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361.20%

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 Qualifying marketable securities from sovereigns, central banks, PSEs, and multilateral development banks Qualifying central banks reserves Domestic sovereign or central bank debt for non-0% risk-weighted sovereigns	474,130,502,897 0 10,033,165,750,410 6,839,505,974,728	474,130,502,897 0 10,033,165,750,410 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 Qualifying corporate debt securities rated AA- or higher Qualifying covered bonds rated AA- or higher 	0 0 0	0 0 0			
Level 2B assets(maximum of 15% of HQLA)					
- Qualifying RMBS	0	0			
 Qualifying corporate debt securities rated between A+ and BBB- Qualifying common equity shares 	0	0 0			
Total value of stock HQLA	17,346,802,228,036	17,346,802,228,036			

- Stable - Stable - Less s Term depc B. Unsecure Demand a by small b - Stable - Less s Operationa manageme - Portio Cooperativ with the cc Non-finant developme - If the cooperationa - If the cooperationa - Secure or back - Secure or back - Backe - Backe - All oth D. Additiona Liquidity n derivatives Market val (largest at preceding) Valuation or Excess colo that could Liquidity n derivatives ABCP, SIV - Liabili matur - Asset to mat Currently ic - retail ic - non-fi multila - banks - other - Other cont - Trade - other - Trade - other - Trade - other - Trade - Trade	Cash Outflows (in full amount IDR) September 30, 2015			
Demand d - Stable - Stable - Stable - Lesss Term depo B. Unsecure Demand a by small b - Stable - Less s Operation managem - Portio Cooperativ with the ce Non-finant developme - If the Other lega C. Secured f - Secur or bac - Secur or bac - Secur or bac - Secur or bac - Secur or hor - Market val (largest at preceding Valuation - Excess col that could Liquidity n bank on de Increased collateral s ABCP, SIV - Liabili matur - Asset to mat Currently i - retail i - non-fi multil - banks - other - Other cont credit, rev - Trade	POS - POS	Unweighted	Weighted	
Demand d - Stable - Stable - Stable - Lesss Term depo B. Unsecure Demand a by small b - Stable - Less s Operation managem - Portio Cooperativ with the ce Non-finant developme - If the Other lega C. Secured f - Secur or bac - Secur or bac - Secur or bac - Secur or bac - Secur or hor - Market val (largest at preceding Valuation - Excess col that could Liquidity n bank on de Increased collateral s ABCP, SIV - Liabili matur - Asset to mat Currently i - retail i - non-fi multil - banks - other - Other cont credit, rev - Trade	dennsits:			
B. Unsecure. Demand a by small b - Stable - Less s Operation: manageme - Portio Cooperative with the control of the cooperative with the	d deposits and term deposits (less than 30 days maturity) able deposits (deposit insurance scheme meets aditional criteria) able deposits ss stable retail deposits	0 6,822,985,572,178 4,661,978,007,580	0 341,149,278,609 466,197,800,758	
Demand a by small b - Stable - Less s Operations managem - Portio Cooperativ with the co Non-finant developme - If the Other lega - Secur with a - Secur or bac - Secur or nor developme - Backe - All oth D. Additiona Liquidity n derivatives Market val (largest ab preceding Valuation of Excess colothat could Liquidity n derivatives ABCP, SIV - Liabili a ABCP, SIV - Liabili - Asset to mat Currently to retail component of the compo	leposits with residual maturity greater than 30 days	8,028,946,762,647	0	
manageme - Portio Cooperative with the cetter of the cette	ured wholesale funding: d and term deposits (less than 30 days maturity) provided all bisiness customers: able deposits ss stable deposits	0	0	
with the control with t	ional deposits generated by clearing, custody and cash ement activities rtion covered by deposit insurance	1,709,632,358,104 6,423,582,290	427,408,089,526 321,179,114	
developme If the other lega C. Secured fi Secure or bac Secure or bac Secure or nor develc Backe Backe All oth D. Additiona. Liquidity n derivatives Market val (largest at preceding Valuation of that could Liquidity n bank on de Increased Collateral s ABCP, SIV Liabili matur Asset to mat Currently or retail compo	ative banks in an institutional network (qualifying deposits e centralised institution)	557,146,056,786	139,286,514,196	
Other lega C. Secured fi Secured fi Secure or bac Secured fi Secure or nor develet Backet Ba	nancial corporates, sovereigns, central banks, multilateral pment banks, and PSEs	34,476,355,818,448	13,790,542,327,379	
- Securior back - Securior with a - Securior or hoad - Securior or nor develor - Backe - Backe - All oth D. Additiona Liquidity niderivatives Warket val (largest ab preceding Valuation of Excess coli that could Liquidity niderivatives - Excess coli that could Liquidity niderivatives - Asset to mat Currently in a companion of the continuation of the companion o	he entire amount fully covered by deposit insurance scheme egal entity customers	802,153,768,638	160,430,753,728	
