

Part I. Standard Format Capital Disclosures Basel III

1 Direc	Component	Bank	Consolidated	No. Ref
	uity Tier 1 capital: instruments and reserves			
2 Rotai	tly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	11,099,387	11,099,387	F;G;H;I
	ined earnings	14,885,859	16,888,372	M;N
3 Accui	mulated other comprehensive income (and other reserves)	833,952	858,690	J;K;L
	tly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A	
	mon share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	
	mon Equity Tier 1 capital before regulatory adjustments	26,819,198	28,846,449	
	uity Tier 1 capital: regulatory adjustments		-	
	ential valuation adjustments			
			(64.446)	
	dwill (net of related tax liability)		(61,116)	В
	r intangibles other than mortgage-servicing rights (net of related tax liability)	(951,009)	(994,442)	C;D
	rred tax assets that rely on future profitability excluding those arising from temporary differences			
(net o	of related tax liability)	N/A	N/A	
1 Cash-	-flow hedge reserve	N/A	N/A	
2 Short	tfall of provisions to expected losses	N/A	N/A	
	ritisation gain on sale (as set out in paragraph 562 of Basel II framework)		-	
	s and losses due to changes in own credit risk on fair valued liabilities	_	-	
	ned-benefit pension fund net assets			
		N/A	N/A	
	tments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A	
7 Recip	procal cross-holdings in common equity	-	-	
8 Inves	stments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory			
	olidation, net of eligible short positions, where the Bank does not own more than 10% of the issued			
	e capital (amount above 10% threshold)	N/A	N/A	
		N/A	N/A	
	ficant investments in the common stock of Banking, financial and insurance entities that are outside			
	cope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	N/A	
	gage servicing rights (amount above 10% threshold)	-	-	
	rred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	N/A	
	unt exceeding the 15% threshold	N/A	N/A	
	nich: significant investments in the common stock of financials	N/A	N/A	
	nich: mortgage servicing rights	N/A	N/A	
	nich: deferred tax assets arising from temporary differences	N/A	N/A	
	onal specific regulatory adjustments	(2,495,971)	(1,192,037)	
	ifference between PPA and CKPN	(1,215,650)	(1,082,439)	
		(1,213,030)	(2,002,703)	
	PA from non-productive assets	-	/400 F0C	
	eferred tax assets	-	(109,598)	E
d In	ivestments	(1,280,321)	-	Α
e Ca	apital shortfall in insurance subsidiary	-	-	
	ecuritisation exposure	-	-	
	thers	-	-	
			-	
	latory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2			
	ver deductions	-	-	
	regulatory adjustments to Common equity Tier 1	(3,446,980)	(2,247,595)	
9 Com	mon Equity Tier 1 capital (CET1)	23,372,218	26,598,854	
	ier 1 capital: instruments			
	tly issued qualifying Additional Tier 1 instruments plus related stock surplus	-		
			-	
	nich: classified as equity under applicable accounting standards	-	-	
	nich: classified as liabilities under applicable accounting standards	-	-	
3 Direc	tly issued capital instruments subject to phase out from Additional Tier 1	N/A	N/A	
4 Addit	tional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries			
	neld by third parties (amount allowed in group AT1)	_	_	
	nich: instruments issued by subsidiaries subject to phase out	N/A	N/A	
			14/7	
	tional Tier 1 capital before regulatory adjustments	-	-	
	ier 1 capital: regulatory adjustments	-	-	
7 Inves	stments in own Additional Tier 1 instruments	N/A	N/A	
8 Recip	procal cross-holdings in Additional Tier 1 instruments	-	-	
	stments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory			
	olidation, net of eligible short positions, where the Bank does not own more than 10% of			
conce		21/2	81/6	
	ssued common share capital of the entity (amount above 10% threshold)		N/A	
the is		N/A		
the is	ficant investments in the capital of Banking, financial and insurance entities that are outside			
the is 0 Signif the s	ficant investments in the capital of Banking, financial and insurance entities that are outside cope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
the is 0 Signif the s	ficant investments in the capital of Banking, financial and insurance entities that are outside		N/A	
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No	Component	Bank	Consolidated	No. Ref.
Capita	Il ratios and buffers	-	-	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.19%	18.05%	
62	Tier 1 (as a percentage of risk weighted assets)	17.19%	18.05%	
63	Total capital (as a percentage of risk weighted assets)	22.81%	23.28%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus			
	G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.0000%	8.0000%	
65	of which: capital conservation buffer requirement	2.5000%	2.5000%	
	of which: Bank specific countercyclical buffer requirement	0.0000%	0.0000%	
67	of which: G-SIB buffer requirement	1.0000%	1.0000%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.19%	12.05%	
Natio	al minima (if different from Basel 3)	-	-	
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
71	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
Amou	nts below the thresholds for deduction (before risk weighting)	-		
72	Non-significant investments in the capital of other financials	N/A	N/A	
73	Significant investments in the common stock of financials	N/A	N/A	
	Mortgage servicing rights (net of related tax liability)	N/A	N/A	
	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	N/A	
	able caps on the inclusion of provisions in Tier 2	-	-	
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	N/A	
	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	N/A	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach			
	(prior to application of cap)	N/A	N/A	
	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	N/A	
	l instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	-	-	
	Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-	
	Current cap on AT1 instruments subject to phase out arrangements	N/A	N/A	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
84	Current cap on T2 instruments subject to phase out arrangements	N/A	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	



