



**LAPORAN LIQUIDITY COVERAGE RATIO (LCR)**  
**Per 31 Desember 2015 dan 30 September 2015**  
**(dalam Jutaan Rupiah)**

**Template Pelaporan Publikasi LCR Triwulan IV 2015**

		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
		31-Dec-15	31-Dec-15	30-Sep-15	30-Sep-15
<i>(in million rupiah)</i>					
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)	XXXXXXXXXXXXXXXXXX	3,214,700	XXXXXXXXXXXXXXXXXX	1,422,300
<b>CASH OUTFLOWS</b>					
2	Retail deposits and deposits from small business customer, of which:				
3	<i>Stable deposits</i>	29,286	1,464	30,655	1,533
4	<i>Less stable deposits</i>	930,257	93,026	838,487	83,849
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>	10,916,190	5,554,589	9,048,012	4,724,700
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>	8,685	8,685	7,763	7,763
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	3,874,934	388,589	4,428,156	444,168
14	Other contractual funding obligations	-	-	-	-
15	Other contingent funding obligations	13,549,917	677,496	13,050,048	652,502
16	<b>TOTAL CASH OUTFLOWS</b>	XXXXXXXXXXXXXXXXXX	6,723,849	XXXXXXXXXXXXXXXXXX	5,914,515
17	Secured lending (eg reverse repo)	-	-	-	-
18	Inflows from fully performing exposures	328,592	176,676	453,910	248,773
19	Other cash inflows	3,079,431	1,804,276	3,323,613	2,003,135
20	<b>TOTAL CASH INFLOWS</b>		1,980,952		2,251,908
		TOTAL ADJUSTED VALUE		TOTAL ADJUSTED VALUE	
21	<b>TOTAL HQLA</b>	XXXXXXXXXXXXXXXXXX	3,214,700	XXXXXXXXXXXXXXXXXX	1,422,300
22	<b>TOTAL NET CASH OUTFLOWS</b>	XXXXXXXXXXXXXXXXXX	4,742,897	XXXXXXXXXXXXXXXXXX	3,662,607
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>	XXXXXXXXXXXXXXXXXX	67.78%	XXXXXXXXXXXXXXXXXX	38.83%

Persentase LCR triwulan IV 2015 adalah 67.78% , total HQLA untuk rata-rata triwulan IV 2015 adalah Rp.3,215 miliar dan *Net Cash Outflows* rata-rata triwulan IV 2015 adalah Rp.4,743 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 CEMA dalam SUN adalah Rp.1.4 triliun yang mana tidak dimasukkan dalam perhitungan LCR ini. Total modal per 31 Desember 2015 adalah Rp.3,716 miliar dengan persentase CAR 27.16% .

**LAPORAN LEVERAGE RATIO**  
**Per 31 Desember 2015 dan 30 September 2015**  
**(dalam Jutaan Rupiah)**

Summary comparison of accounting assets vs leverage ratio exposure measure		Table 1 31-Dec-2015	Table 1 30-Sep-2015
	Item	In relevant currency	In relevant currency
1	Total consolidated assets as per published financial statements	22,527,346	22,519,558
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	71,224	26,421
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)	7,961,961	9,162,717
7	Other adjustments	(2,787)	(2,859)
8	<b>Leverage ratio exposure</b>	<b>30,557,744</b>	<b>31,705,837</b>

Leverage ratio common disclosure template		Table 2 31-Dec-2015	Table 2 30-Sep-2015
	Item	Leverage ratio framework	Leverage ratio framework
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	22,499,580	22,505,545
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(2,787)	(2,859)
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of line 1 and 2)	<b>22,496,793</b>	<b>22,502,686</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	27,766	14,013
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	71,224	26,421
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	<b>Total derivative exposures</b> (sum of lines 4 to 10)	<b>98,990</b>	<b>40,434</b>
<b>Securities financing transaction exposures</b>			
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	<b>Total securities financing transaction exposures</b> (sum of line 12 to 15)	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	16,736,719	19,203,866
18	(Adjustments for conversion to credit equivalent amounts)	(8,774,758)	(10,041,149)
19	<b>Off-balance sheet items</b> (sum of lines 1 and 18)	<b>7,961,961</b>	<b>9,162,717</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	1,000,000	1,000,000
21	Total exposures (sum of line 3, 11, 16 and 19)	30,557,744	31,705,837
<b>Leverage ratio</b>			
22	<b>Basel III Leverage ratio</b>	<b>3.27%</b>	<b>3.15%</b>