

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 2023		Q1 2023	
		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)			46,685,583		52,242,356
2	Total High Quality Liquid Asset (HQLA)		46,685,583		52,242,356
ARUS KAS KELUAR					
CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari ansabah 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/Stable Funding</i>	5,411,257	270,563	5,640,734	282,037
	b. Simpanan/Pendanaan kurang stabil <i>b. Deposits/Less Stable Funding</i>	2,541,572	254,157	2,647,112	264,711
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>	56,474,909	14,025,178	60,751,945	15,097,096
	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>	11,014,365	4,365,549	10,690,889	4,236,849
	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>	29,440,062	29,440,062	35,393,709	35,393,709
	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>	30,927,710	1,758,240	30,944,433	1,764,779
	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>	5,150,703	2,213	49,329,990	7,344
	g. Arus kas keluar kontraktual lainnya <i>g. Other contractual cash outflows</i>	1,276,131	1,276,131	1,160,651	1,160,651
7	TOTAL ARUS KAS KELUAR <i>TOTAL CASH OUTFLOWS</i>		51,392,093		58,207,176
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>	10,953,732	7,541,110	11,116,512	7,644,889
10	Arus kas masuk lainnya <i>Other cash inflows</i>	29,377,770	29,377,770	35,297,654	35,297,654
11	TOTAL ARUS KAS MASUK <i>TOTAL CASH INFLOWS</i>		36,918,880		42,942,543
12	TOTAL HQLA		46,685,583		52,242,356
13	TOTAL ARUS KAS KELUAR BERSIH <i>TOTAL NET CASH OUTFLOWS</i>		14,473,213		15,264,633
14	LCR (%)		322.57%		342.24%

Analisis Secara Individual

Di Q2 2023, jumlah HQLA bank sebesar 46,69 triliun rupiah, jumlah arus kas keluar sebesar 51,39 triliun rupiah, dan jumlah arus kas masuk yang diperhitungkan dalam LCR adalah 36,92 triliun rupiah, sehingga nilai LCR menjadi 322,57%.

Penurunan HQLA sebesar 5,56 triliun rupiah pada Q2 2023 terutama berasal dari penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres dan surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam rupiah dan valuta asing.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami penurunan di Q2 2023 sebesar 6,81 triliun rupiah yang terutama berasal dari arus kas lainnya terkait transaksi derivatif. Di samping itu, jumlah arus kas masuk juga mengalami penurunan sebesar 6,02 triliun rupiah jika dibandingkan bulan sebelumnya yang berasal dari arus kas lainnya terkait transaksi derivatif.

Penurunan pada HQLA yang lebih besar dibandingkan dengan penurunan pada total arus kas keluar bersih (10,6% vs 5,2%) menyebabkan LCR Q2 2023 mengalami penurunan dibandingkan kuartal sebelumnya menjadi 322,57%, 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 2023, the amount of HQLA bank was 46.69 trillion rupiah, the total cash outflows was 51.39 trillion rupiah, and the amount of cash inflows calculated in the LCR was 36.92 trillion rupiah, and so the LCR value was 303.52%.

The decrease in HQLA of 5.56 trillion rupiah in Q2 2023 was mainly due to placement to Central Bank that can be withdrawn during stress condition and securities issued by Central Government and Central Bank in rupiah and foreign currency.

Compared to previous quarter, decrease in total cash outflows Q2 2023 by 6.81 trillion rupiah was mainly from other cash outflows related to derivative transactions. Aside from that, total cash inflows also decreased by 6.02 trillion rupiah compared to previous month, it was mainly from other cash inflows related to derivative transactions.

The decrease in HQLA was higher than the decrease in total net cash outflows (10.6% vs 5.2%) which causing LCR Q2 2023 to decrease compared to the previous quarter to 322.57%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.