

**UJI COBA PELAPORAN NSFR (NET STABLE FUNDING RATIO) BERDASARKAN CONSULTATIVE PAPER (CP)
30 Juni 2017**

(In Currency Amount)		Unweighted Value by Residual Maturity				Weighted Value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital:	10,210,580,093,858	0	0	6,663,750,000,000	16,874,330,093,858
2	Regulatory capital	10,210,580,093,858	0	0	6,663,750,000,000	16,874,330,093,858
3	Other capital instruments	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	9,311,619,508,938	7,219,483,624,955	632,852,129,325	17,921,625,517	15,937,663,827,199
5	Stable deposits	7,307,764,614,991	2,131,222,335,620	4,662,345,101	0	8,971,466,830,927
6	Less stable deposits	2,003,854,893,947	5,088,261,289,335	628,189,784,224	17,921,625,517	6,966,196,996,272
7	Wholesale funding:	29,894,991,382,128	8,347,807,776,664	157,305,054,377	1,000,000,000,000	20,200,052,106,584
8	Operational deposits	4,306,679,529,077	2,333,100,000,000	0	1,000,000,000,000	4,319,889,764,538
9	Other wholesale funding	25,588,311,853,051	6,014,707,776,664	157,305,054,377	0	15,880,162,342,046
10	Liabilities with matching interdependent assets	0	0	0	0	0
11	Other liabilities:	4,069,222,954,599	134,132,147,228	4,222,246,339	2,572,278,817	0
12	NSFR derivative liabilities		0	0	0	
13	All other liabilities and equity not included in the above categories	4,069,222,954,599	134,132,147,228	4,222,246,339	2,572,278,817	0
14	Total ASF					53,012,046,027,641
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					727,616,058,568
16	Deposits held at other financial institutions for operational purposes	1,565,157,912,871	2,964,901,929,849	0	0	2,265,029,921,360
17	Performing loans and securities:	11,726,437,632,387	19,268,731,948,439	4,168,067,465,219	9,437,589,399,782	26,811,627,121,951
18	Performing loans to financial institutions secured by Level 1 HQLA	0	0	0	0	0
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	11,041,073,046	0	530,270,711,455	531,926,872,412
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	11,726,437,632,387	18,213,680,709,138	1,820,933,167,508	6,191,233,661,106	21,143,074,366,456
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	0	0
22	Performing residential mortgages, of which:	0	0	0	0	0
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0	0	0	272,595,922,134	177,187,349,387
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	1,044,010,166,256	2,347,134,297,711	2,443,489,105,088	4,959,438,533,696
25	Assets with matching interdependent liabilities	0	0	0	0	0
26	Other assets:	4,486,387,117,673	777,017,026,637	78,702,251,729	201,433,384,929	3,947,075,813,896
27	Physical traded commodities, including gold	0				0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	0	0	0
29	NSFR derivative assets		173,040,561,487	8,120,590,989	17,052,462,188	198,213,614,665
30	NSFR derivative liabilities before deduction of variation margin posted		30,840,898,060	1,445,745,544	605,574,591	32,892,218,195
31	All other assets not included in the above categories	4,486,387,117,673	573,135,567,090	69,135,915,195	183,775,348,150	3,715,969,981,037
32	Off-balance sheet items		21,387,777,594,977	12,314,123,895,913	3,128,518,371,779	1,518,886,504,879
33	Total RSF					35,270,235,420,654
34	Net Stable Funding Ratio (%)					150.30%

ANALISIS Kualitatif Disclosure NSFR

Di bulan Juni 2017, jumlah dana stabil yang tersedia (ASF; Available Stable Funding) sebesar 53 triliun rupiah dibandingkan dengan jumlah dana stabil yang dibutuhkan (RSF; Required Stable Funding) sebesar 35 triliun rupiah, sehingga Net Stable Funding Ratio (NSFR) berada di level 150.30%, 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.

Rasio NSFR menurun 6.84% di bulan Juni 2017 dibandingkan pada posisi Maret 2017, yang disebabkan dari kenaikan yang lebih besar dari faktor RSF terutama dari wesel ekspor / bills discount seperti yang tertera di line performing loans dan sekuritas yang tidak termasuk sebagai HQLA, dibandingkan kenaikan dari faktor ASF.