

KEY METRICS RATIO

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : March 2025

in million Rupiah

No	Information	Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
	Available Capital (amounts)					
1	Common Equity Tier 1 (CET1)	239,748,210	255,311,302	247,507,639	232,321,451	218,853,959
2	Tier 1	239,748,210	255,311,302	247,507,639	232,321,451	218,853,959
3	Total Capital	249,895,706	265,198,025	256,900,576	241,524,434	227,999,046
	Risk-Weighted Assets (amounts)					
4	Total Risk-Weighted Assets (RWA)	913,638,598	910,183,696	881,371,842	872,998,220	865,146,430
	Risk-based Capital Ratios as a percentage of RWA					
5	CET1 Ratio (%)	26.24%	28.05%	28.08%	26.61%	25.30%
6	Tier 1 Ratio (%)	26.24%	28.05%	28.08%	26.61%	25.30%
7	Total Capital Ratio (%)	27.35%	29.14%	29.15%	27.67%	26.36%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital Conservation Buffer requirement (2.5% from RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer Requirement (0 - 2.5% from RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (1% - 2.5%) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Total of bank CET1 specific buffer requirements (Row 8 + Row 9 + Row 10)	5.00%	5.00%	5.00%	5.00%	5.00%
12	CET1 available after meeting the bank's minimum capital requirements	17.36%	19.15%	19.16%	17.68%	16.36%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	1,682,143,904	1,587,197,376	1,559,829,955	1,567,707,829	1,583,239,404
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.25%	16.09%	15.87%	14.82%	13.82%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.25%	16.09%	15.87%	14.82%	13.82%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.35%	15.71%	15.38%	14.64%	13.71%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.35%	15.71%	15.38%	14.64%	13.71%
	Liquidity Coverage Ratio (LCR)					
15	Total High-Quality Liquid Assets (HQLA)	448,863,436	455,814,631	469,404,999	473,723,237	500,317,685
16	Total net cash outflow	146,257,922	138,375,584	137,278,342	143,001,958	147,748,856
17	LCR Ratio (%)	306.90%	329.40%	341.94%	331.27%	338.63%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding	1,254,908,898	1,223,567,547	1,213,925,492	1,195,030,995	1,177,794,273
19	Total Required Stable Funding	804,436,048	777,730,080	742,232,389	728,087,933	725,828,147
20	NSFR Ratio (%)	156.00%	157.33%	163.55%	164.13%	162.27%

EXPOSURE IN LEVERAGE RATIO REPORT

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

Reporting Position : March 31, 2025

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,523,036,729
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.	832,296
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	3,800,766
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	158,900,087
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(51,386,098)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,635,183,780

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Bank Only)
Reporting Position : March 31, 2025

in million Rupiah

No	Information	Period	
		Mar-25	Dec-24
	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)	1,500,404,388	1,437,334,614
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)	(33,545,817)	(33,308,750)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(14,783,022)	(15,488,631)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,452,075,549	1,388,537,233
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	273,403	306,487
9	Add on amounts for PFE associated with all derivatives transactions	754,181	843,269
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	1,027,584	1,149,756
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets	22,437,053	2,085,107
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	3,800,766	199,932
17	Agent transaction exposures	-	-
18	Total SFT Exposure Sum of rows 14 to 17	26,237,819	2,285,039
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount (gross value before deducting impairment provision)	459,994,007	447,829,590
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(301,093,920)	(296,263,333)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,057,259)	(2,967,583)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	155,842,828	148,598,674
	Capital and Total Exposure		
23	Tier 1 Capital	225,328,987	239,468,854
24	Total Exposure Sum of rows 7,13,18,22	1,635,183,780	1,540,570,702
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.78%	15.54%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.78%	15.54%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A

