

PT. Bank Maybank Indonesia, Tbk. - LCR (Bank Only)		Average Oct 2015 - Dec 2015	
(in million IDR)		TOTAL UNWEIGHTED VALUE*	TOTAL WEIGHTED VALUE**
		(average)	(average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)****		30,770,480
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	86,914,030	8,643,445
3	<i>Stable deposits</i>	959,156	47,958
4	<i>Less stable deposits</i>	85,954,874	8,595,487
5	Unsecured wholesale funding, of which:	28,808,243	11,945,755
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	133,711	26,771
7	<i>Non-operational deposits (all counterparties)</i>	27,495,174	10,739,626
8	<i>Unsecured debt</i>	1,179,358	1,179,358
9	Secured wholesale funding		-
10	Additional requirements, of which:	9,153,130	7,577,674
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	7,494,756	7,494,756
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	1,658,375	82,919
14	Other contractual funding obligations	640,566	640,566
15	Other contingent funding obligations	3,692,536	184,627
16	TOTAL CASH OUTFLOWS		28,992,068
CASH INFLOWS			
17	Secured lending(eg. reverse repos)	-	-
18	Inflows from fully performing exposures	9,672,155	5,557,788
19	Other cash inflows	9,463,095	7,620,328
20	TOTAL CASH INFLOWS	19,135,250	13,178,116
			TOTAL ADJUSTED VALUE***
21	TOTAL HQLA		30,770,480
22	TOTAL NET CASH OUTFLOWS		15,813,951
23	LIQUIDITY COVERAGE RATIO (%)		195%

* Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

** Weighted values calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

*** Adjusted values 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).

**** Including placement to Bank Indonesia as per POJK No.42/POJK.03/2015.

PT. Bank Maybank Indonesia, Tbk. - LCR (Consolidated)		Average Oct 2015 - Dec 2015	
(in million IDR)		TOTAL UNWEIGHTED VALUE*	TOTAL WEIGHTED VALUE**
		(average)	(average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)****		30,793,271
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	86,914,030	8,643,445
3	<i>Stable deposits</i>	959,156	47,958
4	<i>Less stable deposits</i>	85,954,874	8,595,487
5	Unsecured wholesale funding, of which:	28,808,243	11,945,755
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	133,711	26,771
7	<i>Non-operational deposits (all counterparties)</i>	27,495,174	10,739,626
8	<i>Unsecured debt</i>	1,179,358	1,179,358
9	Secured wholesale funding		-
10	Additional requirements, of which:	9,153,130	7,577,674
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	7,494,756	7,494,756
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	1,658,375	82,919
14	Other contractual funding obligations	1,800,282	1,800,282
15	Other contingent funding obligations	3,692,536	184,627
16	TOTAL CASH OUTFLOWS		30,151,784
CASH INFLOWS			
17	Secured lending(eg. reverse repos)	-	-
18	Inflows from fully performing exposures	9,863,418	5,653,419
19	Other cash inflows	9,603,900	7,620,328
20	TOTAL CASH INFLOWS	19,467,318	13,273,748
			TOTAL ADJUSTED VALUE***
21	TOTAL HQLA		30,793,271
22	TOTAL NET CASH OUTFLOWS		16,878,036
23	LIQUIDITY COVERAGE RATIO (%)		183%

* Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

** Weighted values calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

*** Adjusted values 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).

**** Including placement to Bank Indonesia as per POJK No.42/POJK.03/2015.