PT. BANK NEGARA INDONESIA (PERSERO) TBK
30 September 2015

LCR - Individual

	(in local currency)	TOTAL UNWEIGHTED[a] VALUE (average)	TOTAL WEIGHTED[b] VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)		55,582,634
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	159,462,505	7,976,112
3	*Stable deposits*	110,744,209	3,536,658
4	*Less stable deposits*	48,718,295	4,439,454
5	Unsecured wholesale funding, of which:	149,063,354	37,566,427
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	88,360,019	13,245,161
7	*Non- operational deposits (all counterparties)*	57,919,433	21,537,364
8	*Unsecured debt*	2,783,901	2,783,901
9	Secured wholesale funding		-
10	Additional requirements, of which:	16,919,165	16,143,746
11	*Outflows related to derivative exposures and other collateral requirements*	16,057,588	16,057,588
12	*Outflows related to loss of funding on debt products*	-	-
13	*Credit and liquidity facilities*	861,577	86,158
14	Other contractual funding obligations	1,756,660	1,756,660
15	Other contingent funding obligations	6,441,896	232,028
16	**TOTAL CASH OUTFLOWS**		63,674,972
CASH INFLOWS			
17	Secured lending (eg reverse repos)	216,667	-
18	Inflows from fully performing exposures	40,470,363	19,222,086
19	Other cash inflows	19,571,581	17,766,982
20	**TOTAL CASH INFLOWS**	60,258,611	36,989,068
			TOTAL ADJUSTED[c] VALUE
21	**TOTAL HQLA**		55,582,634
22	**TOTAL NET CASH OUTFLOWS**		26,685,904
23	**LIQUIDITY COVERAGE RATIO (%)**		208%

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

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

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