

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			
		Q2 2025		Q1 2025	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual <i>The outstanding value of obligations and commitments/contractual invoice value</i>	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) <i>HQLA value after haircut or outstanding liabilities and commitments multiplied by the run-off rate or Contractual invoice value times the inflow rate</i>	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual <i>The outstanding value of obligations and commitments/contractual invoice value</i>	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) <i>HQLA value after haircut or outstanding liabilities and commitments multiplied by the run-off rate or Contractual invoice value times the inflow rate</i>
1	Jumlah data Poin yang digunakan dalam perhitungan LCR <i>The number of data points used in the calculation of the LCR</i>		3 bulan/3 months		3 bulan/3 months
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		59,776,281		58,521,835
ARUS KAS KELUAR CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari ansabah Usaha Mikro dan Usaha Kecil, terdiri dari: <i>Deposits from individual customers and funding originating from Micro and Small Business customers consisted of:</i>				
	a. Simpanan/Pendanaan stabil <i>a. Deposits/Stable Funding</i>	1,496	75	1,493	75
	b. Simpanan/Pendanaan kurang stabil <i>b. Deposits/Less Stable Funding</i>	-	-	-	-
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: <i>Funding originating from corporate customers consisted of:</i>	-	-	-	-
	a. Simpanan operasional <i>a. Operational savings</i>	26,091,628	6,298,584	26,837,280	6,484,488
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional <i>b. Non-Operational deposits and/or other liabilities of a non-Operational nature</i>	37,051,190	16,800,959	38,512,390	17,318,246
	c. Surat berharga berupa utang yang diterbitkan oleh bank (unsecured debt) <i>c. Securities in the form of debt securities issued by banks (unsecured debt)</i>	-	-	-	-
5	Pendanaan dengan agunan (secured funding) <i>Funding secured by collateral (secured funding)</i>		-		-
6	Arus kas keluar lainnya (additional requirement), terdiri dari: <i>Other cash outflows (additional requirement), consisted of:</i>	-	-	-	-
	a. Arus kas keluar atas transaksi derivatif <i>a. Cash outflows from derivative transactions</i>	54,860,013	54,860,013	36,536,622	36,536,622
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas <i>b. Cash outflows for increased liquidity requirements</i>	-	-	-	-
	c. Arus kas keluar atas kehilangan pendanaan <i>c. Cash outflows on loss of funding</i>	-	-	-	-
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas <i>d. Cash outflows on withdrawal of committed credit facilities and liquidity facilities</i>	4,985,101	742,476	4,718,315	649,109
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana <i>e. Cash outflows for other contractual obligations related to distribution of funds</i>	-	-	-	-
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya <i>f. Cash outflows for other contingent financing obligations</i>	11,590,440	2,159	13,962,486	3,000
	g. Arus kas keluar kontraktual lainnya <i>g. Other contractual cash outflows</i>	2,224,533	2,224,533	2,029,131	2,029,131
7	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		80,928,800		63,020,671
ARUS KAS MASUK CASH INFLOW					
8	Pinjaman dengan agunan (secured lending) <i>Secured lending collateral</i>	-	-	-	-
9	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures) <i>Claims originating from counterparties were current (inflows from fully performing exposures)</i>	13,852,681	10,485,717	12,675,605	9,268,946
10	Arus kas masuk lainnya <i>Other cash inflows</i>	54,908,434	54,908,434	36,558,022	36,558,022
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS		65,394,151		45,826,968
			TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE
12	TOTAL HQLA		59,776,281		58,521,835
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		20,232,200		17,193,703
14	LCR (%)		295.45%		340.37%

Analisis Secara Individual

Pada Q2 2025, jumlah HQLA bank sebesar 59,78 triliun rupiah, jumlah arus kas keluar sebesar 80,93 triliun rupiah, dan jumlah arus kas masuk yang dapat diperhitungkan dalam LCR adalah 65,39 triliun rupiah, sehingga nilai LCR menjadi 295,45%.

Peningkatan HQLA sebesar 1,25 triliun rupiah pada Q2 2025 terutama berasal dari Surat Berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami peningkatan di Q2 2025 sebesar 17,91 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 peningkatan sebesar 19,57 triliun rupiah jika dibandingkan kuartal sebelumnya yang berasal dari transaksi derivatif dan tagihan lembaga jasa keuangan.

Peningkatan pada HQLA yang lebih rendah daripada peningkatan arus kas bersih keluar (2,1% vs 17,7%) menyebabkan LCR Q2 2025 mengalami penurunan dibandingkan kuartal sebelumnya menjadi 295,45%, 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 Q2 2025, the amount of HQLA bank was 59.78 trillion rupiah, the total cash outflow was 80.93 trillion rupiah, and the total cash inflow calculated in the LCR was 65.39 trillion rupiah, with the result that LCR value was 295.45%.

The increase in HQLA of 1.25 trillion rupiah in Q2 2025 was mainly due to marketable securities issued by Central Government and Bank Indonesia.

Compared to previous quarter, the increase in total cash outflow after haircut in Q2 2025 by 17.91 trillion rupiah was mainly due to cash outflow related to derivative transactions. Aside from that, total cash inflow after haircut and before calculated in LCR also increase by 19.57 trillion rupiah compared to previous quarter that mainly due to derivative transactions and financial institution receivable.

The increase of total HQLA which lower than the increase of total net cash outflow (2.1% vs 17.7%) causing LCR Q2 2025 to decrease compared to previous quarter to 295.45%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.