

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 2026		Q4 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)		71,081,458		64,630,245
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>	1,500	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>	35,219,019	8,561,877	32,025,620	7,773,199
	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>	41,894,035	19,094,774	39,530,087	18,069,959
	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>	70,232,815	70,232,815	69,083,775	69,083,775
	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>	4,376,809	580,052	4,659,735	630,117
	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>	8,886,812	1,797	9,729,714	2,525
	g. Arus kas keluar kontraktual lainnya <i>g. Other contractual cash outflows</i>	2,542,382	2,542,382	2,396,368	2,396,368
7	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		101,013,772		97,956,018
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>	15,566,353	12,158,326	16,205,627	12,904,148
10	Arus kas masuk lainnya <i>Other cash inflows</i>	70,199,020	70,199,020	69,096,309	69,096,309
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS		82,357,346		82,000,457
12	TOTAL HQLA		71,081,458		64,630,245
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		25,253,443		24,489,005
14	LCR (%)		281.47%		263.92%

Analisis Secara Individual

Pada Q1 2026, jumlah HQLA bank sebesar 71,08 triliun rupiah, jumlah arus kas keluar sebesar 101,01 triliun rupiah, dan jumlah arus kas masuk yang dapat diperhitungkan (setelah penyesuaian batas maksimum arus kas masuk yaitu 75% dari total arus kas keluar) dalam LCR adalah 75,76 triliun rupiah, sehingga nilai LCR menjadi 281,47%. Peningkatan HQLA sebesar 6,45 triliun rupiah pada Q1 2026 terutama dikarenakan transaksi penempatan pada Bank Indonesia dan Surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam rupiah dan valuta asing.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami peningkatan di Q1 2026 sebesar 3,06 triliun rupiah yang terutama berasal dari arus kas keluar lainnya terkait transaksi derivatif dan penarikan Pendanaan yang berasal dari nasabah korporasi. Di samping itu, arus kas masuk setelah haircut dan sebelum penyesuaian batas maksimum arus kas masuk juga mengalami peningkatan sebesar 357 miliar rupiah jika dibandingkan kuartal sebelumnya yang berasal dari transaksi derivatif dan tagihan lembaga jasa keuangan.

Peningkatan pada HQLA yang lebih tinggi dari peningkatan arus kas bersih keluar menyebabkan LCR Q1 2026 mengalami peningkatan dibandingkan kuartal sebelumnya menjadi 281,47%, 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

On March 2026, the amount of bank's HQLA was IDR 71.08 trillion, the total cash outflow was IDR 101.01 trillion, and the total cash inflow calculated in the LCR (after cash inflow maximum haircut by 75% of cash outflow) was IDR 75.76 trillion, with the result that LCR value was 281.47%. Increased in HQLA amounted IDR 6.45 trillion on Q1 2026 mostly derived from higher placement to Bank Indonesia, Government Bonds and Central Bank Securities both Rupiah and foreign currency.

Compared to previous quarter, the increase in total cash outflow after haircut increase by IDR 3.06 trillion was mainly due to other cashflow related to derivative transactions and withdraw wholesale funding. Aside from that, the total cash inflows after haircut and before capped with maximum cash inflow, also increase by IDR 357 billion compared to previous quarter was mainly due to derivative transactions and inflow from financial institution.

Increased in HQLA higher compared to increased in net cash outflow resulting LCR was higher compared to previous quarter became 281.47%. The ratio is way above the specified minimum ratio of 100%, thus, this reflects that the bank has excellent liquidity resilience for the next 30 days.