or bac - Securi with a - Securi or nor develc - Backe - Backe - All oth D. Additiona Liquidity n derivatives Market val (largest ab preceding Valuation Excess col that could Liquidity n bank on de Increased collateral s ABCP, SIV - Liabili matur - Asset to mal Currently i - retail i - non-fi multil banks - other Other cont comp - other Other cont credit, rew	ed funding:			
- Backe - All oth D. Additiona. Liquidity n derivatives Market val (largest at preceding Valuation of Excess colo that could Liquidity n bank on de Increased collateral s ABCP, SIV - Liabili matur - Asset to mat Currently of retail confinential - non-fi multila - banks - other Other cont credit, rew - Trade	cured funding transactions with a central bank counterparty backed by Level 1 assets with any counterparty. cured funding transactions backed by Level 2A assets, th any counterparty cured funding transactions backed by non-Level 1 non-Level 2A assets, with domestic sovereigns, multilateral	0	0	
Liquidity n derivatives Market val (largest at preceding Valuation of Excess col that could Liquidity n bank on de Increased collateral s ABCP, SIV Liabili matur Asset to mat Currently of retail of multil banks other compa other Other cont credit, rev Trade	velopment banks, or domestic PSEs as a counterparty cked by RMBS eligible for inclusion in Level 2B cked by other Level 2B assets other secured funding transactions	0 0 0 0	0 0 0 0	
derivatives Market val (largest at preceding Valuation Excess col that could Liquidity n bank on de Increased collateral s ABCP, SIV - Liabili matur - Asset to mat Currently u - retail a - non-fi multila - banks - other - other Other cont credit, rev - Trade	onal requirements:			
(largest at preceding Valuation of Excess col that could Liquidity in bank on de Increased collateral s ABCP, SIV - Liabili matur - Asset to mat Currently it - retail - non-fi multill, banks - other comp - other Other cont credit, rev Trade	ty needs (eg collateral calls) related to financing transactions, ives and other contracts	0	0	
Excess col that could Liquidity n bank on de Increased collateral s ABCP, SIV - Liabili matur - Asset to mai Currently - retail a - non-fi multii - banks - other Other cont credit, rev - Trade	valuation changes on derivatives transactions t absolute net 30-day collateral flows realised during the ing 24 months)	0	0	
that could Liquidity n bank on do Increased collateral s ABCP, SIV - Liabili matur - Asset to mai Currently t - retail t - non-fi multit banks - other Other cont cedit, rew - Trade	on change in non-Level 1 posted collateral securing derivatives	0	0	
bank on de Increased collateral s ABCP, SIV - Liabili matur - Asset to ma' Currently t - retail - non-fi multila banks - other compa other Other cont credit, rev - Trade	collateral held by a bank related to derivative transactions uld contractually be called at any time by its counterparty	0	0	
collateral s ABCP, SIV - Liabili matur - Asset to mat Currently - retail a - non-fi multil - banks - other Other cont cerdit, rev - Trade	ty needs related to collateral contractually due from the reporting n derivatives transactions	0	0	
- Liabili matur Asset to mai Currently (- retail a - non-fi multila - banks - other comp - other Cotter cont credit, rev Trade	sed liquidity needs related to derivative transactions that allow ral substitution to non-HQLA assets SIVs, conduits, SPVs, etc:	0	0	
Currently (- retail (- non-fi multisk) - banks - other comp - other onther contraction (- credit, revi	ubilities from maturing ABCP, SIVs, SPVs, etc (applied to aturing amounts and returnable assets. set Backed Securities (including covered bonds) applied	0	0	
- non-fi multila - banks - other compa - other Other cont credit, rev - Trade	maturing amounts. tly undrawn committed credit and liquidity facilities provided to: ail and small business clients	22,330,204,142,364	1,116,510,207,118	
- other compa - other Other cont credit, reve - Trade	an and Strial bodies climbes of the control banks, notinated and central banks, utiliateral development banks, and PSEs nks subject to prudential supervision	2,438,880,022,242	243,888,002,224	
Other cont credit, rev - Trade	ner financial institutions (include securities firms, insurance mpanies) ner legal entity customers, credit and liquidity facilities	56,267,036,479	22,506,814,592	
- 60510	contingent funding liabilities (such as guarantees, letters of revocable credit and liquidity facilities, etc) ade finance stomer short positions covered by other customer, collateral	447,672,645,905 0	22,383,632,295	
	ditional contractual outflows	0	0	
_	rivative cash outflows	366,524,335,940	366,524,335,940	
	ner contractual cash outflows ash outflows	2,112,985,062,427 84,818,155,172,028	2,112,985,062,427 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 conterparties,			
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 outlows]		4,802,533,499,477	