LEVERAGE RATIO CALCULATION REPORT

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

Reporting Position : March 31, 2025

in million Rupiah

No	Information	Period	
		Mar-25	Dec-24
	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.	11,375,465	39,732,399
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.	22,437,053	2,085,107
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.	1,624,122,192	1,578,217,994
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.	1,624,122,192	1,578,217,994
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.	13.87%	15.17%
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.	13.87%	15.17%

EXPOSURE IN LEVERAGE RATIO REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)

Reporting Position : March 31, 2025

in million Rupiah

No	Information	Total
1	Total assets on the balance sheet in published financial statements. (Gross value before deducting impairment provision).	1,568,582,748
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.	(5,826,782)
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.	832,296
9	Adjustment to exposure of Securities Financing Transaction (SFT) as example: reverse repo transaction.	4,370,914
10	Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor.	159,623,904
11	Prudent valuation adjustments in form of capital deduction factor and impairment.	(45,439,176)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio Calculation	1,682,143,904

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
Reporting Position : March 31, 2025

in million Rupiah

No	Information	Period	
		Mar-25	Dec-24
	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)	1,539,551,577	1,475,876,150
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)	(34,818,353)	(34,520,951)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(7,558,133)	(8,322,962)
7	Total On-Balance Sheet Exposure Sum of rows 1 to 6	1,497,175,091	1,433,032,237
	Derivative Exposure		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	273,403	309,691
9	Add on amounts for PFE associated with all derivatives transactions.	754,181	843,269
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives.	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Derivative Exposure Sum of rows 8 to 12	1,027,584	1,152,960
	Securities Financing Transaction (SFT) Exposure		
14	Gross SFT Assets.	23,008,151	2,671,820
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.	4,371,864	786,644
17	Agent transaction exposures.	-	-
18	Total SFT Exposure Sum of rows 14 to 17	27,380,015	3,458,464
	Other Off-Balance Sheet Exposure		
19	Off-balance sheet exposure at gross notional amount. (gross value before deducting impairment provision)	462,687,054	450,823,119
20	(Adjustment from the result of multiplying commitment payable or contingent payables with credit conversion factor and deducted with impairment provision)	(303,063,150)	(298,294,217)
21	(Impairment provision for off balance sheet inline with accounting standard)	(3,062,690)	(2,975,187)
22	Total Other Off-Balance Sheet Exposure Sum of rows 19 to 21	156,561,214	149,553,715
	Capital and Total Exposure		
23	Tier 1 Capital	239,748,210	255,311,302
24	Total Exposure Sum of rows 7,13,18,22	1,682,143,904	1,587,197,376
	Leverage Ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.25%	16.09%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.25%	16.09%
26	National Minimum Leverage Ratio Requirement	3%	3%
27	Applicable Leverage Buffer	N/A	N/A

LEVERAGE RATIO CALCULATION REPORT

Bank Name : PT Bank Central Asia Tbk (Consolidated)
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in million Rupiah

No	Information	Period	
		Mar-25	Dec-24
	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.	11,625,127	40,516,446
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.	23,008,151	2,671,820
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.	1,670,760,880	1,625,042,002
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.	1,670,760,880	1,625,042,002
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.	14.35%	15.71%
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.	14.35%	15.71%

REPORT ON CALCULATION FOR QUARTERLY LIQUIDITY COVERAGE RATIO (LCR)

(in million Rupiah)

