

No	Komponen Component	Individual			
		Q1 2024		Q4 2023	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual <i>The outstanding value of obligations and commitments/contractual invoice value</i>	Nilai HOLA 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>HOLA 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 HOLA 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>HOLA 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 (HOLA)			43,392,536		42,278,252
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>	2,484	124	2,374,064	118,703
	b. Simpanan/Pendanaan kurang stabil <i>b. Deposits/Less Stable Funding</i>	328	33	636,511	63,651
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>	28,669,009	6,899,614	30,916,744	7,473,449
	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>	34,168,849	15,632,761	31,923,076	14,616,388
	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>	33,241,912	33,241,912	35,514,072	35,514,072
	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>	5,494,969	753,144	18,240,050	1,373,889
	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>	12,685,227	2,669	10,207,389	3,861
	g. Arus kas keluar kontraktual lainnya <i>g. Other contractual cash outflows</i>	1,873,280	1,873,280	1,027,625	1,027,625
7	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		58,403,536		60,191,639
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>	13,050,540	9,362,657	12,349,060	8,729,380
10	Arus kas masuk lainnya <i>Other cash inflows</i>	33,266,674	33,266,674	35,636,172	35,636,172
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS		42,629,331		44,365,553
12	TOTAL HOLA		TOTAL ADJUSTED VALUE 43,392,536		TOTAL ADJUSTED VALUE 42,278,252
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		15,774,205		15,826,086
14	LCR (%)		275.09%		267.14%

Analisis Secara Individual

Di Q1 2024, jumlah HOLA bank sebesar 43.39 triliun rupiah, jumlah arus kas keluar sebesar 58.40 triliun rupiah, dan jumlah arus kas masuk yang diperhitungkan dalam LCR adalah 42.62 triliun rupiah, sehingga nilai LCR menjadi 275.09%.

Peningkatan HOLA sebesar 1.11 triliun rupiah pada Q1 2024 terutama berasal dari surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia nett off dengan penempatan pada Bank Indonesia.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami penurunan di Q1 2024 sebesar 1.78 triliun rupiah yang terutama berasal dari basal dari transaksi derivatif. Di samping itu, arus kas masuk setelah haircut sebelum diperhitungkan dalam LCR, juga mengalami penurunan sebesar 1.73 triliun rupiah jika dibandingkan bulan sebelumnya yang berasal dari arus kas lainnya terkait transaksi derivatif.

Peningkatan pada HOLA yang disertai dengan penurunan pada total arus kas keluar bersih menyebabkan LCR Q1 2024 mengalami peningkatan dibandingkan kuartal sebelumnya menjadi 275.09%, 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 Q1 2024, the amount of HOLA bank was 43.39 trillion rupiah, the total cash outflow was 58.40 trillion rupiah, and the total cash inflow calculated in the LCR was 42.62 trillion rupiah, with the result that LCR value was 275.09%. The increase in HOLA of 1.11 trillion rupiah in Q1 2024 was mainly due to placement to Bank Indonesia, that can be withdrawn in stress condition netted off with securities issued by Central Government and Bank Indonesia.

Compared to previous quarter, the decrease in total cash outflow after haircut in Q1 2024 by 1.78 trillion rupiah was mainly due derivative transactions. Aside from that, the decrease in total cash inflows of 1.73 trillion rupiah compared to previous month was mainly due to other cash inflow related to derivative transactions.

The increase in HOLA compared to decreased in net cash outflow, causing LCR Q1 2024 increased compared to previous quarter was at 275.09%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.