

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

Quarterly Report on Liquidity Coverage Ratio

| No.                                     | Komponen  | INDIVIDUAL  |   |   |   |
|---|---|---|---|---|---|
|   |   | Q2 - 2024   |   | Q1 - 2024   |   |
|   |   | Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice | Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) 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 outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice | Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) 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   |   | 52 hari*)   |   | 58 hari*)   |
| <b>HIGH QUALITY LIQUID ASSET (HQLA)</b> |   |   |   |   |   |
| 2                                       | Total High Quality Liquid Asset (HQLA)  |   | 35,687,401  |   | 39,619,690  |
| <b>ARUS KAS KELUAR (CASH OUTFLOW)</b>   |   |   |   |   |   |
| 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   | 844,049   | 42,202  | 822,499   | 41,125  |
|   | b. Simpanan/Pendanaan kurang stabil Deposits/Funds, less stable   | 20,196,200  | 2,019,620   | 20,849,752  | 2,084,975   |
| 4                                       | Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funds from corporate customers, consisting of:   |   |   |   |   |
|   | a.Simpanan operasional/ Operational savings   | 17,106,280  | 4,088,515   | 17,443,060  | 4,169,225   |
|   | b.Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional Non-operational savings and/or other non-opertional obligations   | 27,107,325  | 13,949,326  | 26,102,794  | 12,420,763  |
|   | 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 (secured funding) Funds with collateral (secured funding)   |   | 0   |   | 0   |
| 6                                       | Arus kas keluar lainnya (additional requirement), terdiri dari: Other Cash Outflow (additional requirement), consisting of:   |   |   |   |   |
|   | a. Arus kas keluar atas transaksi derivatif cash outflow on derivative transactions   | 470,379   | 470,379   | 296,273   | 296,273   |
|   | b. Arus kas keluar atas peningkatan kebutuhan likuiditas cash outflow on increase in liquidity requirement  | 193,784   | 193,784   | 190,509   | 190,509   |
|   | 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   | 5,680,474   | 679,917   | 5,962,077   | 762,905   |
|   | 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  | 35,856,023  | 59,806  | 34,240,063  | 64,690  |
|   | g. Arus kas keluar kontraktual lainnya other contractual cashflow   | 84,580  | 84,580  | 58,891  | 58,891  |
| 7                                       | <b>TOTAL ARUS KAS KELUAR (CASH OUTFLOW)</b><br><b>TOTAL CASH OUTFLOWS</b>   |   | 21,588,130  |   | 20,089,355  |
| <b>ARUS KAS MASUK (CASH INFLOW)</b>     |   |   |   |   |   |
| 8                                       | Pinjaman dengan agunan Secured lending Loans with collateral (Secured lending)  | 0   | 0   | 0   | 0   |
| 9                                       | Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures) Claims originating from counterparties that are current (inflows from fully performing exposures)                                | 0   | 9,551,608   | 0   | 7,646,526   |
| 10                                      | Arus kas masuk lainnya Other cashinflows  | 0   | 419,183   | 0   | 304,272   |
| 11                                      | <b>TOTAL ARUS KAS MASUK (CASH INFLOW)</b>   |   | 9,970,791   |   | 7,950,798   |
| 12                                      | <b>TOTAL HQLA</b>   |   | 35,687,401  |   | 39,619,690  |
| 13                                      | <b>TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS)</b><br><b>TOTAL NET CASH OUTFLOWS</b>   |   | 11,617,338  |   | 12,138,557  |
| 14                                      | <b>LCR (%)</b>  |   | 307.19%   |   | 326.40%   |

## ANALISA KUALITATIF LCR/

### LCR Qualitative Analysis

#### Analisis

Rasio kecukupan likuiditas (LCR) bank pada posisi rata-rata Triwulan 2 2024 adalah sebesar 307.19%. Hal ini mengindikasikan bahwa secara rasio likuiditas Bank masih dalam kondisi sangat baik. Besaran nilai LCR ini didukung oleh tingginya rata-rata kepemilikan asset likuid berkualitas tinggi (HQLA) sebesar IDR 35.68 triliun.

Dibandingkan dengan posisi Triwulan 1 2024, rasio rata-rata LCR Triwulan 2 2024 ini mengalami penurunan sebesar 19.2% dari sebelumnya sebesar 326.4%. Hal tersebut dipengaruhi oleh penurunan rata-rata HQLA sebesar 9.93% dan penurunan rata-rata net cash outflow sebesar 4.29%.

Komposisi HQLA level 1 didominasi oleh rata-rata surat berharga pemerintah sebesar IDR 27.41 triliun, dan rata-rata penempatan pada Bank Indonesia sebesar IDR 7.65 triliun. Sementara pada HQLA level 2 terdapat surat berharga korporasi non-keuangan sebesar IDR 152 milyar yang diakui sebagai HQLA level 2A.

Pada posisi Triwulan 2 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 18.03 triliun.
- b. Jumlah penarikan pendanaan dari nasabah retail sebesar IDR 2.06 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 2.01 triliun dan dari nasabah lainnya (nasabah korporasi dan pemerintah) sebesar IDR 7.52 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.

Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Dewan Direksi melalui Komite Asset dan

*The bank's Liquidity Coverage Ratio (LCR) in the average position of quarter 2 2024 was 307.19%. 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 35.68 trillion.*

*Compared to the first quarter of 2024, the LCR ratio of the second quarter of 2024 decrease by 19.2% from the previous 326.4%. This was influenced by the decrease in average HQLA by 9.93% and the decrease in the average Net Cash Outflow by 4.29%.*

*The composition of HQLA Level 1 was dominated by the average government securities of IDR 27.41 trillion, and average placement of Bank Indonesia of IDR 7.65 trillion. While in HQLA Level 2 there is a non-financial corporate securities of IDR 152 billion which is recognized as HQLA Level 2A.*

*In this quarter 2 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 18.03 trillion*
- b. *The amount of funding withdrawal from Retail Customers is IDR 2.06 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 2.01 trillion and from other customers (corporate and government customers) of IDR 7.52 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.*

|  |  |
|--|--|
| <p>Liabilitas (ALCO/<i>Asset &amp; Liability Committee</i>) dan Komite Risiko Pasar dan Likuiditas (MLRC/<i>Market &amp; Liquidity Risk Committee</i>), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC/<i>Risk Monitoring Committee</i>).</p> | <p><i>In addition, the liquidity risk management process is supported by the role of supervision from the Board of Directors through the Asset &amp; 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).</i></p> |
|--|--|