

Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Triwulanan Desember 2024

Quarterly Report on Liquidity Coverage Ratio December 2024

No.	Komponen	INDIVIDUAL			
		Q4 - 2024		Q3 - 2024	
		Nilai <i>outstanding</i> kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate	Nilai <i>outstanding</i> kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate
1	Jumlah data Poin yang digunakan dalam perhitungan LCR / Total data points used in calculation of LCR		63 hari*)		65 hari*)
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total <i>High Quality Liquid Asset</i> (HQLA)		43,735,361		40,756,926
ARUS KAS KELUAR (CASH OUTFLOW)					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Deposits from individual customers and funding originating from Micro and Small Business customers, consist in of the following:				
	a. Simpanan/Pendanaan stabil Deposits/Funds, stable	790,035	39,502	832,958	41,648
	b. Simpanan/Pendanaan kurang stabil Deposits/Funds, less stable	19,769,713	1,977,001	20,086,759	2,008,676
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funds from corporate customers, consisting of:				
	a. Simpanan operasional/ Operational savings	18,137,105	4,234,036	17,012,269	4,026,418
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional Non-operational savings and/or other non-opertional obligations	28,757,066	14,464,036	27,228,246	13,530,658
	c. Surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt) Securities in the form of debt securities issued by banks (unsecured debt)	0	0	0	0
5	Pendanaan dengan agunan (<i>secured funding</i>) Funds with collateral (<i>secured funding</i>)		0		0
6	Arus kas keluar lainnya (<i>additional requirement</i>), terdiri dari: Other Cash Outflow (<i>additional requirement</i>), consisting of:				
	a. Arus kas keluar atas transaksi derivatif cash outflow on derivative transactions	537,108	537,108	683,404	683,404
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas cash outflow on increase in liquidity requirement	364,869	364,869	207,242	207,242
	c. Arus kas keluar atas kehilangan pendanaan cash outflow on loss of funding	0	0	0	0
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas cash outflow on withdrawal of committed credit facilities and liquidity facilities	9,503,031	1,332,695	6,408,792	901,236
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana cash outflow on other contractual obligations related to funds disbursement	0	0	0	0
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya cash outflow for other contingent financing obligations	43,588,388	70,482	41,856,504	71,186
	g. Arus kas keluar kontraktual lainnya other contractual cashflow	17,105	17,105	30,142	30,142
7	TOTAL ARUS KAS KELUAR (CASH OUTFLOW) TOTAL CASH OUTFLOWS		23,036,835		21,500,609
ARUS KAS MASUK (CASH INFLOW)					
8	Pinjaman dengan agunan <i>Secured lending</i> Loans with collateral (<i>Secured lending</i>)	0	0	0	0
9	Tagihan berasal dari pihak lawan (<i>counterparty</i>) yang bersifat lancar (inflows from fully performing exposures) Claims originating from counterparties that are current (inflows from fully performing exposures)	0	9,153,688	0	9,462,920
10	Arus kas masuk lainnya Other cashinflows	0	520,684	0	746,157
11	TOTAL ARUS KAS MASUK (CASH INFLOW)		9,674,371		10,209,077
12	TOTAL HQLA		43,735,361		40,756,926
13	TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS) TOTAL NET CASH OUTFLOWS		13,362,464		11,291,532
14	LCR (%)		327.30%		360.95%

ANALISA KUALITATIF LCR/

LCR Qualitative Analysis

Analisis

Rasio kecukupan likuiditas (LCR) bank pada posisi rata-rata Triwulan 4 2024 adalah sebesar 327.30%. Hal ini mengindikasikan bahwa secara rasio likuiditas Bank masih dalam kondisi sangat baik. Besaran nilai LCR ini didukung oleh tingginya rata-rata kepemilikan aset likuid berkualitas tinggi (HQLA) sebesar IDR 43.73 triliun.

Dibandingkan dengan posisi Triwulan 3 2024, rasio rata-rata LCR mengalami penurunan sebesar 33.65% dari sebelumnya sebesar 360.95%. Hal tersebut dipengaruhi oleh peningkatan rata-rata HQLA sebesar 7.31% dan peningkatan rata-rata *net cash outflow* sebesar 18.34%.

