

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 2024		Q1 2024	
		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)		50,859,640		43,392,536
ARUS KAS KELUAR CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah 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/Stable Funding	2,009	100	2,484	124
	b. Simpanan/Pendanaan kurang stabil b. Deposits/Less Stable Funding	-	-	328	33
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funding originating from corporate customers consisted of:				
	a. Simpanan operasional a. Operational savings	31,180,525	7,521,422	28,669,009	6,899,614
	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	34,246,016	15,995,647	34,168,849	15,632,761
	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	44,006,305	44,006,305	33,241,912	33,241,912
	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	5,405,207	722,179	5,494,969	753,144
	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	12,785,199	3,140	12,685,227	2,669
	g. Arus kas keluar kontraktual lainnya g. Other contractual cash outflows	1,751,831	1,751,831	1,873,280	1,873,280
7	TOTAL ARUS KAS KELUAR TOTAL CASH OUTFLOWS		70,000,624		58,403,537
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)	13,690,062	10,170,270	13,050,540	9,362,657
10	Arus kas masuk lainnya Other cash inflows	44,010,633	44,010,633	33,266,674	33,266,675
11	TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS		52,500,468		42,629,332
12	TOTAL HQLA		50,859,640		43,392,536
13	TOTAL ARUS KAS KELUAR BERSIH TOTAL NET CASH OUTFLOWS		17,500,156		15,774,205
14	LCR (%)		290.62%		275.09%

Analisis Secara Individual

Di Q2 2024, jumlah HQLA bank sebesar 50,85 triliun rupiah, jumlah arus kas keluar sebesar 70,00 triliun rupiah, dan jumlah arus kas masuk yang diperhitungkan dalam LCR adalah 54,18 triliun rupiah, sehingga nilai LCR menjadi 290,62%.

Peningkatan HQLA sebesar 7,46 triliun rupiah pada Q2 2024 terutama berasal dari penempatan surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami peningkatan di Q2 2024 sebesar 11,60 triliun rupiah yang terutama berasal dari berasal dari transaksi derivatif. Di samping itu, jumlah arus kas masuk juga mengalami peningkatan sebesar 11,55 triliun rupiah jika dibandingkan bulan sebelumnya yang berasal dari arus kas lainnya terkait transaksi derivatif.

Peningkatan pada total arus kas keluar bersih yang lebih besar dari peningkatan pada HQLA menyebabkan LCR Q2 2024 mengalami peningkatan dibandingkan kuartal sebelumnya menjadi 290,62%, 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 Q2 2024, the amount of HQLA bank was 50.85 trillion rupiah, the total cash-outflow was 70.00 trillion rupiah, and the total cash inflow calculated in the LCR was 54.18 trillion rupiah, with the result that LCR value was 290.62%.

The increase in HQLA of 7.46 trillion rupiah in Q2 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 Q2 2024 by 11.60 trillion rupiah was mainly due derivative transactions. Aside from that, the increase in total cash inflows of 11.55 trillion rupiah compared to previous month was mainly due to other cash inflow related to derivative transactions.

The increase in total net cash outflows, which higher than the increase in total HQLA, causing LCR Q2 2024 to increase compared to previous quarter to 290.62%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.