PT Bank Danamon Indonesia, Tbk. dan Anak Perusahaan

Pelaporan Publikasi *Liquidity Coverage Ratio* (LCR) – Basel III
Tahap Uji Coba

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:

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%.