No	COMPONENTS	BANK ONLY				CONSOLIDATED			
		Quarter I 2025		Quarter IV 2024		Quarter I 2025		Quarter IV 2024	
		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 days		63 days		58 days		63 days
HIGH QUALITY LIQUID ASSET (HQLA)									
2	Total High Quality Liquid Asset (HQLA)		437,589,033		443,878,218		448,863,436		455,814,631
CASH OUTFLOW									
3	Retail deposits and deposits from Micro and Small Business customers, consist of:	871,002,992	52,543,955	860,643,549	51,825,436	889,593,515	53,857,934	878,678,123	53,124,918
	a. Stable Deposit/Funding	691,126,884	34,556,344	684,778,376	34,238,919	702,028,359	35,101,418	694,857,884	34,742,894
	b. Less Stable Deposit/Funding	179,876,108	17,987,611	175,865,173	17,586,517	187,565,156	18,756,516	183,820,239	18,382,024
4	Wholesale Funding, consist of:	259,356,651	65,017,297	254,296,679	63,974,136	264,403,391	67,378,402	258,761,964	65,976,906
	a. Operational deposit	230,952,714	53,309,920	225,134,367	51,997,650	232,496,353	53,676,882	226,412,901	52,296,319
	b. Non operational deposit and/or Other Non Operational liabilities	28,403,937	11,707,377	29,162,312	11,976,486	31,907,038	13,701,520	32,349,063	13,680,587
	c. Marketable securities issued by bank (unsecured debt)	-	-	-	-	-	-	-	-
5	Secured Funding								
6	Other cash outflow (additional requirement), consist of:	486,230,664	65,004,270	458,813,680	56,401,876	489,025,911	65,619,499	462,114,835	57,030,786
	a. cash outflow from derivative transaction	20,300,401	20,300,401	19,518,758	19,518,758	20,300,401	20,300,401	19,518,758	19,518,758
	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	335,907,672	37,508,240	310,428,254	33,385,819	337,160,584	37,652,724	312,003,236	33,566,968
	e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-	-	-	-	-
	f. cash outflow from other funding related contingencies liabilities	124,346,418	1,519,456	126,915,466	1,546,098	125,422,330	1,523,778	128,197,979	1,550,198
	g. other contractual cash outflow	5,676,173	5,676,173	1,951,202	1,951,202	6,142,596	6,142,596	2,394,863	2,394,863
7	TOTAL CASH OUTFLOW		182,565,522		172,201,448		186,855,835		176,132,610
CASH INFLOW									
8	Secured lending	-	-	-	-	2,007	2,007	1,796	1,796
9	Inflows from fully performing exposures	34,666,809	16,522,074	31,425,331	15,168,255	40,008,908	20,177,179	35,990,277	18,143,051
10	Other Cash Inflow	20,418,727	20,418,727	19,612,180	19,612,180	20,418,727	20,418,727	19,612,180	19,612,180
11	TOTAL CASH INFLOW	55,085,536	36,940,801	51,037,511	34,780,435	60,429,642	40,597,913	55,604,253	37,757,026
			TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹		TOTAL ADJUSTED VALUE ¹
12	TOTAL HQLA		437,589,033		443,878,218		448,863,436		455,814,631
13	NET CASH OUTFLOWS		145,624,721		137,421,013		146,257,922		138,375,584
14	LCR (%)		300.49%		323.01%		306.90%		329.40%

Information:

¹ Adjusted values are calculated after the imposition of a reduction in value (haircut), run-off rate, and inflow rate as well as the maximum limit for HQLA components, for example the maximum limit for HQLA Level 2B and HQLA Level 2 and the maximum limit of cash inflows can be taken into account in LCR.

The outstanding value of Quarter I 2025 is the average LCR during the working days of Jan 2025 to Mar 2025 (58 data points), while Quarter IV 2024 is the average LCR during the working days of Okt 2024 to Des 2024 (63 data points).

The calculation of the Liquidity Coverage Ratio above is made based on POJK No. 42/POJK.03/2015 concerning the Obligation to Fulfill the Liquidity Adequacy Ratio (Liquidity Coverage Ratio) for Commercial Banks and its amendments, POJK No. 19 of 2024 and POJK No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports and is presented in accordance with SE Transparency and Publication of Conventional Commercial Bank Reports.

