

Uji coba pengungkapan Liquidity Coverage Ratio (LCR) berdasarkan atas Surat Otoritas Jasa Keuangan Nomor S-195/PB-11/2014 tanggal 15 Desember 2014 perihal Pelaksanaan Uji Coba Perhitungan dan Pengungkapan *Liquidity Coverage Ratio*

| Stock of HQLA (in full amount IDR) September 30, 2015 | | | |
|---|-----------|---------------------------|---------------------------|
| | POS - POS | Unweighted | Weighted |
| A. Level 1 assets: | | | |
| - Coins and bank notes | | 474,130,502,897 | 474,130,502,897 |
| - Qualifying marketable securities from sovereigns, central banks, PSEs, and multilateral development banks | | 0 | 0 |
| - Qualifying central banks reserves | | 10,033,165,750,410 | 10,033,165,750,410 |
| - Domestic sovereign or central bank debt for non-0% risk-weighted sovereigns | | 6,839,505,974,728 | 6,839,505,974,728 |
| B. Level 2 assets (maximum of 40% of HQLA): | | | |
| Level 2A assets | | | |
| - Sovereign, central bank, multilateral development banks, and PSE assets qualifying for 20% risk weighting | | 0 | 0 |
| - Qualifying corporate debt securities rated AA- or higher | | 0 | 0 |
| - Qualifying covered bonds rated AA- or higher | | 0 | 0 |
| Level 2B assets (maximum of 15% of HQLA) | | | |
| - Qualifying RMBS | | 0 | 0 |
| - Qualifying corporate debt securities rated between A+ and BBB- | | 0 | 0 |
| - Qualifying common equity shares | | 0 | 0 |
| Total value of stock HQLA | | 17,346,802,228,036 | 17,346,802,228,036 |

| Cash Outflows (in full amount IDR) September 30, 2015 | | | |
|---|-----------|---------------------------|---------------------------|
| | POS - POS | Unweighted | Weighted |
| A. Retail deposits: | | | |
| Demand deposits and term deposits (less than 30 days maturity) | | | |
| - Stable deposits (deposit insurance scheme meets additional criteria) | | 0 | 0 |
| - Stable deposits | | 6,822,985,572,178 | 341,149,278,609 |
| - Less stable retail deposits | | 4,661,978,007,580 | 466,197,800,758 |
| Term deposits with residual maturity greater than 30 days | | 8,028,946,762,647 | 0 |
| B. Unsecured wholesale funding: | | | |
| Demand and term deposits (less than 30 days maturity) provided by small business customers: | | | |
| - Stable deposits | | 0 | 0 |
| - Less stable deposits | | 0 | 0 |
| Operational deposits generated by clearing, custody and cash management activities | | 1,709,632,358,104 | 427,408,089,526 |
| - Portion covered by deposit insurance | | 6,423,582,290 | 321,179,114 |
| Cooperative banks in an institutional network (qualifying deposits with the centralised institution) | | 557,146,056,786 | 139,286,514,196 |
| Non-financial corporates, sovereigns, central banks, multilateral development banks, and PSEs | | 34,476,355,818,448 | 13,790,542,327,379 |
| - If the entire amount fully covered by deposit insurance scheme | | 802,153,768,638 | 160,430,753,728 |
| Other legal entity customers | | | |
| C. Secured funding: | | | |
| - Secured funding transactions with a central bank counterparty or backed by Level 1 assets with any counterparty. | | 0 | 0 |
| - Secured funding transactions backed by Level 2A assets, with any counterparty | | 0 | 0 |
| - Secured funding transactions backed by non-Level 1 or non-Level 2A assets, with domestic sovereigns, multilateral development banks, or domestic PSEs as a counterparty | | 0 | 0 |
| - Backed by RMBS eligible for inclusion in Level 2B | | 0 | 0 |
| - Backed by other Level 2B assets | | 0 | 0 |
| - All other secured funding transactions | | 0 | 0 |
| D. Additional requirements: | | | |
| Liquidity needs (eg collateral calls) related to financing transactions, derivatives and other contracts | | 0 | 0 |
| Market valuation changes on derivatives transactions (largest absolute net 30-day collateral flows realised during the preceding 24 months) | | 0 | 0 |
| Valuation change in non-Level 1 posted collateral securing derivatives | | 0 | 0 |
| Excess collateral held by a bank related to derivative transactions that could contractually be called at any time by its counterparty | | 0 | 0 |
| Liquidity needs related to collateral contractually due from the reporting bank on derivatives transactions | | 0 | 0 |
| Increased liquidity needs related to derivative transactions that allow collateral substitution to non-HQLA assets | | 0 | 0 |
| ABCP, SIVs, conduits, SPVs, etc: | | | |
| - Liabilities from maturing ABCP, SIVs, SPVs, etc (applied to maturing amounts and returnable assets). | | 0 | 0 |
| - Asset Backed Securities (including covered bonds) applied to maturing amounts. | | 0 | 0 |
| Currently undrawn committed credit and liquidity facilities provided to: | | | |
| - retail and small business clients | | 22,330,204,142,364 | 1,116,510,207,118 |
| - non-financial corporates, sovereigns and central banks, multilateral development banks, and PSEs | | 2,438,880,022,242 | 243,888,002,224 |
| - banks subject to prudential supervision | | 0 | 0 |
| - other financial institutions (include securities firms, insurance companies) | | 56,267,036,479 | 22,506,814,592 |
| - other legal entity customers, credit and liquidity facilities | | 0 | 0 |
| Other contingent funding liabilities (such as guarantees, letters of credit, revocable credit and liquidity facilities, etc) | | | |
| - Trade finance | | 447,672,645,905 | 22,383,632,295 |
| - Customer short positions covered by other customer, collateral | | 0 | 0 |
| Any additional contractual outflows | | 0 | 0 |
| Net derivative cash outflows | | 366,524,335,940 | 366,524,335,940 |
| Any other contractual cash outflows | | 2,112,985,062,427 | 2,112,985,062,427 |
| Total cash outflows | | 84,818,155,172,028 | 19,210,133,997,907 |

