

No.	Komponen Component	Individual			
		Q3 2023		Q2 2023	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual <i>The outstanding value of obligations and commitments/contractual invoice value</i>	Nilai HOLA 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>HOLA 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 HOLA 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>HOLA 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 (HOLA)					
2	Total High Quality Liquid Asset (HOLA)		41,714,264		46,685,583
ARUS KAS KELUAR CASH OUTFLOWS					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah 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>	5,006,120	250,306	5,411,257	270,563
	b. Simpanan/Pendanaan kurang stabil <i>b. Deposits/Less Stable Funding</i>	1,980,233	198,023	2,541,572	254,157
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>	45,330,749	11,177,667	56,474,909	14,025,178
	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>	17,820,310	7,609,538	11,014,365	4,365,549
	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>	39,187,632	39,187,632	29,440,062	29,440,062
	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>	30,699,101	1,845,401	30,927,710	1,758,240
	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>	3,084,726	3,033	5,150,703	2,213
	g. Arus kas keluar kontraktual lainnya <i>g. Other contractual cash outflows</i>	1,131,122	1,131,122	1,276,131	1,276,131
7	TOTAL ARUS KAS KELUAR <i>TOTAL CASH OUTFLOWS</i>		61,402,722		51,392,093
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>	12,301,635	8,547,700	10,953,732	7,541,110
10	Arus kas masuk lainnya <i>Other cash inflows</i>	39,240,097	39,240,097	29,377,770	29,377,770
11	TOTAL ARUS KAS MASUK <i>TOTAL CASH INFLOWS</i>		47,787,798		36,918,880
			TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE
12	TOTAL HOLA		41,714,264		46,685,583
13	TOTAL ARUS KAS KELUAR BERSIH <i>TOTAL NET CASH OUTFLOWS</i>		15,350,681		14,473,213
14	LCR (%)		271.74%		322.57%

Analisis Secara Individual

Di Q3 2023, jumlah HQLA bank sebesar 41.71 triliun rupiah, jumlah arus kas keluar sebesar 61.40 triliun rupiah, dan jumlah arus kas masuk yang diperhitungkan dalam LCR adalah 46.05 triliun rupiah, sehingga nilai LCR menjadi 271.74%. Penurunan HQLA sebesar 4.97 triliun rupiah pada Q3 2023 terutama berasal dari bagian dari penempatan pada Bank Indonesia yang dapat ditarik saat kondisi stres dan surat berharga yang diterbitkan pemerintah pusat dan Bank Indonesia.

Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami peningkatan di Q3 2023 sebesar 10.01 triliun rupiah yang terutama berasal dari arus kas lainnya terkait transaksi derivatif dan simpanan non-operasional nasabah korporasi net off dengan penurunan pada simpanan operasional nasabah korporasi. Di samping itu, jumlah arus kas masuk juga mengalami peningkatan sebesar 9.13 triliun rupiah jika dibandingkan bulan sebelumnya yang berasal dari arus kas lainnya terkait transaksi derivatif.

Penurunan pada HQLA yang disertai dengan peningkatan pada total arus kas keluar bersih menyebabkan LCR Q3 2023 mengalami penurunan dibandingkan kuartal sebelumnya menjadi 271.74%, 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.

Dalam rangka penyempurnaan pelaporan LCR, Bank mulai menerapkan metode internal dari kantor pusat (sejak pelaporan LCR harian tertanggal 29 Agustus 2023) dalam menentukan excess deposit portion atas simpanan operasional. Bagian excess deposit portion akan diakui sebagai bagian simpanan non operasional sesuai dengan ketentuan OJK.

Individual Analysis

In Q3 2023, the amount of HQLA bank was 41.71 trillion rupiah, the total cash outflows was 61.40 trillion rupiah, and the amount of cash inflows calculated in the LCR was 46.05 trillion rupiah, thus the LCR value was 271.74%.

The decrease in HQLA of 4.97 trillion rupiah in Q3 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, increase in total cash outflows Q3 2023 by 10.01 trillion rupiah was mainly from other cash outflows related to derivative transactions. Aside from that, total cash inflows also increased by 9.13 trillion rupiah compared to previous month, it was mainly from other cash inflows related to derivative transactions.

The decrease in HQLA along with increase in total net cash outflows causing LCR Q3 2023 to decrease compared to the previous quarter to 271.74%, which was still above the specified minimum limit. This reflects that the bank has excellent liquidity resilience for the next 30 days.

In order to enhance the LCR report, Bank starting to implement internal method from Head Office (since LCR daily reporting on 20 August 2023) to define excess deposit portion of Operational Deposit. This excess of Operational Deposit will be acknowledged as part of Non Operational Deposit aligned with OJK regulation.