QUARTERLY LIQUIDITY COVERAGE RATIO (LCR) REPORT

Analysis for Bank Only

- The calculation of BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2025 is based on the average daily position from January 2025 until March 2025. Meanwhile, the calculation for Quarter IV 2024 is based on the average daily position from October 2024 until December 2024, respectively.
- BCA's Liquidity Coverage Ratio (Bank Only) for Quarter I 2025 decreased by 22.52%, from 323.01% (Quarter IV 2024) to 300.49% (Quarter I 2025). Such decrease in ratio was particularly due to an increase in Net Cash Outflow (NCO) after run-off by 5.97% (Rp8.20 trillion) and a decrease in weighted value of HQLA by 1.42% (Rp6.29 trillion). The increase in NCO after run-off was mainly caused by the increased in *unused loan facilities* amounted to Rp4.12 trillion, the increased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp3.72 trillion, the increased in funding from retail, micro and small businesses, as well as corporate customers amounted to Rp1.76 trillion, and the increased in inflows from fully performing exposures ≤ 30 days amounted to Rp1.35 trillion. Meanwhile, the decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp4.79 trillion, the decrease in placement with BI amounted to Rp3.59 trillion, and the increase in Coins and Banknotes amounted to Rp1.98 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2025 is comprised of Level 1 HQLA of 97.62%; Level 2A HQLA of 1.66%; and level 2B HQLA of 0.72%. Of the total Level 1 HQLA, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 78.91% and placement with Bank Indonesia of 15.84%, respectively.
- BCA's third party deposits composition during Quarter I 2025 was mainly contributed by CASA at around 82.56%. The composition can be seen on the Table 1 below:

Table 1. BCA's funding composition (Bank Only) during Quarter I 2025.

	Total Rp & Va
Current Account	32,97%
Savings Account	49,59%
CASA	82,56%
Time Deposit	17,44%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 231.04 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 I 2025 is based on the average daily position from January 2025 until March 2025. Meanwhile, the calculation for Quarter IV 2024 is based on the average daily position from October 2024 until December 2024.
- BCA's Liquidity Coverage Ratio (Consolidated) for Quarter I 2025 decreased by 22.50%, from 329.40% (Quarter IV 2024) to 306.90% (Quarter I 2025). Such decrease in ratio was particularly due to an increase in weighted value of Net Cash Outflow (NCO) after run-off by 5.70% (Rp7.88 trillion) and a decrease in HQLA by 1.53% (Rp6.95 trillion). The increase in NCO after run-off was mainly caused by the increased in *unused loan facilities* amounted to Rp4.09 trillion and the increased in other contractual cash outflow (ex: dividends and borrowing) amounted to Rp3.75 trillion. Meanwhile, the decrease in HQLA was particularly driven by the decrease in HQLA securities amounted to Rp5.58 trillion, the decrease in placement with BI amounted to Rp3.76 trillion, and the increase in Coins and Banknotes amounted to Rp1.99 trillion.
- In terms of composition, BCA's HQLA for Quarter I 2025 is comprised of Level 1 HQLA of 97.05%; Level 2A HQLA of 2.13%; and Level 2B HQLA of 0.81%. Of the total HQLA Level 1, the proportion was dominated by marketable securities issued by the Indonesian government and BI of 79.00% and placement with Bank Indonesia of 15.85%, respectively.
- BCA's third party deposits composition during Quarter I 2025 was mainly contributed by CASA at around 81.68%. The composition can be seen on the Table 2 below:

Table 2. BCA's Funding Composition (Consolidated) for Quarter I 2025

	Total Rp & Va
Current Account	32,43%
Savings Account	49,25%
CASA	81,68%
Time Deposit	18,32%
Total	100%

- BCA's derivative exposure mainly came from FX Swap Buy-Sell USD transactions by an average of USD 231.04 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 (Dec 2024)					Reporting Position (Mar 2025)				
		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	264,429,302	-	-	115,750	264,545,052	249,833,191	-	-	94,000	249,927,191
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	538,346,260	154,823,698	-	-	658,511,460	560,014,017	161,340,861	-	-	685,287,134
6	Less Stable Deposits	155,192,761	12,485,765	-	-	150,910,673	168,689,998	8,760,785	-	-	159,705,705
7	Wholesale Funding										
8	Operational deposits	223,234,686	-	-	-	111,617,343	242,648,105	-	-	-	121,324,052
9	Other wholesale funding	404,739	29,493,301	-	-	13,715,475	380,809	30,965,596	-	-	14,361,420
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		35,415	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	85,144	34,679,515	330,199	12,419	177,518	92,406	66,671,735	439,523	9,767	229,528
14	TOTAL ASF					1,199,477,521					1,230,835,032

