 25a Leverage Ratio Requirement 3% 3 26 National Minimu Leverage Ratio Requirement 3% 3 27 Applicable Leverage Ratio Requirement 3% 3 28 Reav value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables. 0 67,544,162 91,795,22 29 Outarte-rend value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of arsociated cash payables and cash receivables. 67,544,162 91,795,22 30 Total exposures (including the				
22 Total Other Off-Balance Sheet Exposure 138,440,662 142,464,83 23 Sum of rows 19 to 21 Capital and Total Exposure 202,293,485 217,686,12 24 Total Exposure 1,539,818,612 1,513,456,73 24 Total Exposure 1,513,456,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13,14% 14.38* 25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13,14% 14.38* 26 National Minimum Leverage Ratio Requirement 3% 3* 27 Applicable Leverage Ratio Requirement 3% 3* 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash payables and cash receivables. 81,101,434 132,816,37 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. 1,553,375,884 1,554,477,88 300 Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets. 1,553,375,884 1,554,477,88 300 Total exposures	20		(284,194,068)	(267,084,457)
Sum of rows 19 to 21 Capital and Total Exposure 23 Tier 1 Capital 202,293,485 217,686,12 24 Total Exposure 1,533,981,612 1,513,456,73 24 Total Exposure 1,533,981,612 1,513,456,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Buffer N/A N/A 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash receivables. 81,101,434 132,816,37 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. 1,553,375,884 1,554,477,88 30a Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets. 1,554,477,88 1,554,477,88 30a Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorpor				(3,369,458)
Capital and Total Exposure 20 123 Tier 1 Capital 202,293,485 217,686,12 24 Total Exposure 1,539,818,612 1,513,456,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 25a Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Buffer N/A N/A 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash receivables. 81,101,434 132,816,37 29 Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash payables and cash receivables. 1,553,375,884 1,554,477,88 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. 1,554,477,88 1,554,477,88 <	22		138,440,662	142,464,894
24 Total Exposure Sum of rows 7,13,18,22 1,539,818,612 1,513,456,73 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 25 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Buffer N/A N/A 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash payables and cash receivables. 81,101,434 132,816,37 29 Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash payables and cash receivables. 1,553,375,884 1,554,477,88 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. 1,554,477,88 1,554,477,88 31 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset. 14.00* 3				
Sum of rows 7,13,18,22 Leverage Ratio 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38' 25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38' 25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38' 26 National Minimum Leverage Ratio Requirement 3% 3' 3' 27 Applicable Leverage Buffer N/A N/A N/A 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables. 81,101,434 132,816,37 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. 67,544,162 91,795,22 30 Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT assets. 1,554,477,88 1,554,477,88 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. 14.00' 31 Levera				217,686,126
Leverage Ratio 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38 25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38 26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Buffer 3% 3 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables. 81,101,434 132,816,37 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. 67,544,162 91,795,22 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. 1,554,477,88 1,553,375,884 1,554,477,88 31 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset. 14.00° 31 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset. 14.00°	24		1,539,818,612	1,513,456,733
25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38* 26 National Minimum Leverage Ratio Requirement 3% 3* 27 Applicable Leverage Buffer N/A N/A 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash payables and cash receivables. 81,101,434 132,816,37 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. 91,795,22 30 Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT assets. 1,553,375,884 1,554,477,88 30a Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets. 14.00* 31 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT as				
25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 13.14% 14.38% 25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 3% 3% 27 Applicable Leverage Buffer N/A N/A N/A 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables. 81,101,434 132,816,37 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. 67,544,162 91,795,22 30 Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT assets. 1,553,375,884 1,554,477,88 30a Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT asset. 1,553,375,884 1,554,477,88 31 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT assets. 14.00° 32 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT assets. 14	25		12 14%	14 29%
26 National Minimum Leverage Ratio Requirement 3% 3 27 Applicable Leverage Buffer N/A N/A 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated ash payables and cash receivables. 81,101,434 132,816,37 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. 67,544,162 91,795,22 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. 1,553,375,884 1,554,477,88 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. 1,553,375,884 1,554,477,88 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. 14.00 33 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets. 14.00				
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 ast, payables and cash receivables. 81,101,434 132,816,37 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. 67,544,162 91,795,22 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. 1,553,375,884 1,554,477,88 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. 1,553,375,884 1,554,477,88 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. 13.02% 14.00° 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. 13.02% 14.00°	25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.14%	14.38%
Disclosures of Mean Values 28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated as1,101,434 132,816,37 29 Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated associated cash payables and cash receivables. 67,544,162 91,795,22 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. 1,553,375,884 1,554,477,88 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. 1,553,375,884 1,554,477,88 31 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT asset. 13.02% 14.00°				3%
28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated 81,101,434 132,816,37 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. 67,544,162 91,795,22 30 Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT assets. 1,553,375,884 1,554,477,88 30a Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT assets. 1,553,375,884 1,554,477,88 30a Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT asset. 1,553,375,884 1,554,477,88 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. 14.00* 31 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets. 14.00* 32 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets. 14.00*	27		N/A	N/A
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. 91,795,22 30 Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating 1,553,375,884 1,554,477,88 30a Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT assets. 1,553,375,884 1,554,477,88 30a Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating nean values from row 28 of gross SFT asset. 1,553,375,884 1,554,477,88 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. 14.00 32 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets. 14.00	28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated	81,101,434	132,816,372
30 mean values from row 28 of gross SFT assets. 1,553,375,884 1,554,477,88 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. 1,553,375,884 1,554,477,88 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. 13.02% 14.00° 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. 13.02% 14.00°	29		67,544,162	91,795,225
30a mean values from row 28 of gross SFT asset. 1,555,375,884 1,554,477,88 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. 14.00° 31a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating 13.02% 31a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating 13.02%	30		1,553,375,884	1,554,477,880
31 values from row 28 of gross SFT assets. 13.02% 14.00 31a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating 13.02% 14.00	30a		1,553,375,884	1,554,477,880
	31		13.02%	14.00%
	31a		13.02%	14.00%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated) Reporting Position : March 31, 2024

