

PT Bank Tabungan Pensiunan Nasional Tbk
Liquidity Coverage Ratio Disclosure - Basel III
30 September 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)		9,200,609		9,772,448
CASH OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:				
3	Stable deposits	7,313,301	365,665	8,232,037	411,602
4	Less stable deposits	11,380,245	1,138,025	11,614,370	1,161,437
5	Unsecured wholesale funding, of which:				
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	1,257,239	313,372	1,257,239	313,372
7	Non-operational deposits (all counterparties)	8,210,672	3,175,810	8,777,759	3,371,970
8	Unsecured debt	5,919,766	5,919,766	6,589,755	6,589,755
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				
13	Credit and liquidity facilities				
14	Other contractual funding obligations	1,219,500	1,219,500	1,219,500	1,219,500
15	Other contingent funding obligation				
16	TOTAL CASH OUTFLOWS		12,132,138		13,067,636
CASH INFLOWS					
17	Secured lending (eg reverse repos)				
18	Inflows from fully performing exposures	4,157,102	2,825,452	4,550,904	3,202,847
19	Other cash inflows	-	-	-	-
20	TOTAL CASH INFLOWS	4,157,102	2,825,452	4,550,904	3,202,847
			TOTAL ADJUSTED ^c VALUE		TOTAL ADJUSTED ^c VALUE
21	TOTAL HQLA		9,200,609		9,772,448
22	TOTAL NET CASH OUTFLOW		9,306,686		9,864,789
23	LIQUIDITY COVERAGE RATIO (%)		98.86%		99.06%

^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.