

PT Bank Mandiri (Persero), Tbk - Bank Only
Liquidity Coverage Ratio (LCR)
Triwulan III 2015

(in local currency, IDR Million)		TOTAL UNWEIGHTED* VALUE (average)	TOTAL WEIGHTED* VALUE (average)
HIGH - QUALITY LIQUID ASSETS			
1	Total high - quality liquid assets (HQLA)		139,979,254
CASH OUTFLOW			
2	Retail deposits and deposits from small business customers, of which:	309,651,285	16,941,450
3	<i>Stable deposits</i>	280,473,568	14,023,678
4	<i>Less stable deposits</i>	29,177,718	2,917,772
5	Unsecured wholesale funding, of which:	239,955,219	90,035,684
6	<i>Operational deposits (all counterparties) and deposits in network of cooperative banks</i>	144,051,979	31,762,962
7	<i>Non - operational deposits (all counterparties)</i>	95,903,240	58,272,722
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	33,454,028	3,372,270
11	<i>Outflows related to derivative exposure and other collateral requirements</i>	-	-
12	<i>Outflow related to loss of funding on debt product</i>	-	-
13	<i>Credit and liquidity facilities</i>	33,454,028	3,372,270
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	93,462,540	3,024,060
16	TOTAL CASH OUTFLOWS		113,373,464
CASH INFLOW			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	26,085,866	19,852,575
19	Other cash inflows	134,160	134,160
20	TOTAL CASH INFLOWS		19,986,735
TOTAL ADJUSTED* VALUE			
21	TOTAL HQLA		139,979,254
22	TOTAL NET CASH OUTFLOWS		93,386,729
23	LIQUIDITY COVERAGE RATIO (%)		150%

- Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
- Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflows and outflows rates (for inflows and outflows).
- Adjusted values must be calculated after the application of both (i) haircuts and inflows and outflows rates and (ii) any applicable caps (ie cap on

Mandiri Group
Liquidity Coverage Ratio (LCR)
Triwulan III 2015

(in local currency, IDR Million)		TOTAL UNWEIGHTED* VALUE (average)	TOTAL WEIGHTED* VALUE (average)
HIGH - QUALITY LIQUID ASSETS			
1	Total high - quality liquid assets (HQLA)		152,019,882
CASH OUTFLOW			
2	Retail deposits and deposits from small business customers, of which:	346,838,101	20,130,760
3	<i>Stable deposits</i>	291,061,004	14,553,050
4	<i>Less stable deposits</i>	55,777,097	5,577,710
5	Unsecured wholesale funding, of which:	263,150,906	98,039,378
6	<i>Operational deposits (all counterparties) and deposits in network of cooperative banks</i>	159,767,911	35,673,141
7	<i>Non - operational deposits (all counterparties)</i>	103,382,995	62,366,237
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		251,667
10	Additional requirements, of which:	33,920,304	3,395,676
11	<i>Outflows related to derivative exposure and other collateral requirements</i>	-	-
12	<i>Outflow related to loss of funding on debt product</i>	-	-
13	<i>Credit and liquidity facilities</i>	33,920,304	3,395,676
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	94,414,349	3,936,961
16	TOTAL CASH OUTFLOWS		125,754,441
CASH INFLOW			
17	Secured lending (eg reverse repos)	1,549,697	527,860
18	Inflows from fully performing exposures	30,368,928	22,759,670
19	Other cash inflows	134,160	134,160
20	TOTAL CASH INFLOWS		23,421,690
TOTAL ADJUSTED* VALUE			
21	TOTAL HQLA		152,019,882
22	TOTAL NET CASH OUTFLOWS		102,332,751
23	LIQUIDITY COVERAGE RATIO (%)		149%

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- Adjusted values must be calculated after the application of both (i) haircuts and inflows and outflows rates and (ii) any applicable caps (ie cap on Level