

Basel III Liquidity Coverage Ratio

(In IDR million)

Q3 2015 - MONTHLY AVERAGE		
	TOTAL UNWEIGHTED ^a VALUE	TOTAL WEIGHTED ^b VALUE
HIGH-QUALITY LIQUID ASSETS		
1	Total high-quality liquid assets (HQLA)	12,724,494
CASH OUTFLOWS		
2	Retail deposits and deposits from small business customers, of which :	
3	Stable deposits	1,068
4	Less Stable deposits	1,753,016
5	Unsecured wholesale funding, of which :	
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	
7	Non-operational deposits (all counterparties)	16,286,002
8	Unsecured debt	
9	Secured wholesale funding	
10	Additional requirements, of which :	
11	Outflows related to derivative exposures and other collateral requirements	32,479,939
12	Outflows related to loss of funding on debt products	-
13	Credit and liquidity facilities	83,791
14	Other contractual funding obligations	-
15	Other contingent funding obligations	751,202
16	TOTAL CASH OUTFLOWS	51,355,019
CASH INFLOWS		
17	Secured lending (eg reverse repos)	-
18	Inflows from fully performing exposures	13,666,933
19	Other cash inflows	32,512,955
20	TOTAL CASH INFLOWS^c	38,516,264
		TOTAL ADJUSTED^d VALUE
21	TOTAL HQLA	12,724,494
22	TOTAL NET CASH OUTFLOWS	12,838,755
23	LIQUIDITY COVERAGE RATIO (%)	99.1%

^a Unweighted values is calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

^b Weighted values is calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

^c Total expected cash inflows is capped up to the maximum of 75% from total expected cash outflows

^d Adjusted values is 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).

Notes:

The above ratio is disclosed to conform with the pilot test arrangements as stipulated in Consultative Papers issued by Otoritas Jasa Keuangan (OJK) regarding "Liquidity Coverage Ratio under Basel III Framework" dated 30 September 2014.

The minimum LCR level set by the OJK during this pilot test period is 60%.