

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



**LCR common disclosure template**

(dalam mata uang lokal)

		BANK AS INDIVIDUAL		CONSOLIDATED	
		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)	TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)		10,349,083		10,924,349
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	<b>TOTAL CASH OUTFLOWS</b>		<b>11,899,739</b>		<b>12,867,469</b>
<b>CASH INFLOWS</b>					
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	<b>TOTAL CASH INFLOWS</b>	<b>3,924,208</b>	<b>2,723,891</b>	<b>4,441,101</b>	<b>3,232,779</b>
			TOTAL ADJUSTED <sup>c</sup> VALUE	-	TOTAL ADJUSTED <sup>c</sup> VALUE
21	<b>TOTAL HQLA</b>		<b>10,349,083</b>		<b>10,924,349</b>
22	<b>TOTAL NET CASH OUTFLOW</b>		<b>9,175,849</b>		<b>9,634,690</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>112.79%</b>		<b>113.39%</b>

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

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

<sup>c</sup> 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.