

Basel III Liquidity Coverage Ratio

(In IDR million)

31 MAR 2015

| | TOTAL UNWEIGHTED ^a VALUE | TOTAL WEIGHTED ^b VALUE |
|--|--|---|
| HIGH-QUALITY LIQUID ASSETS | | |
| 1 Total high-quality liquid assets (HQLA) | | 11,757,400 |
| CASH OUTFLOWS | | |
| 2 Retail deposits and deposits from small business customers, of which : | | |
| 3 <i>Stable deposits</i> | 11,284,576 | 564,229 |
| 4 <i>Less Stable deposits</i> | 5,316,057 | 531,606 |
| 5 Unsecured wholesale funding, of which : | | |
| 6 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | 13,946 | 1,395 |
| 7 <i>Non-operational deposits (all counterparties)</i> | 33,339,186 | 16,101,121 |
| 8 <i>Unsecured debt</i> | - | - |
| 9 Secured wholesale funding | | |
| 10 Additional requirements, of which : | | |
| 11 <i>Outflows related to derivative exposures and other collateral requirements</i> | 27,914,851 | 27,914,851 |
| 12 <i>Outflows related to loss of funding on debt products</i> | - | - |
| 13 <i>Credit and liquidity facilities</i> | 1,463,765 | 146,377 |
| 14 Other contractual funding obligations | - | - |
| 15 Other contingent funding obligations | 13,082,655 | 654,133 |
| 16 TOTAL CASH OUTFLOWS | | 45,913,710 |
| CASH INFLOWS | | |
| 17 Secured lending (eg reverse repos) | - | - |
| 18 Inflows from fully performing exposures | 39,892,605 | 13,547,117 |
| 19 Other cash inflows | 27,644,299 | 27,644,299 |
| 20 TOTAL CASH INFLOWS^c | | 34,435,283 |
| | | TOTAL ADJUSTED^d VALUE |
| 21 TOTAL HQLA | | 11,757,400 |
| 22 TOTAL NET CASH OUTFLOWS | | 11,478,428 |
| 23 LIQUIDITY COVERAGE RATIO (%) | | 102.4% |

^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 transitional arrangements as stipulated in Consultative Papers issued by Otoritas Jasa Keuangan regarding "Liquidity Coverage Ratio under Basel III Framework" dated 30 September 2014.