

# PT Bank Danamon Indonesia, Tbk. and Subsidiaries

## Liquidity Coverage Ratio (LCR) Disclosure – Basel III

### Introduction Phase

[LCR common disclosure template](#)

[30-Sep-15](#)

(in IDR million)		BANK AS INDIVIDUAL		CONSOLIDATED	
		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)	TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)		16,319,592		16,497,654
<b>CASH OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:				
3	Stable deposits	0	0	0	0
4	Less stable deposits	52,052,351	5,205,235	52,052,351	5,205,235
5	Unsecured wholesale funding, of which:				
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	251,796	25,180	251,796	25,180
7	Non-operational deposits (all counterparties)	31,988,104	12,795,242	31,988,104	12,795,242
8	Unsecured debt	4,595,426	4,595,426	4,595,426	4,595,426
9	Secured wholesale funding		0		0
10	Additional requirements, of which:				
11	Outflows related to derivative exposures and other collateral requirements	3,019,990	3,019,990	3,019,990	3,019,990
12	Outflows related to loss of funding on debt products	0	0	0	0
13	Credit and liquidity facilities	357,876	66,319	357,876	66,319
14	Other contractual funding obligations	0	0	2,257,223	2,257,223
15	Other contingent funding obligations	5,783,269	184,130	5,783,269	184,130
16	<b>TOTAL CASH OUTFLOWS</b>		25,891,521		28,148,744
<b>CASH INFLOWS</b>					
17	Secured lending (eg reverse repos)	0	0	0	0
18	Inflows from fully performing exposures	10,957,600	5,478,800	10,957,600	5,478,800
19	Other cash inflows	3,023,994	3,023,994	4,304,252	4,304,252
20	<b>TOTAL CASH INFLOWS</b>	13,981,594	8,502,794	15,261,852	9,783,052
		TOTAL ADJUSTED <sup>c</sup> VALUE		TOTAL ADJUSTED <sup>c</sup> VALUE	
21	<b>TOTAL HQLA</b>		16,319,592		16,497,654
22	<b>TOTAL NET CASH OUTFLOWS</b>		17,388,727		18,365,692
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		93.85%		89.83%

Note:

- Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
- Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).
- Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

Remark:

As required by Otoritas Jasa Keuangan (OJK), the LCR is calculated based on the approach from Consultative Paper (CP) LCR which was published on September 2014. During the introduction phase, OJK applied minimum reference LCR of 60%.