RSF Component		Reporting Position (Dec 2024)					Reporting Position (Mar 2025)				
		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					19,636,348					18,465,532
16	Deposits held at other financial institutions for operational purposes	4,020,259	-	-	-	2,010,130	6,350,693	-	-	-	3,175,347
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	815,041	-	-	81,504	-	21,778,142	-	-	2,177,814
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	24,942,775	16,168,042	36,855,495	48,680,932	-	21,059,861	32,472,345	35,211,893	54,607,045
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:	-	181,121,012	126,482,722	411,801,909	503,833,490	-	206,492,781	108,536,533	413,001,925	508,566,293
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	821	450,000	11,233,922	7,527,460	-	413,337	-	11,075,391	7,405,673
22	Unpledged residential mortgages, of which:	-	9,598	31,243	1,366,972	1,182,347	-	8,594	32,733	1,319,268	1,142,041
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	342,937	1,039,915	73,754,818	48,632,058	-	339,803	896,434	75,112,067	49,440,963
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	24,061,856	5,954,998	5,305,658	19,518,236	-	22,450,370	5,784,709	5,426,222	18,729,828
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				-	-				38,131	38,131
30	20% NSFR derivative liabilities before deduction of variation margin posted				7,083	7,083				-	-
31	All other assets not included in the above categories	12,747	44,550,986	912,981	55,472,714	100,949,428	36,151	48,571,974	989,316	55,542,428	105,139,869
32	Off-balance sheet items				447,829,590	17,561,702				459,994,007	18,601,477
33	TOTAL RSF					769,620,718					787,490,010
34	Net Stable Funding Ratio (%)					155.85%					156.30%

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 2025 increased by 0.45% when compared to the period of 31 Dec 2024; namely from 155.85% (as of 31 Dec'24) to 156.30% (as of 31 Mar'25). The increase in the NSFR value was due to the increase in the Available Stable Funding (ASF) component of 2.61% (Rp31.36 trillion) which was greater than the increase in the Required Stable Funding (RSF) component of 2.32% (Rp17.87 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 Rp45.92 trillion and the decrease in the regulatory capital of Rp14.62 trillion. Meanwhile, the increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) and securities not in default amounting to Rp12.61 trillion and the increase in other assets amounting to Rp4.22 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 (61.59%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds and Bank Funds - Bank Only as of Mar 31, 2025

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	40.32%
	b. Fully covered, non-transactional and related	13.47%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7.50%
	b. Fully covered, non-transactional and related	0.30%
Total Stable Funds		61.59%
Unstable Fund	1. Retail	13.87%
	2. Micro and Small Business Customers	1.28%
Total Unstable Funds		15.15%
Total Operational Deposits		20.72%
Total Non-Operational Deposits		2.54%
Total Third Party Funds and Bank Funds		100.00%

Net Stable Funding Ratio (NSFR) - Consolidated

ASF Component		Reporting Position (December 2024)					Reporting Position (March 2025)				
		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	273,329,336	-	-	115,750	273,445,086	257,359,839	-	-	94,000	257,453,839
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from micro and small business customers:										
5	Stable Deposits	541,081,422	154,878,256	-	-	661,161,694	562,955,755	161,390,775	-	-	688,129,203
6	Less Stable Deposits	155,419,066	16,672,018	-	-	154,881,975	168,939,290	13,510,458	-	-	164,204,774
7	Wholesale Funding										
8	Operational deposits	230,673,687	-	-	-	115,336,844	251,004,854	-	-	-	125,502,427
9	Other wholesale funding	419,989	41,517,962	43,785	266,519	18,451,379	393,248	42,326,585	356,000	235,491	19,275,581
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities and equity:										
12	NSFR derivative liabilities		-	-	-			-	-	-	
13	All other liabilities and equity not included in the above categories	198,195	25,970,403	330,199	12,419	290,569	205,974	66,715,643	439,523	9,767	343,074
14	TOTAL ASF					1,223,567,547					1,254,908,898

