### Calculation Analysis

**The Obligation for the Fulfillment of Quarterly Liquidity Coverage Ratio**

**Bank Name:** PT BANK SUMITOMO MITSUI INDONESIA  
**Reporting Position:** December 2016

#### No. | Component | Reporting Position | Reporting Period | Adjusted Value (IDR Million)
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<tbody>
<tr>
<td>1.1</td>
<td>Cash Inflow</td>
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<tr>
<td>1.2</td>
<td>Adjusted values are calculated after haircut, run-off rate, and inflow rate as well as the maximum limit of components HQLA, for example, the maximum limit HQLA Level 2R and HQLA Level 2 also the maximum limit cash inflows can be taken into account in the LCR.</td>
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#### Notes:
1. **CASH INFLOW**
2. **ARUS KAS KELUAR (CASH OUTFLOW)**
3. **Remarks:**
4. **Reporting Position:** December 2016
5. **Bank Name:** PT BANK SUMITOMO MITSUI INDONESIA

**Remarks:**

1. **Adjusted values are calculated after haircut, run-off rate, and inflow rate as well as the maximum limit of components HQLA, for example, the maximum limit HQLA Level 2R and HQLA Level 2 also the maximum limit cash inflows can be taken into account in the LCR.**
### Individual Analysis

From the average calculation of the LCR for 4th Quarter 2016 period (Position of October 31, 30 November and December 31, 2016), LCR value of the Bank stood at 170.01%, which HQLA amounting to IDR 6.62 trillion and a net cash outflow amounting to IDR 4.15 Trillion. That level was above the minimum requirement LCR set at 70%.

If compared to the previous quarter, the level of LCR 4th Quarter 2016 increased by 18.15%, with details of the amount of HQLA increase 9.18% from IDR 6.06 trillion to IDR 6.62 trillion, while net cash outflow also increased 1.20% of IDR 4.10 trillion to IDR 4.15 Trillion.

Composition HQLA of PT BSMI includes placement to Bank Indonesia in the form of FASBI, BITD, and SBI (HQLA Level 1) and Bank doesn't have HQLA Level 2.

The Bank’s funding resources mainly consists of third party fund and interbank borrowing.

During 4th Quarter 2016, Banking products offered by the Bank are conventional products such as savings and loans. Treasury transactions of the Bank are also not too complex.

Bank has been conducted the Liquidity Coverage Ratio (LCR) report periodically in accordance with the Regulation of the Financial Services Authority. Liquidity management managed properly, it is marked by the composition of the LCR is already meet the requirements of Basel III. Bank already has policy and procedure manual for liquidity risk, in line with business strategy, size and complexity of the Bank.

### Consolidation Analysis