		in million Rupiah
No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,479,400,280
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.	(5,001,846)
3	Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulations related to Prudential Principles in Securitization Asset Activity for General Bank.	-
4	Adjustment to temporary exception of Placement to Bank Indonesia in accordance Statutory Reserve Requirement (if any).	N/A
5	Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total	N/A
6	Adjustment to acquisition cost or sales price of financial assets regularly using trade date accounting method.	-
7	Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation.	
8	Adjustment to exposure of derivative transaction.	682,744
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	14,253,657
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	142,351,516
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(48,446,947)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,583,239,404

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated) Reporting Position : March 31, 2024

		Per	in million Rupiah iod
No	Information	Mar-24	Dec-23
	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)	1,405,185,289	1,344,532,237
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)	(35,391,610)	(34,897,829)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(9,633,481)	(10,017,457)
7	Total On-Balance Sheet Exposure	1,360,160,198	1,299,616,951
	Sum of rows 1 to 6		
8	Derivative Exposure Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	171,890	304,520
9	Add on amounts for PFE associated with all derivatives transactions.	633,633	708,989
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Adjusted effective notional amount of written credit derivatives. (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	
13	Total Derivative Exposure	805,523	1,013,509
	Sum of rows 8 to 12		
14	Securities Financing Transaction (SFT) Exposure Gross SFT Assets.	69,089,341	94,213,334
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		54,213,35
16	Counterparty credit risk exposure for SFT assets refers to current exposure calculation.	14,254,682	18,983,105
17 18	Agent transaction exposures. Total SFT Exposure	- 83,344,023	113,196,439
10	Sum of rows 14 to 17	03,344,023	113,150,43.
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	428,823,814	414,845,852
20	Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(286,472,298)	(268,668,095
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,421,856)	(3,371,673
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	138,929,660	142,806,084
_	Capital and Total Exposure		
23	Tier 1 Capital	218,853,959	233,701,58
24	Total Exposure Sum of rows 7,13,18,22	1,583,239,404	1,556,632,98
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.82%	15.01%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.82%	15.01%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A
	Disclosures of Mean Values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables.	82,530,540	135,202,83
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.	69,089,341	94,213,33
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.	1,596,680,603	1,597,622,481
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.	1,596,680,603	1,597,622,481
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.	13.71%	14.63%
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.	13.71%	14.63%