Part 2 : Capital Reconciliation

in million rupiah

in millio Accounts Bank Consolidated No. R					
ASSET		Dunk	consonauteu	HO! NC!!	
	Cash	1,701,303	2,054,700		
2.	Placements with Bank Indonesia	13,174,935	16,167,262		
3.	Placements with other banks	2,803,805	2,839,153		
	Spot and derivative receivables	834,463	834,463		
	·				
Э.	Marketable securities	9,316,017	10,901,617		
	a. Measured at fair value through profit/loss	- - 720 000	- - 700 222		
	b. Available for sale	5,739,088	5,789,223		
	c. Held to maturity	2,349,231	3,884,696		
_	d. Loans and receivables	1,227,698	1,227,698		
	Securities sold under repurchase agreements (Repo)	-	-		
	Claims from securities purchased under resale agreements (Reverse Repo)	-	-		
8.	Acceptance receivables	3,467,380	3,467,380		
9.	Loans	134,811,292	134,811,292		
	a. Measured at fair value through profit/loss	-	=		
	b. Available for sale	-	-		
	c. Held to maturity	-	-		
	d. Loans and receivables	134,811,292	134,811,292		
10.	Sharia financing	-	8,543,646		
11.	Investments	-	-		
	Investments in BTPNS	1,302,821	22,500	Α	
	Other Investments	22	22		
12.	Allowance for impairment losses on financial assets -/-	(1,130,392)	(1,385,717)		
	a. Marketable securities	(39)	(39)		
	b. Loans	(1,130,178)	(1,385,503)		
	c. Others	(175)	(175)		
13.	Intangible assets	- 1	`- '		
	Goodwill	_	61,116	В	
	Other Intangible Assets	1,864,591	1,962,923	С	
	Accumulated amortization of intangible assets -/-	(913,582)	(968,480)	D	
14	Property, plant and equipment	3,154,289	3,642,535	_	
	Accumulated depreciation of property, plant and equipment -/-	(1,391,238)	(1,699,685)		
15	Non-productive assets	54	54		
15.	a. Abandoned properties		-		
	b. Foreclosed assets		_		
	c. Suspense accounts	54	54		
	d. Interbranch assets	54			
	- Conducting operational activities in Indonesia				
	Conducting operational activities in indonesia Conducting operational activities outside Indonesia		Ţ.		
16	• 1		-		
	Allowance for impairment losses on non - productive assets -/-	-	-		
	Leased receivables	-	100 500	-	
_	Deferred tax assets		109,598	E	
19.	Other assets	5,365,339	5,682,162		
		-	-		
TOTA	AL ASSETS	174,361,099	187,046,541		

LIABIL	ITIES & EQUITY	-		
	LIABILITIES	-	-	
1.	Demand deposits	17,172,537	17,197,040	
2.	Saving deposits	8,337,953	10,029,187	
3.	Time deposits	63,152,924	63,152,924	
4.	Revenue sharing investment funds	-	7,167,932	
5.	Liabilities to Bank Indonesia	-	-	
6.	Liabilities to other banks	8,949,448	8,911,316	
7.	Spot and derivative payables	844,389	844,389	
8.	Securities sold under repurchase agreements (Repo)	-	-	
9.	Acceptance liabilities	2,600,007	2,600,007	
10.	Marketable securities issued	2,499,154	2,499,154	
11.	Borrowings	41,221,051	41,221,051	
12.	Margin deposits	-	-	
13.	Interbranch liabilities	-	-	
	a. Conducting operational activities in Indonesia	-	-	
	b. Conducting operational activities outside Indonesia	-	-	
14.	Deferred tax liabilities	130,057	130,057	
15.	Other liabilities	2,326,503	2,784,500	
16.	Profit sharing investment funds	=	ı	
	TOTAL LIABILITIES	147,234,023	156,537,557	