| Cash Inflows (in full amount IDR) September 30, 2015 | | | |
|---|-----------|---------------------------|---------------------------|
| | POS - POS | Unweighted | Weighted |
| Maturing secured lending transactions backed by the following collateral: | | | |
| Level 1 assets | | 0 | 0 |
| Level 2A assets | | 0 | 0 |
| Level 2B assets | | | |
| - Eligible RMBS | | 0 | 0 |
| - Other assets | | 0 | 0 |
| Margin lending backed by all other collateral | | 0 | 0 |
| All other assets | | | |
| Credit or liquidity facilities provided to the reporting bank | | 0 | 0 |
| Operational deposits held at other financial institutions (include deposits held at centralised institution of network of co-operative banks) | | 388,071,945,279 | 0 |
| Other inflows by counterparty: | | | |
| - Amounts to be received from retail counterparties | | 9,757,159,654,580 | 4,878,579,827,290 |
| - Amounts to be received from non-financial wholesale counterparties, from transactions other than those listed in above inflow categories | | 8,047,527,784,952 | 4,023,763,892,476 |
| - Amounts to be received from financial institutions and central banks, from transactions other than those listed on above inflow categories. | | 7,784,746,594,748 | 7,784,746,594,748 |
| Net derivative cash inflows | | 388,724,138,897 | 388,724,138,897 |
| Other contractual cash inflows | | | |
| Total cash inflows | | 26,366,230,118,456 | 17,075,814,453,411 |
| Total net cash outflows = Total cash outflows minus min [total cash inflows, 75% of gross outflows] | | | 4,802,533,499,477 |
| LCR = Stock of HQLA / Total net cash outflows | | | 361.20% |

| LCR Common Disclosure Template (in full amount IDR) September 30, 2015 | | | |
|--|---|----------------------------------|--------------------------------|
| No. | POS - POS | Total Unweighted Value (average) | Total Weighted Value (average) |
| HIGH-QUALITY LIQUID ASSETS | | | |
| 1. | Total high-quality liquid assets (HQLA) | 17,346,802,228,036 | 17,346,802,228,036 |
| CASH OUTFLOWS | | | |
| 2. | Retail deposits and deposits from small business customers, of which: | | |
| 3. | Stable deposits | 6,822,985,572,178 | 341,149,278,609 |
| 4. | Less stable deposits | 4,661,978,007,580 | 466,197,800,758 |
| 5. | Unsecured wholesale funding, of which: | | |
| 6. | Operational deposits (all counterparties) and deposits in networks of cooperative banks | 1,716,055,940,394 | 427,729,268,640 |
| 7. | Non-operational deposits (all counterparties) | 35,835,655,643,872 | 14,090,259,595,303 |
| 8. | Unsecured debt | 0 | 0 |
| 9. | Secured wholesale funding | | |
| 10. | Additional requirements, of which: | | |
| 11. | Outflows related to derivative exposures and other collateral requirements | 366,524,335,940 | 366,524,335,940 |
| 12. | Outflows related to loss of funding on debt products | 0 | 0 |
| 13. | Credit and liquidity facilities | 24,825,351,201,085 | 1,382,905,023,934 |
| 14. | Other contractual funding obligations | 2,112,985,062,427 | 2,112,985,062,427 |
| 15. | Other contingent funding obligations | 447,672,645,905 | 22,383,632,295 |
| 16. TOTAL CASH OUTFLOWS | | 76,789,208,409,381 | 19,210,133,997,907 |
| CASH INFLOWS | | | |
| 17. | Secured lending (eg reverse repos) | 0 | 0 |
| 18. | Inflows from fully performing exposures | 26,366,230,118,456 | 17,075,814,453,411 |
| 19. | Other cash inflows | 0 | 0 |
| 20. TOTAL CASH INFLOWS | | 26,366,230,118,456 | 17,075,814,453,411 |
| TOTAL ADJUSTED VALUE | | | |
| 21. TOTAL HQLA | | 0 | 17,346,802,228,036 |
| 22. TOTAL NET CASH OUTFLOWS | | 0 | 4,802,533,499,477 |
| 23. LIQUIDITY COVERAGE RATIO (%) | | 0 | 361.20% |

- 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).