

# PT Bank Danamon Indonesia, Tbk. and Subsidiaries

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

LCR common disclosure template  
31-Dec-15

(in IDR million)		BANK AS INDIVIDUAL		CONSOLIDATED	
		TOTAL UNWEIGHTED <sup>a</sup> VALUE	TOTAL WEIGHTED <sup>b</sup> VALUE	TOTAL UNWEIGHTED <sup>a</sup> VALUE	TOTAL WEIGHTED <sup>b</sup> VALUE
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)		19,789,661		19,947,971
<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	52,282,261	5,228,226	52,282,261	5,228,226
5	Unsecured wholesale funding, of which:				
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0	0
7	Non-operational deposits (all counterparties)	30,861,147	14,887,118	30,861,147	14,887,118
8	Unsecured debt	0	0	0	0
9	Secured wholesale funding		0		0
10	Additional requirements, of which:				
11	Outflows related to derivative exposures and other collateral requirements	3,405,779	3,405,779	3,405,779	3,405,779
12	Outflows related to loss of funding on debt products	0	0	0	0
13	Credit and liquidity facilities	368,554	86,933	368,554	86,933
14	Other contractual funding obligations	0	0	2,030,098	2,030,098
15	Other contingent funding obligations	5,069,426	150,188	5,069,426	150,188
16	<b>TOTAL CASH OUTFLOWS</b>		23,758,244		25,788,342
<b>CASH INFLOWS</b>					
17	Secured lending (eg reverse repos)	0	0	0	0
18	Inflows from fully performing exposures	11,075,944	5,537,972	12,295,470	6,147,735
19	Other cash inflows	3,430,001	3,430,001	3,430,001	3,430,001
20	<b>TOTAL CASH INFLOWS</b>	14,505,945	8,967,973	15,725,471	9,577,736
		TOTAL ADJUSTED <sup>c</sup> VALUE		TOTAL ADJUSTED <sup>c</sup> VALUE	
21	<b>TOTAL HQLA</b>		19,789,661		19,947,971
22	<b>TOTAL NET CASH OUTFLOWS</b>		14,790,271		16,210,606
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		133.80%		123.06%

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%.