

Risiko Likuiditas - Pengungkapan Mengenai Liquidity Coverage Ratio (LCR) - Bank secara Individual
Liquidity Risk - Liquidity Coverage Ratio (LCR) Disclosure - Bank Only

Dalam Jutaan Rupiah/ In Million Rupiah

No.	Komponen Component	Individual			
		Q4 2024		Q3 2024	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual The outstanding value of obligations and commitments/contractual invoice value	Nilai HQLA setelah pengurangan nilai (haircut) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) HQLA value after haircut or outstanding liabilities and commitments multiplied by the run-off rate or Contractual invoice value times the inflow rate	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual The outstanding value of obligations and commitments/contractual invoice value	Nilai HQLA setelah pengurangan nilai (haircut) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) HQLA value after haircut or outstanding liabilities and commitments multiplied by the run-off rate or Contractual invoice value times the inflow rate
1	Jumlah data Poin yang digunakan dalam perhitungan LCR The number of data points used in the calculation of the LCR		3 bulan/3 months		3 bulan/3 months
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		54,449,484		51,596,852
ARUS KAS KELUAR					
CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Deposits from individual customers and funding originating from Micro and Small Business customers consisted of:				
	a. Simpanan/Pendanaan stabil a. Deposits/StableFunding	1,493	75	1,495	75
	b. Simpanan/Pendanaan kurang stabil b. Deposits/Less Stable Funding	-	-	-	-
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funding originating from corporate customers consisted of:				
	a. Simpanan operasional a. Operational savings	28,410,466	6,854,041	31,222,973	7,524,832
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional b. Non-Operational deposits and/or other liabilities of a non-Operational nature	35,156,531	16,058,256	33,533,073	15,400,844
	c. Surat berharga berupa utang yang diterbitkan oleh bank (unsecured debt) c. Securities in the form of debt securities issued by banks (unsecured debt)	-	-	-	-
5	Pendanaan dengan agunan (secured funding) Funding secured by collateral (secured funding)	-	-	-	-
6	Arus kas keluar lainnya (additional requirement), terdiri dari: Other cash outflows (additional requirement), consisted of:		-		
	a. Arus kas keluar atas transaksi derivatif a. Cash outflows from derivative transactions	39,647,476	39,647,476	44,320,856	44,320,856
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas b. Cash outflows for increased liquidity requirements	-	-	-	-
	c. Arus kas keluar atas kehilangan pendanaan c. Cash outflows on loss of funding	-	-	-	-
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas d. Cash outflows on withdrawal of committed credit facilities and liquidity facilities	4,974,248	771,441	5,342,252	819,774
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana e. Cash outflows for other contractual obligations related to distribution of funds	-	-	-	-
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya f. Cash outflows for other contingent financing obligations	13,469,308	2,078	8,436,788	2,201
	g. Arus kas keluar kontraktual lainnya g. Other contractual cash outflows	1,923,771	1,923,771	2,822,673	2,822,673
7	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		65,257,138		70,891,255
ARUS KAS MASUK					
CASH INFLOW					
8	Pinjaman dengan agunan (secured lending) Secured lending collateral	-	-	-	-
9	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures) Claims originating from counterparties were current (inflows from fully performing exposures)	13,647,219	10,475,123	15,189,767	11,376,102
10	Arus kas masuk lainnya Other cash inflows	39,578,368	39,578,368	44,292,421	44,292,421
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS	53,225,587	50,053,491		55,668,524
		TOTAL ADJUSTED VALUE1		TOTAL ADJUSTED VALUE	
12	TOTAL HQLA		54,449,484		51,596,852
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		16,314,284		17,722,814
14	LCR (%)		333.75%		291.13%

Analisis Secara Individual

Di Q4 2024, jumlah HQLA bank sebesar 54,45 triliun rupiah, jumlah arus kas keluar sebesar 65,26 triliun rupiah, dan jumlah arus kas masuk yang dapat diperhitungkan dalam LCR adalah 48,94 triliun rupiah, sehingga nilai LCR menjadi 333.75%.

Peningkatan HQLA sebesar 2,85 triliun rupiah pada Q4 2024 terutama berasal dari yang terutama berasal dari peningkatan pada surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia serta penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami penurunan di Q4 2024 sebesar 5,63 triliun rupiah yang terutama berasal dari arus kas keluar lainnya terkait transaksi derivatif dan arus kontraktual lainnya. Di samping itu, arus kas masuk setelah haircut dan sebelum diperhitungkan dalam LCR, juga mengalami penurunan sebesar 4,23 triliun rupiah jika dibandingkan kuartal sebelumnya yang berasal dari transaksi derivatif.

Peningkatan pada HQLA dan penurunan pada arus kas bersih keluar menyebabkan LCR Q4 2024 mengalami peningkatan yang signifikan dibandingkan kuartal sebelumnya menjadi 333.75%, yang masih berada di atas batas minimum yang ditentukan. Hal ini mencerminkan bahwa bank memiliki ketahanan likuiditas yang sangat baik dalam jangka waktu 30 hari ke depan.

Individual Analysis

In Q4 2024, the amount of HQLA bank was 54,45 trillion rupiah, the total cash outflow was 65,26 trillion rupiah, and the total cash inflow calculated in the LCR was 48,94 trillion rupiah, with the result that LCR value was 333.75%.

The increase in HQLA of 563.98 billion rupiah in Q4 2023 was mainly due to increment of securities issued by Central Government and Bank Indonesia, and placement to Bank Indonesia, that can be withdrawn in stress condition.

Compared to previous quarter, the decrease in total cash outflow after haircut in Q4 2023 by 5.63 trillion rupiah was mainly due to other cashflow related to derivative transactions and other contractual cashflow. Aside from that, the decrease in total cash inflows after haircut and before calculated in LCR also decrease of 4.22 trillion rupiah compared to previous quarter was mainly due to derivative transactions.

The increase of HQLA and decrease of cash outflow causing LCR Q4 2024 to significantly increase compared to previous quarter to 333.75%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.