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*			
		Q3 2026		Q2 2026	
		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)		69,988,258		72,035,103
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/StableFunding*	1,480	74	1,506	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*	33,560,044	8,148,030	34,234,321	8,325,181
	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*	39,453,072	18,203,894	42,022,635	19,493,789
	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*	84,764,047	84,764,047	73,534,526	73,534,526
	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*	3,971,705	548,021	3,955,666	541,738
	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*	11,180,813	2,920	9,908,798	4,617
	g. Arus kas keluar kontraktual lainnya *g. Other contractual cash outflows*	2,014,373	2,014,373	2,401,329	2,401,329
7	TOTAL ARUS KAS KELUAR *TOTAL CASH OUTFLOWS*		113,681,359		104,301,255
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)*	13,666,558	9,481,573	15,192,010	11,502,154
10	Arus kas masuk lainnya *Other cash inflows*	84,964,324	84,964,324	73,613,776	73,613,776
11	TOTAL ARUS KAS MASUK *TOTAL CASH INFLOWS*		94,445,897		85,115,930
			TOTAL ADJUSTED VALUE		***TOTAL ADJUSTED VALUE***
12	**TOTAL HQLA**		69,988,258		72,035,103
13	**TOTAL ARUS KAS KELUAR BERSIH** **TOTAL *NET CASH OUTFLOWS***		28,420,340		26,075,314
14	**LCR (%)**		246.26%		276.26%

Analisis Secara Individual

Pada kuartal 3 2026, jumlah HQLA bank sebesar 69,99 triliun rupiah, jumlah arus kas keluar sebesar 113,68 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 85,26triliun rupiah, sehingga nilai LCR menjadi 246,26%.

Penurunan HQLA sebesar -2.05 triliun rupiah pada kuartal 3 2026 terutama dikarenakan penurunan 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 3 2026 sebesar +9,38 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 +9,33 triliun rupiah jika dibandingkan kuartal sebelumnya yang utamanya berasal dari transaksi derivatif.

Penurunan pada arus kas keluar bersih yang lebih tinggi daripada penurunan HQLA menyebabkan LCR kuartal 3 2026 mengalami penurunan dibandingkan kuartal sebelumnya menjadi 246,26%, namun 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 Quarter 3 2026, the Bank's High Quality Liquid Assets (HQLA) amounted to IDR 69.99 trillion, total cash outflows amounted to IDR 113.68 trillion, and total cash inflows recognized in the LCR calculation, after application of the regulatory cap of 75% of total cash outflows, amounted to IDR 85.26 trillion. Accordingly, the Bank's LCR was 246.26%.

The decrease in HQLA of IDR 2.05 trillion was primarily attributable to lower holdings of securities issued by the Government of Indonesia and Bank Indonesia in both Rupiah and foreign currencies. Compared with the previous quarter, total cash outflows after applicable haircuts increased by IDR 9.38 trillion, mainly due to higher derivative-related cash outflows. Total cash inflows after applicable haircuts and prior to the application of the regulatory inflow cap increased by IDR 9.33 trillion, predominantly driven by derivative transactions.

The increase in net cash outflows exceeded the decrease in HQLA, resulting in the LCR declining to 246.26% from 276.26% in the previous quarter. The quarter 3 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.