RSF Component		Reporting Position (December 2024)					Reporting Position (March 2025)				
		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					20,822,467					19,949,364
16	Deposits held at other financial institutions for operational purposes	4,096,777	-	-	-	2,048,389	6,576,696	-	-	-	3,288,348
17	Performing loans and securities										
18	to financial institutions secured by Level 1 HQLA	-	1,366,282	-	-	136,628	-	22,307,728	-	-	2,230,773
19	to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	27,687,000	16,269,402	37,771,356	50,059,107	-	24,013,680	32,475,689	37,068,608	56,908,504
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:	-	183,493,537	129,511,361	428,224,950	520,493,656	-	208,761,315	111,867,056	430,628,368	526,348,298
21	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	821	450,000	11,233,922	7,527,460	-	413,337	-	11,075,391	7,405,673
22	Unpledged residential mortgages, of which:	-	38,930	36,174	2,679,048	2,314,743	-	38,225	36,870	2,714,131	2,344,559
23	meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	342,937	1,039,915	73,754,818	48,632,058	-	339,803	896,434	75,112,067	49,440,963
24	Securities that are unpledged, not in default and do not qualify as HQLA, including exchange-traded equities	-	25,670,957	6,169,998	6,242,379	21,226,500	-	23,751,135	6,000,440	6,487,320	20,390,010
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				-	-				38,131	38,131
30	20% NSFR derivative liabilities before deduction of variation margin posted				-	-				-	-
31	All other assets not included in the above categories	12,747	36,242,344	930,017	49,620,327	86,805,435	36,152	46,731,763	1,007,527	49,647,407	97,422,849
32	Off-balance sheet items				450,823,120	17,663,638				462,687,055	18,668,576
33	TOTAL RSF					777,730,080					804,436,048
34	Net Stable Funding Ratio (%)					157.33%					156.00%

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 2025 decreased by 1.33% when compared to the period of 31 Dec 2024; namely from 157.33% (as of 31 Dec'24) to 156.00% (as of 31 Dec'24). The decrease in the NSFR value was due to the increase in the Required Stable Funding (RSF) component of 3.43% (Rp26.71 trillion) which was greater than the increase in the Available Stable Funding (ASF) component of 2.56% (Rp31.34 trillion). The increase in the RSF component was mainly due to the increase in loans classified as current and under special mention (performing loans) amounting to Rp15.52 trillion and the increase in other assets of Rp10.66 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 Rp47.28 trillion and the decrease in the regulatory capital of Rp15.99 trillion.

The NSFR ratio of BCA on a consolidated basis currently meets the minimum requirement of 100%. It was supported by a fairly large composition of stable funds (60.49%). The composition of Third Party Funds and Bank Funds can be seen in Table 1 below.

Table 1. Composition of Third Party Funds, Revenue Sharing Investment Funds, and Bank Funds - Consolidated as of Mar 31, 2025

Categories		%
Stable Funds	1. Retail	
	a. Fully covered and transactional	39.65%
	b. Fully covered, non-transactional and related	13.18%
	2. Micro and Small Business Customers	
	a. Fully covered and transactional	7.36%
	b. Fully covered, non-transactional and related	0.30%
Total Stable Funds		60.49%
Unstable Fund	1. Retail	13.91%
	2. Micro and Small Business Customers	1.32%
Total Unstable Funds		15.23%
Total Operational Deposits		20.96%
Total Non-Operational Deposits		3.32%
Total Third Party Funds and Bank Funds		100.00%