

## PT. Bank Maybank Indonesia, Tbk. - LCR (Bank Only)

Average Jul 2015 - Sept 2015

(in million IDR)		TOTAL UNWEIGHTED VALUE*	TOTAL WEIGHTED VALUE**
		(average)	(average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		<b>19,442,898</b>
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	<b>83,184,024</b>	<b>8,271,506</b>
3	<i>Stable deposits</i>	937,935	46,897
4	<i>Less stable deposits</i>	82,246,089	8,224,609
5	Unsecured wholesale funding, of which:	<b>27,282,237</b>	<b>10,917,775</b>
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	184,920	40,309
7	<i>Non-operational deposits (all counterparties)</i>	26,581,674	10,361,823
8	<i>Unsecured debt</i>	515,643	515,643
9	Secured wholesale funding		-
10	Additional requirements, of which:	<b>13,041,994</b>	<b>11,701,860</b>
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	11,631,327	11,631,327
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	1,410,668	70,533
14	Other contractual funding obligations	<b>656,890</b>	<b>656,890</b>
15	Other contingent funding obligations	<b>3,839,425</b>	<b>191,971</b>
16	<b>TOTAL CASH OFUTFLOWS</b>		<b>31,740,002</b>
<b>CASH INFLOWS</b>			
17	Secured lending(eg. reverse repos)	-	-
18	Inflows from fully performing exposures	<b>9,734,038</b>	<b>5,669,872</b>
19	Other cash inflows	<b>12,681,336</b>	<b>11,412,141</b>
20	<b>TOTAL CASH INFLOWS</b>	<b>22,415,374</b>	<b>17,082,013</b>
21	<b>TOTAL HQLA</b>		<b>19,442,898</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>14,657,989</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>133%</b>

\* 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).

PT. Bank Maybank Indonesia, Tbk. - LCR (Consolidated)		Average Jul 2015 - Sept 2015	
(in million IDR)		TOTAL UNWEIGHTED VALUE*	TOTAL WEIGHTED VALUE**
		(average)	(average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		19,460,062
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	83,184,024	8,271,506
3	<i>Stable deposits</i>	937,935	46,897
4	<i>Less stable deposits</i>	82,246,089	8,224,609
5	Unsecured wholesale funding, of which:	27,282,237	10,917,775
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	184,920	40,309
7	<i>Non-operational deposits (all counterparties)</i>	26,581,674	10,361,823
8	<i>Unsecured debt</i>	515,643	515,643
9	Secured wholesale funding		-
10	Additional requirements, of which:	13,041,994	11,701,860
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	11,631,327	11,631,327
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	1,410,668	70,533
14	Other contractual funding obligations	1,705,940	1,705,940
15	Other contingent funding obligations	3,839,425	191,971
16	<b>TOTAL CASH OFUTFLOWS</b>		32,789,052
<b>CASH INFLOWS</b>			
17	Secured lending(eg. reverse repos)	-	-
18	Inflows from fully performing exposures	9,969,343	5,787,524
19	Other cash inflows	12,762,153	11,412,141
20	<b>TOTAL CASH INFLOWS</b>	22,731,496	17,199,665
21	<b>TOTAL HQLA</b>		19,460,062
22	<b>TOTAL NET CASH OUTFLOWS</b>		15,589,387
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		125%

\* 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).