

LAPORAN LIQUIDITY COVERAGE RATIO (LCR)
Per 30 Juni 2015 dan 31 Maret 2015
(dalam Jutaan Rupiah)

		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
		30-Jun-15	30-Jun-15	31-Mar-15	31-Mar-15
<i>(in million rupiah)</i>					
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)	XXXXXXXXXXXXXXXXXX	1,018,501	XXXXXXXXXXXXXXXXXX	897,888
CASH OUTFLOWS					
2	Retail deposits and deposits from small business customer, of which:				
3	Stable deposits	24,025	1,201	22,562	1,128
4	Less stable deposits	696,075	69,608	528,382	52,838
5	Unsecured wholesale funding, of which:				
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-
7	Non-operational deposits (all counterparties)	8,354,151	4,341,696	6,673,160	3,349,989
8	Unsecured debt	-	-	-	-
9	Secured wholesale funding	XXXXXXXXXXXXXXXXXX	-	XXXXXXXXXXXXXXXXXX	-
10	Additional requirements, of which:				
11	Outflows related to derivative exposures and other collateral requirements	126	126	245	245
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	2,652,775	272,378	1,659,563	168,407
14	Other contractual funding obligations	-	-	-	-
15	Other contingent funding obligations	12,256,702	612,835	11,357,101	567,855
16	TOTAL CASH OUTFLOWS	XXXXXXXXXXXXXXXXXX	5,297,844	XXXXXXXXXXXXXXXXXX	4,140,462
17	Secured lending (eg reverse repo)	-	-	-	-
18	Inflows from fully performing exposures	357,871	196,257	402,468	222,039
19	Other cash inflows	5,360,310	2,866,056	3,963,869	2,221,105
20	TOTAL CASH INFLOWS		3,062,313		2,443,143
		TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE	
21	TOTAL HQLA	XXXXXXXXXXXXXXXXXX	1,018,501	XXXXXXXXXXXXXXXXXX	897,888
22	TOTAL NET CASH OUTFLOWS	XXXXXXXXXXXXXXXXXX	2,235,531	XXXXXXXXXXXXXXXXXX	1,697,319
23	LIQUIDITY COVERAGE RATIO (%)	XXXXXXXXXXXXXXXXXX	45.56%	XXXXXXXXXXXXXXXXXX	52.90%

Persentase LCR per 30 Juni 2015 adalah 45.56% , total HQLA untuk rata-rata triwulan II 2015 adalah Rp.1,019 miliar dan Net Cash Outflows rata-rata triwulan II 2015 adalah Rp.2,236 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 cash inflow. Total Giro Wajib Minimum pada Bank Indonesia per 30 Juni 2015 adalah Rp. 1,290 miliar dan CEMA dalam SUN adalah Rp.1 triliun yang mana tidak dimasukkan dalam perhitungan LCR ini. Total modal per 30 Juni 2015 adalah Rp.3,489 miliar dengan persentase CAR 25.85% .

LAPORAN LEVERAGE RATIO
Per 30 Juni 2015 dan 31 Maret 2015
(dalam Jutaan Rupiah)

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1 30-Jun-2015	Table 1 31-Mar-2015
	Item	In relevant currency	In relevant currency
1	Total consolidated assets as per published financial statements	22,465,727	16,957,242
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	13,796	9,242
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)	8,252,811	6,570,228
7	Other adjustments	(2,562)	(2,355)
8	Leverage ratio exposure	30,729,772	23,534,357

Leverage ratio common disclosure template		Table 2 30-Jun-2015	Table 2 31-Mar-2015
	Item	Leverage ratio framework	Leverage ratio framework
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	22,463,558	16,956,423
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2,562)	(2,355)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of line 1 and 2)	22,460,996	16,954,068
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	2,169	819
5	Add-on amounts for PFE associated with all derivatives transactions	13,796	9,242
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)	15,965	10,061
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	17,460,257	13,755,403
18	(Adjustments for conversion to credit equivalent amounts)	(9,207,446)	(7,185,175)
19	Off-balance sheet items (sum of lines 1 and 18)	8,252,811	6,570,228
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)	30,729,772	23,534,357
Leverage ratio			
22	Basel III Leverage ratio	3.25%	4.25%