			BANK ON				CONSOL		(in million Rupiah)	
			Quarter I 2024	0	Quarter IV 2023	6	Quarter I 2024	Quarter IV 2023		
No	COMPONENTS	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		58		63		58		63	
HIGH QUA	LITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		487,930,692		510,037,864		500,317,685		522,354,163	
CASH OUT	FLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	838,263,119	53,414,322	831,771,908	53,218,502	853,818,272	54,623,913	846,470,755	54,449,800	
	a. Stable Deposit/Funding	608,239,797	30,411,990	599,173,764	29,958,688	615,158,278	30,757,914	603,945,516	30,197,276	
	b. Less Stable Deposit/Funding	230,023,322	23,002,332	232,598,144	23,259,814	238,659,994	23,865,999	242,525,239	24,252,524	
4	Wholesale Funding, consist of:	252,554,343	66,547,822	252,346,600	66,937,906	256,362,110	68,276,652	255,802,329	68,511,681	
	a. Operational deposit	219,054,709	52,792,497	216,248,606	52,089,979	220,295,869	53,099,978	217,127,944	52,303,282	
	b. Non operational deposit and/or Other Non Operational liabilities	33,499,634	13,755,325	36,097,994	14,847,927	36,066,241	15,176,674	38,674,385	16,208,399	
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-	
5	Secured Funding		-		-		-		-	
6	Other cash outflow (additional requirement), consist of:	456,152,374	60,825,942	440,364,318	57,286,927	457,952,025	61,251,551	442,527,809	58,028,306	
	a. cash outflow from derivative transaction	19,117,364	19,117,364	19,754,863	19,754,863	19,117,364	19,117,364	19,707,765	19,707,765	
	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	304,191,488	33,999,936	300,245,793	34,340,068	304,608,380	34,067,431	300,547,597	34,398,889	
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-	
	f. cash outflow from other funding related contigencies liabilities	126,524,590	1,389,710	118,572,064	1,400,398	127,553,159	1,393,634	119,750,014	1,399,219	
	g. other contractual cash outlow	6,318,932	6,318,932	1,791,598	1,791,598	6,673,122	6,673,122	2,522,433	2,522,433	
7	TOTAL CASH OUTFLOW		180,788,086		177,443,335		184,152,116		180,989,787	
CASH INF	ow				-					
8	Secured lending	-	-	-	-	1,994	1,994	1,599	1,599	
9	Inflows from fully performing exposures	31,443,572	14,902,746	33,455,843	14,735,810	34,430,232	16,658,371	35,909,174	16,199,620	
10	Other Cash Inflow	19,742,895	19,742,895	20,144,680	20,144,680	19,742,895	19,742,895	20,108,051	20,108,051	
11	TOTAL CASH INFLOW	51,186,467	34,645,641	53,600,523	34,880,490	54,175,121	36,403,260	56,018,824	36,309,270	
			TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹	
12	TOTAL HQLA		487,930,692		510,037,864		500,317,685		522,354,163	
13	NET CASH OUTFLOWS		146,142,445		142,562,845		147,748,856		144,680,517	
14	LCR (%)		333.87%		357.76%		338.63%		361.04%	

Information:

¹Adjusted 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 Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR. The outstanding value of Quarter I 2024 is the average LCR during the working days of Jan 2024 to Mar 2024 (58 data points), while Quarter IV 2023 is the average LCR during the working days of Oct 2023 to Dec 2023 (63 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 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 Bank Reports and presented in accordance with SE OJK No.9/SEOJK.03/2019 concerning Transparency and Publication of Bank Reports and Pub Conventional Commercial Bank Reports.

