

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			
		Q1 2025		Q4 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)		58,521,835		54,449,484
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/Stable Funding	1,493	75	1,493	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	26,837,280	6,484,488	28,410,466	6,854,041
	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	38,512,390	17,318,246	35,156,531	16,058,256
	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	36,536,622	36,536,622	39,647,476	39,647,476
	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	4,718,315	649,109	4,974,248	771,441
	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	13,962,486	3,000	13,469,308	2,078
	g. Arus kas keluar kontraktual lainnya g. Other contractual cash outflows	2,029,131	2,029,131	1,923,771	1,923,771
7	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		63,020,671		65,257,138
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)	12,675,605	9,268,946	13,647,219	10,475,123
10	Arus kas masuk lainnya Other cash inflows	36,558,022	36,558,022	39,578,368	39,578,368
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS	49,233,627	45,826,968	53,225,587	50,053,491
12	TOTAL HQLA		58,521,835		54,449,484
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		17,193,703		16,314,284
14	LCR (%)		340.37%		333.75%

Analisis Secara Individual

Di Q1 2025, jumlah HQLA bank sebesar 58,52 triliun rupiah, jumlah arus kas keluar sebesar 63,02 triliun rupiah, dan jumlah arus kas masuk yang dapat diperhitungkan dalam LCR adalah 45,83 triliun rupiah, sehingga nilai LCR menjadi 340,37%.

Peningkatan HQLA sebesar 4,07 triliun rupiah pada Q1 2025 terutama berasal dari Surat Berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dan penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami penurunan di Q1 2025 sebesar 2,24 triliun rupiah yang terutama berasal dari arus kas keluar lainnya terkait transaksi derivatif. 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 dan tagihan lembaga jasa keuangan.

Peningkatan pada HQLA yang lebih tinggi daripada peningkatan arus kas bersih keluar (7,5% vs 5,4%) menyebabkan LCR Q1 2025 mengalami peningkatan dibandingkan kuartal sebelumnya menjadi 340,37%, 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 Q1 2025, the amount of HQLA bank was 58,52 trillion rupiah, the total cash outflow was 63,02 trillion rupiah, and the total cash inflow calculated in the LCR was 45,83 trillion rupiah, with the result that LCR value was 340,37%.

The increase in HQLA of 4,07 billion rupiah in Q1 2025 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 Q1 2025 by 2,24 trillion rupiah was mainly due to other cashflow related to derivative transactions. Aside from that, the decrease in total cash inflows after haircut and before calculated in LCR also decrease of 4,23 trillion rupiah compared to previous quarter was mainly due to derivative transactions and receivable from financial institution.

The increase of HQLA which higher than the increase of cash outflow (7,5% vs 5,4%) causing LCR Q1 2025 to increase compared to previous quarter to 340,37%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.