

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 2024		Q2 2024	
		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)		51,596,852		50,859,640
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/StableFunding</i>	1,495	75	2,009	100
	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>	31,222,973	7,524,832	31,180,525	7,521,422
	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>	33,533,073	15,400,844	34,246,016	15,995,647
	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>	44,320,856	44,320,856	44,006,305	44,006,305
	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>	5,342,252	819,774	5,405,207	722,179
	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>	8,436,788	2,201	12,785,199	3,140
	g. Arus kas keluar kontraktual lainnya <i>g. Other contractual cash outflows</i>	2,822,673	2,822,673	1,751,831	1,751,831
7	TOTAL ARUS KAS KELUAR <i>TOTAL CASH OUTFLOWS</i>		70,891,255		70,000,624
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>	15,189,767	11,376,102	13,690,062	10,170,270
10	Arus kas masuk lainnya <i>Other cash inflows</i>	44,292,421	44,292,421	44,010,633	44,010,633
11	TOTAL ARUS KAS MASUK <i>TOTAL CASH INFLOWS</i>		55,668,524		54,180,903
		TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE	
12	TOTAL HQLA		51,596,852		50,859,640
13	TOTAL ARUS KAS KELUAR BERSIH <i>TOTAL NET CASH OUTFLOWS</i>		17,722,814		17,500,156
14	LCR (%)		291.13%		290.62%

Analisis Secara Individual

Di Q3 2024, jumlah HQLA bank sebesar 51.60 triliun rupiah, jumlah arus kas keluar sebesar 70.89 triliun rupiah, dan jumlah arus kas masuk yang diperhitungkan dalam LCR adalah 55.67 triliun rupiah, sehingga nilai LCR menjadi 291.13%.

Peningkatan HQLA sebesar 737.21 miliar rupiah pada Q3 2024 terutama berasal dari penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami kenaikan di Q3 2024 sebesar 890.63 miliar rupiah yang terutama berasal dari arus kas keluar kontraktual lainnya. Di samping itu, arus kas masuk setelah haircut sebelum diperhitungkan dalam LCR, juga mengalami kenaikan sebesar 1.49 triliun rupiah jika dibandingkan bulan sebelumnya yang berasal dari tagihan dari pihak lawan (counterparty).

Peningkatan pada HQLA yang disertai dengan peningkatan pada total arus kas keluar bersih menyebabkan LCR Q3 2024 mengalami peningkatan dibandingkan kuartal sebelumnya menjadi 291.13%, 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 Q3 2024, the amount of HQLA bank was 51.60 trillion rupiah, the total cash outflow was 70.89 trillion rupiah, and the total cash inflow calculated in the LCR was 55.67 trillion rupiah, with the result that LCR value was 291.13%.

The increase in HQLA of 737.21 billion rupiah in Q3 2024 was mainly due to placement to Bank Indonesia, that can be withdrawn in stress condition.

Compared to previous quarter, the increase in total cash outflow after haircut in Q3 2024 by 890.63 billion rupiah was mainly due other contractual cash flow. Aside from that, the increase in total cash inflows of 1.49 trillion rupiah compared to previous month was mainly due to claims originating from counterparties.

The increase in HQLA compared to increase in net cash outflow, causing LCR Q3 2024 increased compared to previous quarter was at 291.13%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.