



LAPORAN LIQUIDITY COVERAGE RATIO (LCR)
Per 31 Maret 2015 dan 31 Desember 2014
(dalam Jutaan Rupiah)

| | | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE | TOTAL UNWEIGHTED VALUE | TOTAL WEIGHTED VALUE |
|-----------------------------------|--|------------------------------|----------------------------|------------------------------|----------------------------|
| | | 31-Mar-15 | 31-Mar-15 | 31-Dec-14 | 31-Dec-14 |
| <i>(in million rupiah)</i> | | | | | |
| HIGH-QUALITY LIQUID ASSETS | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | XXXXXXXXXXXXXXXXXX | 897,888 | XXXXXXXXXXXXXXXXXX | 296,749 |
| CASH OUTFLOWS | | | | | |
| 2 | Retail deposits and deposits from small business customer, of which: | | | | |
| 3 | <i>Stable deposits</i> | 22,562 | 1,128 | 19,381 | 969 |
| 4 | <i>Less stable deposits</i> | 528,382 | 52,838 | 604,560 | 60,456 |
| 5 | Unsecured wholesale funding, of which: | | | | |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | - | - | - | - |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 6,673,160 | 3,349,989 | 5,504,440 | 2,945,777 |
| 8 | <i>Unsecured debt</i> | - | - | - | - |
| 9 | Secured wholesale funding | XXXXXXXXXXXXXXXXXX | - | XXXXXXXXXXXXXXXXXX | - |
| 10 | Additional requirements, of which: | | | | |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 245 | 245 | 1,626 | 1,626 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | - | - | - | - |
| 13 | <i>Credit and liquidity facilities</i> | 1,659,563 | 168,407 | 1,645,515 | 170,127 |
| 14 | Other contractual funding obligations | - | - | - | - |
| 15 | Other contingent funding obligations | 11,357,101 | 567,855 | 9,895,148 | 491,661 |
| 16 | TOTAL CASH OUTFLOWS | XXXXXXXXXXXXXXXXXX | 4,140,462 | XXXXXXXXXXXXXXXXXX | 3,670,617 |
| 17 | Secured lending (eg reverse repo) | - | - | - | - |
| 18 | Inflows from fully performing exposures | 402,468 | 222,039 | 128,846 | 81,902 |
| 19 | Other cash inflows | 3,963,869 | 2,221,105 | 4,886,642 | 2,782,217 |
| 20 | TOTAL CASH INFLOWS | | 2,443,143 | | 2,864,118 |
| | | TOTAL ADJUSTED VALUE | | TOTAL ADJUSTED VALUE | |
| 21 | TOTAL HQLA | XXXXXXXXXXXXXXXXXX | 897,888 | XXXXXXXXXXXXXXXXXX | 296,749 |
| 22 | TOTAL NET CASH OUTFLOWS | XXXXXXXXXXXXXXXXXX | 1,697,319 | XXXXXXXXXXXXXXXXXX | 917,654 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | XXXXXXXXXXXXXXXXXX | 52.90% | XXXXXXXXXXXXXXXXXX | 32.34% |

Persentase LCR per 31 Maret 2015 adalah 52.90% , total HQLA untuk rata-rata triwulan I 2015 adalah Rp.898 miliar dan *Net Cash Outflows* rata-rata triwulan I 2015 adalah Rp.1,697 miliar. Komposisi HQLA terdiri dari kas, penempatan pada Bank Indonesia tidak termasuk Giro Wajib Minimum, dan Surat Utang Negara tidak termasuk CEMA. *Net cash outflows* adalah *cash outflows* minus 75% dari *cash outflows*, dikarenakan total *cash inflows* > dari 75% x total cash outflow . Total Giro Wajib Minimum pada Bank Indonesia per 31 Maret 2015 adalah Rp. 1,225 miliar dan CEMA dalam SUN adalah Rp.1 triliun yang mana tidak dimasukkan dalam perhitungan LCR ini. Total modal per 31 Maret 2015 adalah Rp.3,659 miliar dengan persentase CAR 38.71% .

LAPORAN LEVERAGE RATIO

Per 31 Maret 2015 dan 31 Desember 2014

(dalam Jutaan Rupiah)

| Summary comparison of accounting assets vs leverage ratio exposure measure | | Table 1 31-Mar-2015 | Table 1 31-Dec-2014 |
|--|--|-------------------------|-------------------------|
| | Item | In relevant currency | In relevant currency |
| 1 | Total consolidated assets as per published financial statements | 16,957,242 | 17,251,795 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | - | - |
| 3 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | - | - |
| 4 | Adjustment for derivative financial instruments | 9,242 | 22,650 |
| 5 | Adjustment for securities financing transactions (ie repos and similar secured lending) | - | - |
| 6 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 6,570,228 | 5,460,608 |
| 7 | Other adjustments | (2,355) | (9,143) |
| 8 | Leverage ratio exposure | 23,534,357 | 22,725,910 |

| Leverage ratio common disclosure template | | Table 2 31-Mar-2015 | Table 2 31-Dec-2014 |
|---|--|-----------------------------|-----------------------------|
| | Item | Leverage ratio framework | Leverage ratio framework |
| On-balance sheet exposures | | | |
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 16,956,423 | 17,248,773 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital) | (2,355) | (9,143) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of line 1 and 2) | 16,954,068 | 17,239,630 |
| Derivative exposures | | | |
| 4 | Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin) | 819 | 3,022 |
| 5 | Add-on amounts for PFE associated with <i>all</i> derivatives transactions | 9,242 | 22,650 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | - | - |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | - | - |
| 8 | (Exempted CCP leg of client-cleared trade exposures) | - | - |
| 9 | Adjusted effective notional amount of written credit derivatives | - | - |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | - | - |
| 11 | Total derivative exposures (sum of lines 4 to 10) | 10,061 | 25,672 |
| Securities financing transaction exposures | | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | - | - |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - | - |
| 14 | CCR exposure for SFT assets | - | - |
| 15 | Agent transaction exposures | - | - |
| 16 | Total securities financing transaction exposures (sum of line 12 to 15) | - | - |
| Other off-balance sheet exposures | | | |
| 17 | Off-balance sheet exposure at gross notional amount | 13,755,403 | 11,478,738 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (7,185,175) | (6,018,130) |
| 19 | Off-balance sheet items (sum of lines 1 and 18) | 6,570,228 | 5,460,608 |
| Capital and total exposures | | | |
| 20 | Tier 1 capital | 1,000,000 | 1,000,000 |
| 21 | Total exposures (sum of line 3, 11, 16 and 19) | 23,534,357 | 22,725,910 |
| Leverage ratio | | | |
| 22 | Basel III Leverage ratio | 4.25% | 4.40% |