	Accounts	Bank	Consolidated	No. Ref.
		-	-	
47	EQUITY	-	-	
	Issued and fully paid-in capital	161,074	161,074	-
	a. Authorized capital	300,000	300,000	F G
	b. Unpaid capital -/-	(137,022)	(137,022)	-
	c. Treasury stock -/-	(1,904)	(1,904)	Н
	Additional paid-in capital	11,181,525	11,181,525	1
	a. Agio	10,938,313	10,938,313	ı
	b. Disagio -/-	-	-	
	c. Capital contribution	-	-	
	d. Capital paid in advance	-	-	
	e. Others	243,212	243,212	
	Other comprehensive income/(expense)	875,257	894,138	
	a. Foreign exchange translation adjustment of financial statements	-	-	
	b. Gain/(loss) from changes in the value of marketable securities -	-	-	
	available for sale	16,940	17,034	J
	c. Cash flow hedging	-	-	
	d. Differences arising from fixed assets revaluation	797,886	801,553	K
	e. Other comprehensive income from associate entity	-	-	
	f. Remeasurement on defined benefit program	86,221	106,540	
	g. Income tax related to other comprehensive income	(25,790)	(30,989)	
	Income tax related to gain/(loss) from changes in the value of marketable securities			
	- available for sale	(4,235)	(4,259)	
	g.2 Income tax related to gain/(loss) from actuarial defined benefit program	(21,555)	(26,731)	
	h. Others	-	-	
20.	Difference in quasi reorganization	-	-	
21.	Difference in restructuring of entities under common control	-	-	
22.	Other equity	-	(24,267)	
23.	Reserves	23,361	44,361	
	a. General reserves	23,361	44,361	L
	b. Statutory reserves	-	-	
24.	Profit/loss	14,885,859	16,888,372	
	a. Previous years	14,054,912	15,630,583	M
	b. Current year	830,947	1,257,789	N
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	27,127,076	29,145,203	
		-		
25.	Non-controlling interest	-	1,363,781	
		-	-	
	TOTAL EQUITY	27,127,076	30,508,984	
		-	- 1	
TOTAL	LIABILITIES AND EQUITY	174,361,099	187,046,541	





Disclosure of Capital Instruments Feautures					
	Bank		Consolidate		
No Questions	Capital	Subordinated Loan	Capital	Subordinated Loan	
1 Publisher	PT Bank BTPN, Tbk.	SMBC	PT Bank BTPN, Tbk.	SMBC	
2 Idenification Number	ISIN: 101000118508	N/A	ISIN: 101000118508	N/A	
3 Law	Indonesian Law	Indonesian Law	Indonesian Law	Indonesian Law	
Instruments treatment based on KPMM	0	0	0	0	
4 During the period	N/A	N/A	N/A	N/A	
5 After the period	CET1	T2	CET1	T2	
6 Is it eligible to Solo/Group or Group and Solo	Solo	Solo	Solo	Solo	
7 Type of Instrument	Common Stock	Subordinated Loan	Common Stock	Subordinated Loan	
8 Amount reognized in KPMM calculation	11,099,387	6,145,463	11,099,387	6,145,46	
9					
Par value from the instrument	162,978	-	162,978	-	
10 Accounting classification	Equity	Liabilitas – Amortised Cost	Equity	Liabilitas – Amortised Cost	
11 Published date		27 Mar 2003 (USD 50 juta), 5 Sep		27 Mar 2003 (USD 50 juta), 5 Sep	
		2008 (USD 35 juta), 24 Dec 2013		2008 (USD 35 juta), 24 Dec 2013	
		(USD 150 juta), 26 Sep 2018 (USD		(USD 150 juta), 26 Sep 2018 (USD	
		100 juta), & 23 Nov 2018 (USD 100		100 juta), & 23 Nov 2018 (USD 100	
	-	juta)	-	juta)	
12 without maturity date (perpertual) or with maturity date	Perpetual	With Maturity Date	Perpetual	With Maturity Date	
13 Maturity date		27 Mar 2025, 26 Sep 2025, & 21 Nov		27 Mar 2025, 26 Sep 2025, & 21 No	
	-	2025	-	2025	
14 Call Option execution from the approval of Bank Supervisor	No	No	No	No	
15 Call optiondate, disbursed amount and other call option requirements (if					
any)	-	N/A	•	N/A	
16 Subsequent call option	-	N/A	-	N/A	
Coupon/deviden	0	0	0	0	
17 Fixed or floating	-	N/A	-	N/A	
18 The level of the coupon rate or other index be the reference	-	N/A	,	N/A	
19 Whether or not the dividend stopper	-	N/A	-	N/A	
20 Fully discretionary; partial or mandatory	-	N/A	,	N/A	
21 Is there a step-up feature or other incentives	-	N/A	,	N/A	
22 Noncumulative or cumulative.	-	N/A	-	N/A	
23 Convertible atau non-convertible	non-convertible	N/A	non-convertible	N/A	
24 If converted, specify a trigger point.	-	N/A		N/A	
25 If converted, whole or in part	-	N/A	-	N/A	
26 If converted, how the conversion rate	-	N/A	-	N/A	
27 If the converted, whether mandatory or optional	-	N/A	-	N/A	
28 If converted, specify the type of instrument conversion	-	N/A	1	N/A	
29 If converted, specify the issuer of the instrument converts it into	-	N/A	1	N/A	
30 Write-down Features	No	N/A	No	N/A	
31 If the write- down, specify trigger its	-	N/A	-	N/A	
32 If the write down, full or partial	-	N/A	-	N/A	
33 If the write -down, permanent or temporary	-	N/A		N/A	
34 If the temporary write- down, explain mechanisme write- up	-	N/A	1	N/A	
35 Hierarchy of instruments at the time of liquidation		After the debt being paid to the		After the debt being paid to the	
	-	creditor	-	creditor	
36 Whether the transition to features that are non - compliant	No	N/A	No	N/A	
37 If yes , explain the features of non -complaint	-	N/A	-	N/A	