LCR = Stock of HQLA / Total net cash outflows

September 30, 2015				
No.	P0S - P0S	Total Unweighted Value (average)	Total Weighted Value (average)	
HIGI	1-QUALITY LIQUID ASSETS			
1.	Total high-quality liquid assets (HQLA)	17,346,802,228,036	17,346,802,228,036	
CAS	H OUTFLOWS			
2. 3. 4. 5. 6. 7. 8. 9. 10. 11.	Retail deposits and deposits from small business customers, of which: Stable deposits Less stable deposits Unsecured wholesale funding, of which: Operational deposits (all counterparties) and deposits in networks of cooperative banks Non-operational deposits (all counterparties) Unsecured debt Secured wholesale funding Additional requirements, of which: Outf lows related to derivative exposures and other collateral requirements Outf lows related to loss of funding on debt products Credit and liquidity facilities	6,822,985,572,178 4,661,978,007,580 1,716,055,940,394 35,835,655,643,872 0	341,149,278,609 466,197,800,758 427,729,268,640 14,090,259,595,303 0 366,524,335,940	
14.	Other contractual funding obligations	24,825,351,201,085 2,112,985,062,427	1,382,905,023,934 2,112,985,062,427	
15. 16 .	Other contingent funding obligations TOTAL CASH OUTFLOWS	447,672,645,905 76,789,208,409,381	22,383,632,295 19,210,133,997,907	
CAS	H INFLOWS			
17. 18. 19. 20 .	Secured lending (eg reverse repos) Inflows from fully performing exposures Other cash inflows TOTAL CASH INFLOWS	0 26,366,230,118,456 0 26,366,230,118,456	0 17,075,814,453,411 0 17,075,814,453,411	
	TOTAL ADJUSTED VALUE			
21.	TOTAL HQLA	0	17,346,802,228,036	
22.	TOTAL NET CASH OUTFLOWS LIQUIDITY COVERAGE RATIO (%)	0	4,802,533,499,477 361.20 %	
	2.Q. S. C.	0	001.2070	

LCR Common Disclosure Template (in full amount IDR)

- 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).