

PT Bank Danamon Indonesia, Tbk. and Subsidiaries

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

LCR common disclosure template
31-Mar-16

(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)		19,392,093		19,545,853
CASH OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:				
3	Stable deposits	0	0	0	0
4	Less stable deposits	50,374,563	5,037,456	50,374,563	5,037,456
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)	27,997,001	13,352,490	27,997,001	13,352,490
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	2,243,760	2,243,760	2,243,760	2,243,760
12	Outflows related to loss of funding on debt products	0	0	0	0
13	Credit and liquidity facilities	377,855	90,564	377,855	90,564
14	Other contractual funding obligations	0	0	2,139,712	2,139,712
15	Other contingent funding obligations	5,532,243	173,433	5,532,243	173,433
16	TOTAL CASH OUTFLOWS		20,897,704		23,037,417
CASH INFLOWS					
17	Secured lending (eg reverse repos)	473,229	0	473,229	0
18	Inflows from fully performing exposures	10,929,993	5,464,996	12,136,453	6,068,226
19	Other cash inflows	2,256,278	2,256,278	2,256,278	2,256,278
20	TOTAL CASH INFLOWS	13,659,499	7,721,274	14,865,959	8,324,504
		TOTAL ADJUSTED ^c VALUE		TOTAL ADJUSTED ^c VALUE	
21	TOTAL HQLA		19,392,093		19,545,853
22	TOTAL NET CASH OUTFLOWS		13,176,430		14,712,912
23	LIQUIDITY COVERAGE RATIO (%)		147.17%		132.85%

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%.