

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

(In Currency Amount)		Unweighted Value by Residual Maturity				Weighted Value
		No maturity ⁶	< 6 months	6 months to < 1yr	≥1yr	
ASF Item						
1	Capital:	10,240,211,386,933	4,264,192,126	10,299,981,499	6,653,973,614,168	16,908,749,174,726
2	<i>Regulatory capital</i>	10,240,211,386,933	4,264,192,126	10,299,981,499	6,653,973,614,168	16,908,749,174,726
3	<i>Other capital instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	9,713,573,783,599	6,718,352,024,717	653,764,069,281	21,979,274,370	15,869,702,268,053
5	<i>Stable deposits</i>	7,487,042,371,059	1,896,359,376,045	28,640,329,806	0	8,941,439,973,065
6	<i>Less stable deposits</i>	2,226,531,412,540	4,821,992,648,672	625,123,739,475	21,979,274,370	6,928,262,294,988
7	Wholesale funding:	31,442,125,652,464	5,557,718,921,383	158,984,082,923	1,000,000,000,000	19,079,414,328,385
8	<i>Operational deposits</i>	5,737,160,050,801	0	0	1,000,000,000,000	3,368,580,025,400
9	<i>Other wholesale funding</i>	25,704,965,601,663	5,557,718,921,383	158,984,082,923	0	15,710,834,302,984
10	Liabilities with matching interdependent assets	0	0	0	0	0
11	Other liabilities:	3,030,445,686,013	95,546,211,978	4,317,092,408	2,968,157,522	0
12	<i>NSFR derivative liabilities</i>		0	0	0	
13	<i>All other liabilities and equity not included in the above categories</i>	3,030,445,686,013	95,546,211,978	4,317,092,408	2,968,157,522	0
14	Total ASF					51,857,865,771,163
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					639,174,319,259
16	Deposits held at other financial institutions for operational purposes	1,702,676,491,976	2,543,707,500,000	666,275,000,000	0	2,456,329,495,988
17	Performing loans and securities:	11,415,043,998,176	17,189,364,344,176	3,335,099,519,285	10,344,291,479,753	24,778,039,258,389
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	22,082,147,398	0	529,924,018,208	533,236,340,318
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>	11,415,043,998,176	15,534,358,835,169	1,110,845,941,240	7,902,691,693,183	20,747,412,326,498
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	280,611,406,809	182,397,414,426
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	0	1,632,923,361,609	2,224,253,578,045	1,631,064,361,553	3,314,993,177,147
25	Assets with matching interdependent liabilities	0	0	0	0	0
26	Other assets:	3,803,565,616,285	544,147,142,270	122,017,787,279	179,714,972,500	3,601,247,338,904
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>		19,116,606	0	0	206,827,176,096
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>	3,803,565,616,285	544,128,025,664	122,017,787,279	179,714,972,500	3,345,883,127,553
32	Off-balance sheet items		17,730,518,236,109	3,946,107,781,293	4,291,606,217,821	1,526,381,519,122
33	Total RSF					33,001,171,931,661
34	Net Stable Funding Ratio (%)					157.14%

ANALISIS

Di bulan Maret 2017, jumlah dana stabil yang tersedia (ASF; Available Stable Funding) sebesar 51.8 triliun rupiah dibandingkan dengan jumlah dana stabil yang dibutuhkan (RSF; Required Stable Funding) sebesar 33 triliun rupiah, sehingga Net Stable Funding Ratio (NSFR) berada di level 157.14%, 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 membaik 3.3% di bulan Maret 2017 dibandingkan pada posisi Desember 2016, yang disebabkan dari kenaikan yang lebih besar dari faktor ASF yaitu instrumen ekuitas dan liabilitas ("retail stable deposit" dan "wholesale funding operational deposit") 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.