

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

LCR common disclosure template
31-Dec-15

(in IDR million)		BANK AS INDIVIDUAL		CONSOLIDATED	
		TOTAL UNWEIGHTED ^a VALUE	TOTAL WEIGHTED ^b VALUE	TOTAL UNWEIGHTED ^a VALUE	TOTAL WEIGHTED ^b VALUE
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)		19,789,661		19,947,971
CASH OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:				
3	Stable deposits	0	0	0	0
4	Less stable deposits	52,282,261	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	TOTAL CASH OUTFLOWS		23,758,244		25,788,342
CASH INFLOWS					
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	TOTAL CASH INFLOWS	14,505,945	8,967,973	15,725,471	9,577,736
		TOTAL ADJUSTED ^c VALUE		TOTAL ADJUSTED ^c VALUE	
21	TOTAL HQLA		19,789,661		19,947,971
22	TOTAL NET CASH OUTFLOWS		14,790,271		16,210,606
23	LIQUIDITY COVERAGE RATIO (%)		133.80%		123.06%

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%.