

Dalam Jutaan Rupiah/In Million Rupiah

No.	Komponen Component	Individual			
		Q4 2025		Q3 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)		64,630,245		56,924,456
ARUS KAS KELUAR					
CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah 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>	1,497	75	1,497	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>	32,025,620	7,773,199	28,264,272	6,821,825
	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>	39,530,087	18,069,959	35,021,681	15,982,864
	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>	69,083,775	69,083,775	56,004,636	56,004,636
	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>	4,659,735	630,117	4,859,070	665,504
	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>	9,729,714	2,525	10,919,221	1,082
	g. Arus kas keluar kontraktual lainnya <i>g. Other contractual cash outflows</i>	2,396,368	2,396,368	2,746,562	2,746,562
7	TOTAL ARUS KAS KELUAR <i>TOTAL CASH OUTFLOWS</i>		97,956,018		82,222,548
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>	16,205,627	12,904,148	16,531,624	12,960,540
10	Arus kas masuk lainnya <i>Other cash inflows</i>	69,096,309	69,096,309	56,013,905	56,013,905
11	TOTAL ARUS KAS MASUK <i>TOTAL CASH INFLOWS</i>		82,000,457		68,974,445
12	TOTAL HQLA		64,630,245		56,924,456
13	TOTAL ARUS KAS KELUAR BERSIH <i>TOTAL NET CASH OUTFLOWS</i>		24,489,005		20,555,637
14	LCR (%)		263.92%		276.93%

Analisis Secara Individual

Di bulan Desember 2025, jumlah HQLA bank sebesar 64,63 triliun rupiah, jumlah arus kas keluar sebesar 97,96 triliun rupiah, dan jumlah arus kas masuk yang dapat diperhitungkan dalam perhitungan LCR (setelah penyesuaian batas maksimum arus kas masuk yaitu 75% dari total arus kas keluar) adalah 82 triliun rupiah, sehingga nilai LCR menjadi 263.92%.

Dibandingkan dengan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami kenaikan sebesar 15,73 triliun rupiah yang terutama berasal dari transaksi derivatif. Disamping itu arus kas masuk setelah haircut dan sebelum penyesuaian batas maksimum arus kas masuk, juga mengalami kenaikan sebesar 13,03 triliun rupiah jika dibandingkan kuartal sebelumnya terutama berasal dari transaksi derivatif.

Rasio LCR di bulan Desember 2025 mengalami penurunan bila dibandingkan dengan kuartal sebelumnya sehingga menjadi 263.92%, penurunan ini utamanya disebabkan oleh peningkatan HQLA sebesar 13.54% atau 7,71 triliun rupiah disertai dengan peningkatan pada arus kas keluar bersih sebesar 3,93 triliun rupiah. Rasio LCR bulan Desember 2025 jauh di atas batas minimum 100% yang ditentukan, hal ini mencerminkan bahwa Bank memiliki ketahanan likuiditas yang sangat baik dalam jangka waktu 30 hari ke depan.

Individual Analysis

On December 2025, the amount of bank's HQLA was IDR 64.63 trillion, the total cash outflow was IDR 97.96 trillion, and the total cash inflow calculated in the LCR (after cash inflow maximum haircut by 75% of cash outflow) was IDR 82 trillion, which resulted LCR at 263.92%.

Compared to previous quarter, the increase in total cash outflow after haircut increase by IDR 15.73 trillion was mainly due to other cashflow related to derivative transactions. Aside from that, the total cash inflows after haircut and before calculated by maximum cash inflow, also increase by IDR 13.03 trillion compared to previous quarter mainly due to derivative transactions.

LCR ratio in December 2025 of 263.92% is lower from previous quarter mainly due to higher HQLA by 13.54% or IDR 7.71 trillion, followed by the increase of net cash outflow by IDR 3.93 trillion. The ratio at December 2025 is way above the specified minimum ratio of 100%, thus reflects that bank has excellent liquidity resilience for the next 30 days.