

PT Bank Danamon Indonesia, Tbk. dan Anak Perusahaan
 Pelaporan Publikasi *Liquidity Coverage Ratio* (LCR) – Basel III
 Tahap Uji Coba

LCR common disclosure template
 30-Sep-15

(in IDR million)		BANK AS INDIVIDUAL		CONSOLIDATED	
		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)	TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)		16,319,592		16,497,654
CASH OUTFLOWS					
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	TOTAL CASH OUTFLOWS		25,891,521		28,148,744
CASH INFLOWS					
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	TOTAL CASH INFLOWS	13,981,594	8,502,794	15,261,852	9,783,052
		TOTAL ADJUSTED^c VALUE		TOTAL ADJUSTED^c VALUE	
21	TOTAL HQLA		16,319,592		16,497,654
22	TOTAL NET CASH OUTFLOWS		17,388,727		18,365,692
23	LIQUIDITY COVERAGE RATIO (%)		93.85%		89.83%

Note:

- a) Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
- b) Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).
- c) 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).

Catatan:

Sesuai permintaan Otoritas Jasa Keuangan (OJK), perhitungan LCR tersebut diatas dibuat berdasarkan pendekatan terhadap *Consultative Paper (CP)* LCR yang diterbitkan pada bulan September 2014. Selama periode uji coba, OJK menerapkan referensi minimum untuk LCR sebesar 60%.