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2024 is based on the average daily position from January 2024 until March 2024. Meanwhile, the calculation for Quarter IV 2023 is based on the average daily position from October 2023 until December 2023, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2024 decreased by 23.89%, from 357.76% (Quarter IV 2023) to 333.87% (Quarter I 2024). Such decrease in ratio was particularly due to a decrease in weighted value of HQLA by 4.33% (Rp22.11 trillion) and an increase in Net Cash Outflow (NCO) after run-off by 2.51% (Rp3.58 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp18.05 trillion, the decrease in placement with BI amounted to Rp7.45 trillion, and the increase in Coins and Banknotes amounted to Rp3.06 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp4.53 trillion, the decreased in *unused loan facilities* amounted to Rp0.34 trillion, the decreased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp0.19 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2024 is comprised of Level 1 HQLA of 98.13%; Level 2A HQLA of 1.30%; and level 2B HQLA of 0.57%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 75.93% and placement with Bank Indonesia of 19.52%, respectively.
- BCA's third party deposits composition during Quarter I 2024 was mainly contributed by CASA at around 81.05%. The composition can be seen on the Table 1 below:

	Total Rp & Va
Current Account	32.01%
Savings Account	49.04%
CASA	81.05%
Time Deposit	1 8.95 %
Total	100%

Table 1. BCA's funding composition (Bank Only) during Quarter I 2024.

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 334.54 million.
- In managing its liquidity, the Bank has properly identified, measured, monitored and controlled its liquidity risk. Apart from the LCR ratio, the Bank also monitors condition and sufficiency of liquidity through cash flow projection report, NSFR report and other liquidity ratios. The Bank has established a limit, early warning indicators, contingency funding plan and recovery plan related to liquidity risk.

Analysis on a Consolidated Basis

- The calculation of BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2024 is based on the average daily position from January 2024 until March 2024. Meanwhile, the calculation for Quarter IV 2023 is based on the average daily position from October 2023 until December 2023.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2024 decreased by 22.41%, from 361.04% (Quarter IV 2023) to 338.63% (Quarter I 2024). Such decrease in ratio was particularly due to a decrease in weighted value of HQLA by 4.22% (Rp22.04 trillion) and an increase in Net Cash Outflow (NCO) after run-off by 2.12% (Rp3.07 trillion). The decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp18.21 trillion, the decrease in placement with BI amounted to Rp7.49 trillion, and the increase in Coins and Banknotes amounted to Rp3.17 trillion. Meanwhile, the increase in NCO after run-off was mainly caused by the increased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp4.15 trillion, the decreased in *unused loan facilities* amounted to Rp0.33 trillion, the decreased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp0.06 trillion, and the increased in inflows from fully performing exposures \leq 30 days amounted to Rp0.46 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2024 is comprised of Level 1 HQLA of 97.73%; Level 2A HQLA of 1.61%; and Level 2B HQLA of 0.66%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 76.08% and placement with Bank Indonesia of 19.46%, respectively.
- BCA's third party deposits composition during Quarter I 2024 was mainly contributed by CASA at around 80.25%. The composition can be seen on the Table 2 below:

	Total Rp & Va
Current Account	31.58%
Savings Account	48.67%
CASA	80.25%
Time Deposit	19.75 %
Total	100%

 Table 2. BCA's Funding Composition (Consolidated) for Quarter I 2024

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 334.54 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

			Reportin	ng Position (Dec	2023)		Reporting Position (Mar 2024)					
		Carrying Value	ual Maturity (in		Carrying Value Based on Residual Maturity (in million Rp)							
	ASF Component	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥1 Year	Weighted Value	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥1 Year	Weighted Value	
1	Capital											
2	Regulatory Capital as per POJK KPMM	243,545,726	-	-	202,750	243,748,476	227,929,906	-	-	181,000	228,110,906	
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	
4	Retail deposits and deposits from micro and small business customers:											
5	Stable Deposits	489,758,440	124,672,398	-	-	583,709,296	497,166,213	124,110,815	-	-	590,213,177	
6	Less Stable Deposits	172,193,981	46,596,109	-	-	196,911,081	185,643,249	46,847,838	-	-	209,241,978	
7	Wholesale Funding											
8	Operational deposits	224,969,855	-	-	-	112,484,927	223,281,470	-	-	-	111,640,735	
9	Other wholesale funding	429,544	34,410,707	-	-	16,357,042	439,061	34,164,591	-	-	15,811,027	
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-	
11	Other liabilities and equity:											
12	NSFR derivative liabilities		-	-	-			44,789	-	-		
13	All other liabilities and equity not included in the above categories	87,724	40,911,967	184,053	140,028	232,055	68,160	64,344,749	201,132	148,874	249,440	
14	TOTAL ASF					1,153,442,877					1,155,267,263	

