

PT Bank Tabungan Pensiunan Nasional Tbk
Liquidity Coverage Ratio Disclosure - Basel III
30 Juni 2015



LCR common disclosure template

(in local currency)

		BANK AS INDIVIDUAL		CONSOLIDATED	
		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)	TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)		10,349,083		10,924,349
CASH OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:				
3	Stable deposits	8,471,782	423,589	9,299,894	464,995
4	Less stable deposits	12,980,362	1,298,036	13,338,890	1,333,889
5	Unsecured wholesale funding, of which:				
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	1,247,380	310,929	1,247,380	310,929
7	Non-operational deposits (all counterparties)	10,370,857	4,032,694	10,854,285	4,198,221
8	Unsecured debt	5,624,895	5,624,895	6,349,838	6,349,838
9	Secured Wholesale funding		-		-
10	Additional requirements, of which:	-			
11	Outflow related to derivative exposure and other collateral requirements				
12	Outflow related to loss of funding on debt products				
13	Credit and liquidity facilities				
14	Other contractual funding obligations	209,596	209,596	209,596	209,596
15	Other contingent funding obligation				
16	TOTAL CASH OUTFLOWS		11,899,739		12,867,469
CASH INFLOWS					
17	Secured lending (eg reverse repos)				
18	Inflows from fully performing exposures	3,924,208	2,723,891	4,441,101	3,232,779
19	Other cash inflows	-	-	-	-
20	TOTAL CASH INFLOWS	3,924,208	2,723,891	4,441,101	3,232,779
			TOTAL ADJUSTED ^c VALUE		TOTAL ADJUSTED ^c VALUE
21	TOTAL HQLA		10,349,083		10,924,349
22	TOTAL NET CASH OUTFLOW		9,175,849		9,634,690
23	LIQUIDITY COVERAGE RATIO (%)		112.79%		113.39%

^a Unweighted values must be calculated as outstanding balance maturing or callable within 30 days (for inflows and outflows).

^b Weighted values must be calculate after the application of respective haircuts (HQLA) or inflows and outflow rates (for inflows and outflows).

^c Adjusted values must be calculate after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and assets for HQLA and cap on inflows).

Note: - Liquidity Coverage Ratio (LCR) is calculated with reference to Consultative Paper Kerangka Basel from OJK (Oktober 2014).
- LCR minimum requirement during the trial period is 60%. The Bank' LCR ratio individual and consolidated are above this minimum requirement.