

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

| (In Currency Amount) | Unweighted Value by Residual Maturity | | | | Weighted Value |
|---|---------------------------------------|---------------------------|---------------------------|--------------------------|---------------------------|
| | No maturity | < 6 months | 6 months to < 1yr | ≥ 1yr | |
| ASF Item | | | | | |
| 1 Capital: | 10,420,873,948,613 | 0 | 0 | 6,735,750,000,000 | 17,156,623,948,613 |
| 2 <i>Regulatory capital</i> | 10,420,873,948,613 | 0 | 0 | 6,735,750,000,000 | 17,156,623,948,613 |
| 3 <i>Other capital instruments</i> | 0 | 0 | 0 | 0 | 0 |
| 4 Retail deposits and deposits from small business customers: | 9,543,510,712,035 | 7,593,388,963,611 | 863,121,878,652 | 18,581,567,054 | 16,684,297,786,248 |
| 5 <i>Stable deposits</i> | 7,265,790,896,855 | 2,037,867,981,607 | 10,277,528,046 | 0 | 8,848,239,586,183 |
| 6 <i>Less stable deposits</i> | 2,277,719,815,180 | 5,555,520,982,004 | 852,844,350,606 | 18,581,567,054 | 7,836,058,200,065 |
| 7 Wholesale funding: | 31,992,447,559,603 | 7,400,971,387,836 | 323,447,227,119 | 1,053,721,072,796 | 20,530,648,865,149 |
| 8 <i>Operational deposits</i> | 30,360,608,727,231 | 0 | 0 | 1,000,000,000,000 | 16,180,304,363,615 |
| 9 <i>Other wholesale funding</i> | 1,631,838,832,372 | 7,400,971,387,836 | 323,447,227,119 | 53,721,072,796 | 4,350,344,501,534 |
| 10 Liabilities with matching interdependent assets | 0 | 0 | 0 | 0 | 0 |
| 11 Other liabilities: | 5,027,718,727,989 | 280,933,267,754 | 1,364,200,464 | 2,218,355,400 | 2,900,455,632 |
| 12 <i>NSFR derivative liabilities</i> | | 0 | 0 | 0 | |
| 13 <i>All other liabilities and equity not included in the above categories</i> | 5,027,718,727,989 | 280,933,267,754 | 1,364,200,464 | 2,218,355,400 | 2,900,455,632 |
| 14 Total ASF | | | | | 54,374,471,055,641 |
| RSF Item | | | | | |
| 15 Total NSFR high-quality liquid assets (HQLA) | | | | | 680,542,432,944 |
| 16 Deposits held at other financial institutions for operational purposes | 1,377,093,181,778 | 5,094,433,523,709 | 0 | 0 | 3,235,763,352,744 |
| 17 Performing loans and securities: | 11,507,670,754,513 | 21,457,173,114,880 | 2,408,615,702,418 | 9,895,481,593,423 | 26,044,531,468,426 |
| 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 | 0 | 0 | 536,274,497,399 | 536,274,497,399 |
| 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> | 11,507,670,754,513 | 18,233,533,163,044 | 2,404,398,807,003 | 6,018,823,885,794 | 21,108,435,469,386 |
| 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 | 267,163,253,399 | 173,656,114,709 |
| 24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i> | 0 | 3,223,639,951,836 | 4,216,895,414 | 3,073,219,956,831 | 4,226,165,386,932 |
| 25 Assets with matching interdependent liabilities | 0 | 0 | 0 | 0 | 0 |
| 26 Other assets: | 5,464,368,186,148 | 958,956,973,289 | 80,672,932,433 | 234,831,818,597 | 3,737,412,113,669 |
| 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> | | 233,880,654,928 | 20,568,337,343 | 19,156,668,349 | 273,605,660,619 |
| 30 <i>NSFR derivative liabilities before deduction of variation margin posted</i> | | 48,776,271,083 | 3,199,095,950 | 533,949,772 | 52,509,316,805 |
| 31 <i>All other assets not included in the above categories</i> | 5,464,368,186,148 | 676,300,047,278 | 56,905,499,140 | 215,141,200,476 | 3,411,297,136,244 |
| 32 Off-balance sheet items | | 27,800,694,360,893 | 10,171,249,480,135 | 3,626,918,627,836 | 1,629,178,301,657 |
| 33 Total RSF | | | | | 35,327,427,669,440 |
| 34 Net Stable Funding Ratio (%) | | | | | 153.92% |

ANALISIS Kualitatif Disclosure NSFR

Di bulan September 2017, jumlah dana stabil yang tersedia (ASF; Available Stable Funding) sebesar 54.3 triliun rupiah dibandingkan dengan jumlah dana stabil yang dibutuhkan (RSF; Required Stable Funding) sebesar 35.3 triliun rupiah, sehingga Net Stable Funding Ratio (NSFR) berada di level 153.92%, 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 meningkat 3.61% di bulan September 2017 dibandingkan pada posisi Juni 2017, yang disebabkan dari kenaikan yang lebih besar dari faktor ASF terutama dari simpanan nasabah perorangan dan korporasi, dibandingkan kenaikan dari faktor RSF.

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.