			Reportir	g Position (Dec	2023)			Repor	ting Position (M	ar 2024)	
		Carrying Value	Based on Residu	al Maturity (in	million Rp)		Carrying Value Based on Residual Maturity (in million Rp)				
RSF Component		Non-specified Maturity	< 6 Months	≥6 Months - < 1 Year	≥1 Year	Weighted Value	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	Weighted Value
15	Total NSFR HQLA					17,904,785					16,239,138
16	Deposits held at other financial institutions for operational purposes	5,603,754	-	-	-	2,801,877	4,871,111	-	-	-	2,435,556
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	4,420,689	-	-	442,069	-	7,128,454	-	-	712,845
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	20,280,460	17,317,378	33,021,027	44,721,785	-	28,708,689	17,370,393	44,239,951	57,231,451
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and pubic service entities, of which:	-	164,595,715	118,453,399	340,648,531	431,075,809	-	174,755,063	104,317,673	350,781,546	437,700,682
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	758	416,875	10,769,439	7,208,952	-	63,274	112,500	11,396,493	7,495,607
22	Unpledged residential mortgages, of which:	-	7,105	27,567	1,084,726	939,353	-	9,412	26,419	1,129,547	978,030
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	283,235	915,329	68,187,292	44,921,021	-	276,334	862,326	70,079,077	46,120,730
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	23,961,743	2,866,765	11,284,899	23,006,418	-	23,680,602	3,798,048	10,412,243	22,589,732
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:										
27	Physical traded commodities, including gold	-				-	-				-
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	94,893 94,893					-	-			
30	20% NSFR derivative liabilities before deduction of variation margin posted			8,958	8,958						
31	All other assets not included in the above categories	21,405	49,468,602	832,637	53,046,902	103,367,555	16,770	50,304,478	1,308,682	52,997,345	104,627,275
32	Off-balance sheet items				412,918,808	15,909,866				426,053,395	16,533,542
	TOTAL RSF					692,394,383					712,673,547
34	Net Stable Funding Ratio (%)					166.59%					162.10%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Bank Only Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) – Bank Only as of 31 Mar 2024 decreased by 4.49% when compared to the period of 31 Dec 2023; namely from 166.59% (as of 31 Dec'23) to 162.10% (as of 31 Mar'24). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 2.93% (Rp20.28 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 0.16% (Rp1.82 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp20.51 trillion. Meanwhile, 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 Rp17.44 trillion and the decrease in the regulatory capital of Rp15.64 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 (55.99%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

	Categories							
	1. Retail							
	a. Fully covered and transactional	38.76%						
Stable Funda	b. Fully covered, non-transactional and related	10.86%						
Stable Funds	2. Micro and Small Business Customers							
	a. Fully covered and transactional	6.04%						
	b. Fully covered, non-transactional and related							
	Total Stable Funds	55.99%						
Unstable	1. Retail	18.48%						
Fund	2. Micro and Small Business Customers	2.47%						
	Total Unstable Funds	20.95%						
	Total Operational Deposits							
	Total Non-Operational Deposits	2.94%						
	Total Third Party Funds and Bank Funds	100.00%						

Table 1. Composition of Third Party Funds and Bank Funds - Bank Only as of Mar 31, 2024

