

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 2026		Q1 2026	
		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)		72,035,103		71,081,458
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>	1,506	75	1,500	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>	34,234,321	8,325,181	35,219,019	8,561,877
	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>	42,022,635	19,493,789	41,894,035	19,094,774
	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>	73,534,526	73,534,526	70,232,815	70,232,815
	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>	3,955,666	541,738	4,376,809	580,052
	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>	9,908,798	4,617	8,886,812	1,797
	g. Arus kas keluar kontraktual lainnya <i>g. Other contractual cash outflows</i>	2,401,329	2,401,329	2,542,382	2,542,382
7	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		104,301,255		101,013,772
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>	15,192,010	11,502,154	15,566,353	12,158,326
10	Arus kas masuk lainnya <i>Other cash inflows</i>	73,613,776	73,613,776	70,199,020	70,199,020
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS		85,115,930		82,357,346
12	TOTAL HQLA		72,035,103		71,081,458
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		26,075,314		25,253,443
14	LCR (%)		276.26%		281.47%

Analisis Secara Individual

Pada kuartal 2 2026, jumlah HQLA bank sebesar 72,04 triliun rupiah, jumlah arus kas keluar sebesar 104,30 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 78,23 triliun rupiah, sehingga nilai LCR menjadi 276,26%.

Peningkatan HQLA sebesar +954 miliar rupiah pada kuartal 2 2026 terutama dikarenakan peningkatan transaksi 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 kuartal 2 2026 sebesar +3,29 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 +2,76 triliun rupiah jika dibandingkan kuartal sebelumnya yang utamanya berasal dari transaksi derivatif.

Peningkatan pada arus kas keluar bersih yang lebih tinggi daripada peningkatan HQLA menyebabkan LCR kuartal 2 2026 mengalami penurunan dibandingkan kuartal sebelumnya menjadi 276,26%, 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 quarter 2 2026, the amount of bank's HQLA was IDR 72.04 trillion, the total cash outflow was IDR 104.30 trillion, and the total cash inflow calculated in the LCR (after cash inflow maximum haircut by 75% of cash outflow) was IDR 78.23 trillion, with the result that LCR value was 276.26%.

The increased in HQLA by IDR +954 billion on quarter 2 2026 was mainly due to the increase in transactions of securities issued by the Government and Bank Indonesia in Rupiah and foreign currencies. Compared to previous quarter, the increase in total cash outflow after haircut increase by IDR +3.29 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 +2.76 trillion compared to previous quarter was mainly due to derivative transactions.

LCR ratio on quarter 2 2026 is decreased compared to previous quarter to 276.26%, the decreased mostly due to higher of net cash outflow than the increase of HQLA. The quarter 2 2026 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.