

UJI COBA PELAPORAN NSFR (NET STABLE FUNDING RATIO) BERDASARKAN CONSULTATIVE PAPER (CP)
31 December 2017

(In Currency Amount)	Unweighted Value by Residual Maturity				Weighted Value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital:	9,877,139,982,299	0	0	6,783,750,000,000	16,660,889,982,300
2 <i>Regulatory capital</i>	9,877,139,982,299	0	0	6,783,750,000,000	16,660,889,982,300
3 <i>Other capital instruments</i>	0	0	0	0	0
4 Retail deposits and deposits from small business customers:	8,841,678,495,036	8,294,748,822,363	543,630,208,704	14,865,136,498	16,388,903,191,377
5 <i>Stable deposits</i>	7,080,369,583,792	2,158,742,326,030	613,717,912	0	8,777,739,346,347
6 <i>Less stable deposits</i>	1,761,308,911,244	6,136,006,496,333	543,016,490,792	14,865,136,498	7,611,163,845,030
7 Wholesale funding:	32,696,440,309,823	5,010,918,151,381	279,624,458,223	1,000,000,000,000	18,226,711,059,778
8 <i>Operational deposits</i>	28,410,544,792,983	0	0	1,000,000,000,000	15,205,272,396,492
9 <i>Other wholesale funding</i>	4,285,895,516,840	5,010,918,151,381	279,624,458,223	0	3,021,438,663,287
10 Liabilities with matching interdependent assets	0	0	0	0	0
11 Other liabilities:	2,225,786,705,103	455,846,836,395	4,089,714,999	3,227,705,432	5,272,562,932
12 <i>NSFR derivative liabilities</i>		10,591,703	0	0	
13 <i>All other liabilities and equity not included in the above categories</i>	2,225,786,705,103	455,836,244,692	4,089,714,999	3,227,705,432	5,272,562,932
14 Total ASF					51,281,776,796,387
RSF Item					
15 Total NSFR high-quality liquid assets (HQLA)					845,658,683,942
16 Deposits held at other financial institutions for operational purposes	1,294,245,157,543	1,080,329,529,207	678,375,000,000	0	1,526,474,843,375
17 Performing loans and securities:	11,551,538,787,872	19,060,739,909,201	2,731,113,469,530	11,430,914,881,257	25,977,936,075,850
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	1,016,339,112,278	0	540,374,430,840	692,825,297,682
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>	11,551,538,787,872	16,980,669,492,729	2,643,402,582,853	5,768,700,625,650	20,410,407,873,029
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	272,910,206,737	177,391,634,379
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	0	1,063,731,304,194	87,710,886,677	4,848,929,618,029	4,697,311,270,761
25 Assets with matching interdependent liabilities	0	0	0	0	0
26 Other assets:	1,392,200,425,071	1,094,920,166,246	108,009,869,304	1,357,680,508,661	3,952,810,969,281
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>		73,537,694,392	27,626,692,364	27,803,471,070	128,967,857,826
30 <i>NSFR derivative liabilities before deduction of variation margin posted</i>		15,294,784,103	1,575,873,185	574,140,526	17,444,797,815
31 <i>All other assets not included in the above categories</i>	1,392,200,425,071	1,006,087,687,750	78,807,303,755	1,329,302,897,064	3,806,398,313,640
32 Off-balance sheet items		24,802,185,231,087	14,902,084,990,623	5,267,051,047,576	1,748,248,457,009
33 Total RSF					34,051,129,029,457
34 Net Stable Funding Ratio (%)					150.60%

ANALISIS Kualitatif Disclosure NSFR

Di bulan Desember 2017, jumlah dana stabil yang tersedia (ASF; Available Stable Funding) sebesar 51.2 triliun rupiah dibandingkan dengan jumlah dana stabil yang dibutuhkan (RSF; Required Stable Funding) sebesar 34 triliun rupiah, sehingga Net Stable Funding Ratio (NSFR) berada di level 150.60%, 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 mengalami penurunan sebesar 3.32% di bulan Desember 2017 dibandingkan pada posisi September 2017, yang disebabkan dari penurunan yang lebih besar dari faktor ASF terutama dari pos pendanaan wholesale dan pos regulatory capital, dibandingkan penurunan 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.