

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).