

PT Bank Tabungan Pensiunan Nasional Tbk
Pengungkapan Liquidity Coverage Ratio - Basel III
30 September 2015



LCR common disclosure template

(dalam mata uang lokal)

		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
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 products	-	-	-	-
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) dihitung mengacu pada *Consultative Paper Kerangka Basel* dari OJK (Oktober 2014).
 - Persyaratan minimum LCR selama masa percobaan adalah 60%. Rasio LCR Bank Individu dan konsolidasian berada diatas persyaratan minimum ini.