

UJI COBA PELAPORAN NSFR (NET STABLE FUNDING RATIO) BERDASARKAN CONSULTATIVE PAPER (CP) NSFR 31 Desember 2016

	(In Currency Amount)	Unweighted Value by Residual Maturity				Weighted Value
		No maturity ⁶	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital:	9,549,668,017,083	9,903,410,210	(6,072,748,654)	6,619,846,898,430	16,173,345,577,069
2	<i>Regulatory capital</i>	9,549,668,017,083	9,903,410,210	(6,072,748,654)	6,619,846,898,430	16,173,345,577,069
3	<i>Other capital instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	9,662,485,275,122	6,572,662,822,860	904,414,644,630	18,547,797,686	15,912,280,286,101
5	<i>Stable deposits</i>	7,365,732,897,334	1,970,268,643,920	26,518,860,032	0	8,894,394,381,222
6	<i>Less stable deposits</i>	2,296,752,377,788	4,602,394,178,940	877,895,784,598	18,547,797,686	7,017,885,904,879
7	Wholesale funding:	27,288,861,624,548	9,495,628,591,047	208,580,060,150	218,069,687	18,496,753,207,559
8	<i>Operational deposits</i>	3,793,749,651,399	1,590,000,000,000	0	0	2,691,874,825,699
9	<i>Other wholesale funding</i>	23,495,111,973,149	7,905,628,591,047	208,580,060,150	218,069,687	15,804,878,381,860
10	Liabilities with matching interdependent assets	0	0	0	0	0
11	Other liabilities:	2,297,590,929,808	48,521,998,342	3,751,439,403	1,822,827,180	0
12	<i>NSFR derivative liabilities</i>		0	0	0	
13	<i>All other liabilities and equity not included in the above categories</i>	2,297,590,929,808	48,521,998,342	3,751,439,403	1,822,827,180	0
14	Total ASF					50,582,379,070,729
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					762,672,439,645
16	Deposits held at other financial institutions for operational purposes	1,836,037,495,183	0	673,625,000,000	0	1,254,831,247,591
17	Performing loans and securities:	11,582,254,244,199	20,172,068,503,991	641,348,445,986	11,146,499,296,088	25,295,825,663,198
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0	0	0	0	0
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	0	1,144,164,573,184	33,123,219,137	536,591,898,768	724,778,194,314
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	11,582,254,244,199	15,623,972,068,675	598,075,226,849	7,915,028,399,160	20,629,924,909,148
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	0	0	0	0	0
22	<i>Performing residential mortgages, of which:</i>	0	0	0	0	0
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	0	0	0	282,827,598,829	183,837,939,239
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	0	3,403,931,862,132	10,150,000,000	2,412,051,399,331	3,757,284,620,498
25	Assets with matching interdependent liabilities	0	0	0	0	0
26	Other assets:	2,987,639,503,454	664,560,774,067	68,695,703,659	178,620,351,634	4,104,737,938,871
27	<i>Physical traded commodities, including gold</i>	0				0
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>		0	0	0	0
29	<i>NSFR derivative assets</i>		27,510,921	0	0	264,414,925,439
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>		0	0	0	61,906,228,287
31	<i>All other assets not included in the above categories</i>	2,987,639,503,454	664,533,263,146	68,695,703,659	178,620,351,634	3,778,416,785,146
32	Off-balance sheet items		28,788,905,254,662	9,893,325,392,425	3,028,907,037,034	1,457,426,515,828
33	Total RSF					32,875,493,805,133
34	Net Stable Funding Ratio (%)					153.86%

ANALISIS

Di bulan Desember 2016, jumlah dana stabil yang tersedia (*ASF; Available Stable Funding*) sebesar 50 triliun rupiah dibandingkan dengan jumlah dana stabil yang dibutuhkan (*RSF; Required Stable Funding*) sebesar 32 triliun rupiah, sehingga Net Stable Funding Ratio (NSFR) berada di level 153.86%, yang masih berada di atas batas minimum 100% yang ditentukan.

Hal ini mencerminkan bahwa bank memiliki ketahanan likuiditas yang sangat baik dalam jangka waktu setahun ke depan.

Komposisi dana stabil yang tersedia terdiri dari capital, sumber pendanaan dari retail maupun *wholesale*. Sedangkan komposisi dana stabil yang dibutuhkan kebanyakan datang dari *performing loan* dan sekuritas.