Komposisi HQLA level 1 didominasi oleh rata-rata surat berharga pemerintah sebesar IDR 34.8 triliun, dan rata-rata penempatan pada Bank Indonesia sebesar IDR 8.49 triliun. Sementara pada HQLA level 2 terdapat surat berharga korporasi non-keuangan sebesar IDR 64 milyar yang diakui sebagai HQLA level 2A.

Pada posisi Triwulan 3 2024 ini, komposisi terbesar dalam proyeksi Arus Kas Keluar selama 30 hari kedepan setelah dikenakan *run-off rate* adalah sebagai berikut:

- a. Jumlah penarikan pendanaan dari nasabah korporasi sebesar IDR 18.7 triliun.
- b. Jumlah penarikan pendanaan dari nasabah retail sebesar IDR 2.02 triliun.

Dari data di atas, terlihat bahwa proyeksi penarikan dana dari nasabah korporasi mendominasi Arus Kas Keluar, sementara proyeksi penarikan dana dari nasabah perorangan masih tergolong rendah.

Sedangkan untuk proyeksi Arus Kas Masuk selama 30 hari kedepan setelah dikenakan *inflow rate* pada periode ini didominasi oleh pembayaran tagihan berdasarkan pihak lawan (*counterparty*) dari nasabah lembaga jasa keuangan sebesar IDR 2.71 triliun dan dari nasabah lainnya (nasabah korporasi dan pemerintah) sebesar IDR 6.44 triliun.

Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan direview secara berkala.

Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui laporan-laporan harian likuiditas, rasio-rasio likuiditas sebagai indikator peringatan dini, dan stress testing likuiditas untuk memastikan kesiapan Bank dalam menghadapi krisis.

The bank's Liquidity Coverage Ratio (LCR) in the average position of 4th quarter 2024 was 327.30%. This indicates that bank liquidity ratios are still in very good condition. The LCR high value is supported by the average of high quality liquid assets (HQLA) of IDR 43.73 trillion.

Compared to the 3rd quarter of 2024, the LCR ratio decrease by 33.65% from the previous 360.95%. This was influenced by the increase in average HQLA by 7.31% and the increase in the average Net Cash Outflow by 18.34%.

The composition of HQLA Level 1 was dominated by the average government securities of IDR 34.8 trillion, and average placement of Bank Indonesia of IDR 8.49 trillion. While in HQLA Level 2 there is a non-financial corporate securities of IDR 64 billion which is recognized as HQLA Level 2A.

In this 3rd quarter of 2024 position, the biggest composition in the cash flow projection out over the next 30 days after the run-off rate is as follows:

- a. The number of funding withdrawal from corporate customers is IDR 18.7 trillion*
- b. The amount of funding withdrawal from Retail Customers is IDR 2.02 trillion.*

From the data above, it can be seen that the projections of the withdrawal of funds from corporate customers dominated the cash outflow, while the projections of funds from individual customers are still relatively low.

Whereas for the cash inflow projection in the future for the next 30 days after subject to run-off rate in this period dominated by loan to counterpart (counterparty) of the Financial Services Institution amounting to IDR 2.71 trillion and from other customers (corporate and government customers) of IDR 6.44 trillion.

Bank DBS Indonesia has owned and applies the liquidity risk management process, through the framework of risk management liquidity with other risks monitored and reviewed regularly.

Identification and measurement of liquidity risk is carried out by the related work units through the Daily Liquidity Reports, liquidity ratios as an early warning indicator, and stress testing liquidity to ensure bank readiness in the face of the crisis.

Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Dewan Direksi melalui Komite Asset dan Liabilitas (ALCO/*Asset & Liability Committee*) dan Komite Risiko Pasar dan Likuiditas (MLRC/*Market & Liquidity Risk Committee*), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC/*Risk Monitoring Committee*).

In addition, the liquidity risk management process is supported by the role of supervision from the Board of Directors through the Asset & Liability Committee (ALCO) and Market Risk and Liquidity Committee (MLRC), and supervision of the Board of Commissioners through the Risk monitoring Committee (RMC / Risk Monitoring Committee).