

bank
btpn

ALLOWANCE FOR IMPAIRMENT LOSSES										CAPITAL ADEQUACY RATIO													
As of 31 December 2015 and 2014										As of 31 December 2015 and 2014													
(In million Rupiah)										(In million Rupiah)													
ACCOUNTS		BANK								ACCOUNTS						31 Dec 2015		31 Dec 2014 *)					
		31 December 2015 (Audited)				31 December 2014 (Audited)						Audited		Audited									
		Allowance for Impairment		Required Provision		Allowance for Impairment		Required Provision				BANK	CONSOLIDATED	BANK	CONSOLIDATED								
		Individual	Collective	General	Specific	Individual	Collective	General	Specific														
1.	Placements with other banks	-	-	13,561	-	-	-	15,175	-	I Core Capital (Tier 1)	11,909,427	12,693,754	10,152,807	10,415,561									
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	1. Common Equity Tier 1 (CET 1)	11,909,427	12,693,754	-	-									
3.	Marketable securities	-	-	6,175	-	-	-	1,602	-	1.1 Paid in capital (less Treasury stock)	116,806	116,806	-	-									
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	1.2 Disclosed reserves	12,679,952	13,048,263	-	-									
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	1.2.1 Ago / Disagio	1,429,385	1,429,385	-	-									
6.	Acceptance receivables	-	-	-	-	-	-	-	-	1.2.2 Capital contribution	-	-	-	-									
7.	Loans	13,712	467,873	539,425	259,834	-	468,033	486,263	211,830	1.2.3 General reserves	-	-	23,361	23,361									
8.	Investments	-	-	7,168	-	-	-	6,000	-	1.2.4 Previous years profit which can be calculated into capital	10,112,845	10,157,480	-	-									
9.	Temporary equity investment	-	-	-	-	-	-	-	-	1.2.5 Current year profit which can be calculated into capital	1,563,402	1,701,847	-	-									
10.	Commitment and contingencies	-	-	-	-	-	-	-	300	1.2.6 Excess differences arising from translation of financial statement	-	-	-	-									
11.	Other receivables	-	-	-	-	-	-	-	-	1.2.7 Capital paid in advance	-	-	-	-									
										1.2.8 Issued warrant	-	-	-	-									
										1.2.9 Stock option issued related to share-based compensation program	73,579	73,579	-	-									
										1.2.10 Other comprehensive income/(loss)	1,960	1,960	-	-									
										1.2.11 Fixed asset revaluation	-	-	-	-									
										1.2.12 Differences between allowance for possible losses and allowance for impairment losses of earning assets	(344,580)	(335,873)	-	-									
										1.2.13 Allowance for possible losses on non-productive assets	-	-	(3,476)	-									
										1.2.14 Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-									
										1.3 Non-Controlling Interests that can be calculated	-	-	-	-									
										1.4 Deduction factor to common equity tier 1 (CET 1)	(1,087,331)	(471,315)	-	-									
										1.4.1 Deferred tax calculation	(74,009)	(91,281)	-	-									
										1.4.2 Goodwill	-	(61,116)	-	-									
										1.4.3 Other intangible asset	(296,507)	(318,918)	-	-									
										1.4.4 Investment that can be calculated as deduction factor	(716,815)	-	-	-									
										1.4.5 Shortage of capital on insurance subsidiary company	-	-	-	-									
										1.4.6 Securitization exposures	-	-	-	-									
										1.4.7 Other deduction factor to core capital	-	-	-	-									
										1.4.8 Investment on instrument AT1 and Tier 2 with other Bank	-	-	-	-									
										2. Additional Tier 1 (AT 1)	-	-	-	-									
										2.1 The instrument meets the requirements of AT 1	-	-	-	-									
										2.2 Ago / Disagio	-	-	-	-									
										2.3 Deduction Factors : Investment in AT1 and Tier 2 instruments with other Bank	-	-	-	-									
										II. Supplementary Capital (Tier 2)	469,041	513,245	110,284	441,803									
										1. Capital instrument in form of shares or others which are qualified	-	-	-	-									
										2. Aglo/disagio from the issuance of supplementary capital instrument	-	-	-	-									
										3. General allowance for possible losses of earning assets (maximum 1.25% of RWA)	469,041	513,245	-	-									
										4. Statutory reserves	-	-	-	-									
										5. Deduction factor to supplementary capital	-	-	-	-									
										5.1 Sinking Fund	-	-	-	-									
										5.2 Investment in Tier 2 instruments with other banks	-	-	-	-									
Total Capital												31 Dec 2015		31 Dec 2014 *)		DESCRIPTION		31 Dec 2015		31 Dec 2014 *)			
												BANK		CONSOLIDATED		BANK		CONSOLIDATED		BANK		CONSOLIDATED	
RISK WEIGHTED ASSET (RWA)																		CAR RATIO					
RWA CREDIT RISK										37,425,955		40,973,663		32,724,001		35,254,456		CET1 Ratio		23.59%		22.87%	
RWA MARKET RISK																		Tier 1 Ratio		23.59%		22.87%	
RWA OPERATIONAL RISK										13,062,169		14,526,484		11,536,906		11,536,906		Tier 2 Ratio		0.93%		0.92%	
TOTAL RWA										50,488,124		55,500,147		44,260,907		46,791,362		Total Ratio		24.52%		23.79%	
CAR TOTAL BASED ON RISK PROFILE										9.27%		9.27%		9.25%		9.24%							

www.btpn.com