Net Stable Funding Ratio (NSFR) - Consolidated

			Reportin	g Position (Dece	mber 2023)		Reporting Position (March 2024)					
		Carrying Value Based on Residual Maturity (in million Rp)					Carrying Value Based on Residual Maturity (in million Rp)					
	ASF Component		< 6 Months	≥ 6 Months - < 1 Year	≥1 Year	Weighted Value	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥1 Year	Weighted Value	
1	Capital											
2	Regulatory Capital as per POJK KPMM	252,508,883	-	-	202,750	252,711,633	237,451,527	-	-	181,000	237,632,527	
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-	
4	Retail deposits and deposits from micro and small business customers:											
5	Stable Deposits	491,978,935	124,716,471	-	-	585,860,635	499,450,233	124,164,184	-	-	592,433,697	
6	Less Stable Deposits	172,467,848	50,600,294	-	-	200,761,328	185,862,990	50,975,256	-	-	213,154,421	
7	Wholesale Funding											
8	Operational deposits	229,825,603	-	-	-	114,912,801	228,394,197	-	-	-	114,197,098	
9	Other wholesale funding	432,317	44,208,153	86,988	173,442	20,398,138	448,992	44,065,698	86,191	131,091	20,018,011	
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-	
11	Other liabilities and equity:											
12	NSFR derivative liabilities		-	-	-			44,789	-	-		
13	All other liabilities and equity not included in the above categories	196,120	33,422,197	184,053	140,028	340,333	178,103	64,857,905	201,132	148,874	358,520	
14	TOTAL ASF					1,174,984,869					1,177,794,273	

		Reporting Position (December 2023)					Reporting Position (March 2024)				
		Carrying Value Based on Residual Maturity (in million Rp)					Carrying Value Based on Residual Maturity (in million Rp)				
		Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥ 1 Year	Weighted Value	Non-specified Maturity	< 6 Months	≥ 6 Months - < 1 Year	≥1 Year	Weighted Value
15	Total NSFR HQLA					18,952,213					17,348,181
16	Deposits held at other financial institutions for operational purposes	5,614,345	-	-	-	2,807,173	4,806,881	-	-	-	2,403,440
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	4,420,689	-	-	442,069	-	7,128,454	-	-	712,845
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	106	23,076,026	17,422,420	33,446,926	45,619,556	6,815	31,344,628	17,471,470	44,672,117	58,110,569
20	to non- financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and pubic service entities, of which:	-	167,022,213	121,043,594	354,572,595	445,419,609	-	177,033,124	106,731,636	365,877,076	452,877,894
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	758	416,875	10,769,439	7,208,952	-	63,274	112,500	11,396,493	7,495,607
22	Unpledged residential mortgages, of which:	-	98,798	31,499	1,942,394	1,716,183	-	46,958	28,039	2,053,653	1,783,103
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	283,235	915,329	68,187,292	44,921,021	-	276,334	862,326	70,079,077	46,120,730
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	24,736,945	2,944,765	12,020,133	24,057,968	-	24,377,965	3,977,630	11,141,665	23,648,212
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				92,757	92,757				-	-
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				8,958	8,958
31	All other assets not included in the above categories	21,406	41,656,905	846,978	47,088,732	89,612,030	16,770	50,370,737	1,318,007	46,989,144	98,694,659
32	Off-balance sheet items				414,845,852	15,953,638				428,823,814	16,623,948
33	TOTAL RSF					696,803,168					725,828,147
34	Net Stable Funding Ratio (%)					168.63%					162.27%

QUALITATIVE ASSESMENT ON NSFR

Analysis on Consolidated Financial Statement

Based on the calculation, the value of Net Stable Funding Ratio (NSFR) - Consolidated as of 31 Mar 2024 decreased by 6.36% when compared to the period of 31 Dec 2023; namely from 168.63% (as of 31 Dec'23) to 162.27% (as of 31 Mar'24). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 4.17% (Rp29.02 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 0.24% (Rp2.81 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp21.36 trillion and an increase in other assets of Rp9.00 trillion. Meanwhile, 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 Rp17.87 trillion and the decrease in the regulatory capital of Rp15.08 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 (55.17%). 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	l Bank Funds -
Consolidated as of Mar 31, 2024		

Categories					
	1. Retail				
	a. Fully covered and transactional	38.24%			
Stable Freedo	b. Fully covered, non-transactional and related	10.66%			
Stable Funds	2. Micro and Small Business Customers				
	a. Fully covered and transactional	5.95%			
	b. Fully covered, non-transactional and related	0.32%			
Total Stable Funds					
Unstable	1. Retail	18.47%			
Fund	2. Micro and Small Business Customers	2.48%			
Total Unstable Funds					
Total Operational Deposits					
Total Non-Operational Deposits					
	100.00%				