

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

		Individual		Individual	
		Q3 2025		Q2 2025	
No.	Komponen Component	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)		56,924,456		59,776,281
ARUS KAS KELUAR CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari ansabah 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	1,497	75	1,496	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	28,264,272	6,821,825	26,091,628	6,298,584
	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	35,021,681	15,982,864	37,051,190	16,800,959
	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	56,004,636	56,004,636	54,860,013	54,860,013
	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	4,859,070	665,504	4,985,101	742,476
	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	10,919,221	1,082	11,590,440	2,159
	g. Arus kas keluar kontraktual lainnya g. Other contractual cash outflows	2,746,562	2,746,562	2,224,533	2,224,533
7	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		82,222,547		80,928,800
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)	16,531,624	12,960,540	13,852,681	10,485,717
10	Arus kas masuk lainnya Other cash inflows	56,013,905	56,013,905	54,908,434	54,908,434
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS		68,974,446		65,394,151
12	TOTAL HQLA		56,924,456		59,776,281
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		20,555,637		20,232,200
14	LCR (%)		276.93%		295.45%
Analisis Secara Individual					
Pada Q3 2025, jumlah HQLA bank sebesar IDR 56,92 triliun, jumlah arus kas keluar sebesar IDR 82,22 triliun, dan jumlah arus kas masuk yang dapat diperhitungkan dalam LCR adalah IDR 68,97 triliun, sehingga nilai LCR menjadi 276,93%.					
Penurunan HQLA sebesar IDR 2,85 triliun pada Q3 2025 terutama dikarenakan transaksi penempatan pada Bank Indonesia					
Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami peningkatan di Q3 2025 sebesar IDR 1,29 triliun 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 IDR 3,58 triliun jika dibandingkan kuartal sebelumnya yang berasal dari transaksi derivatif dan tagihan lembaga jasa keuangan.					
Penurunan pada HQLA dan peningkatan arus kas bersih keluar menyebabkan LCR Q3 2025 mengalami penurunan dibandingkan kuartal sebelumnya menjadi 276,93%, 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 Q3 2025, the amount of bank's HQLA was IDR 56,92 trillion, the total cash outflow was IDR 82,22 trillion, and the total cash inflow calculated in the LCR was IDR 68,97 trillion, with the result that LCR value was 276.93%.					
The decrease in HQLA of IDR 2.85 billion in Q3 2025 was mainly due to placement to Bank Indonesia.					
Compared to previous quarter, the increase in total cash outflow after haircut in Q3 2025 by IDR 1.29 trillion was mainly due to other cashflow related to derivative transactions. Aside from that, the increase in total cash inflows after haircut and before calculated in LCR also increase of IDR 3.58 trillion compared to previous quarter was mainly due to derivative transactions and receivables from financial services institution.					
The decrease of HQLA and increase of net cash outflow causing LCR Q3 2025 to significantly decrease compared to previous quarter to 276.93%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.					