Part I. Standard Format Capital Disclosures Basel III

in	million	runiah

Component	Bank	Consolidated	in million No. Ref.
mmon Equity Tier 1 capital: instruments and reserves	Dank	Consonated	IVO. INC.
1 Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock sur	plus 1,283,787	1,283,787	F;G;H;I
2 Retained earnings	12,967,848	13,511,482	M;N
3 Accumulated other comprehensive income (and other reserves)	752,708	759,875	J;K;L
Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A	3,11,2
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	19/5	IV/A	
6 Common Equity Tier 1 capital before regulatory adjustments	15,004,343	15,555,144	
mmon Equity Tier 1 capital: regulatory adjustments	13,004,343	13,333,144	
7 Prudential valuation adjustments	-	-	
	-	(64.446)	
8 Goodwill (net of related tax liability)		(61,116)	В
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	(583,935)	(619,839)	C;D
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences			
(net of related tax liability)	N/A	N/A	
11 Cash-flow hedge reserve	N/A	N/A	
12 Shortfall of provisions to expected losses	N/A	N/A	
13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	=	-	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	=	-	
15 Defined-benefit pension fund net assets	N/A	N/A	
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A	
17 Reciprocal cross-holdings in common equity		.,,,,	
18 Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory			
consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued			
share capital (amount above 10% threshold)	N/A	N/A	
19 Significant investments in the common stock of Banking, financial and insurance entities that are outside		1	
the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	N/A	
20 Mortgage servicing rights (amount above 10% threshold)	=	=	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	N/A	
22 Amount exceeding the 15% threshold	N/A	N/A	
23 of which: significant investments in the common stock of financials	N/A	N/A	
24 of which: mortgage servicing rights	N/A	N/A	
24 or which: mortgage servicing rights 25 of which: deferred tax assets arising from temporary differences	N/A N/A	N/A N/A	
26 National specific regulatory adjustments	(1,117,981)	(381,534)	
.a Difference between PPA and CKPN	(306,704)	(256,672)	
.b PPA from non-productive assets	=	(2,626)	
.c Deferred tax assets	(86,112)	(122,236)	E
.d Investments	(725,165)	-	Α
i.e Capital shortfall in insurance subsidiary	=	-	
5.f Securitisation exposure	-	-	
i.g Others			
	-	-	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2		-	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Total regulatory adjustments to Common equity Tier 1 	(1,701,916)	(1,062,489)	
Pagulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions B Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1)	-	-	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1) Itilianal Tier 1 capital: instruments	(1,701,916)	(1,062,489)	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1) Ilitional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	(1,701,916) 13,302,427	(1,062,489) 14,492,655 -	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 82 Total regulatory adjustments to Common equity Tier 1 93 Common Equity Tier 1 capital (CET1) 11 Titlonal Tier 1 capital: instruments 94 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 95 of which: classified as equity under applicable accounting standards	(1,701,916) 13,302,427 	(1,062,489)	
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27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments to Common equity Tier 1 29 Common Equity Tier 1 capital (CET1) 10 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 20 of which: classified as equity under applicable accounting standards 21 of which: classified as liabilities under applicable accounting standards 22 of which: classified as liabilities under applicable accounting standards 23 of which: classified as liabilities under applicable accounting standards 24 of which: classified as liabilities under applicable accounting standards 25 of which: classified as liabilities under applicable accounting standards 26 of which: classified as liabilities under applicable accounting standards 27 Directly issued capital instruments subject to phase out from Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 26 Additional Tier 1 capital before regulatory adjustments 27 Investments in own Additional Tier 1 instruments 28 Reciprocal cross-holdings in Additional Tier 1 instruments 29 Investments in own Additional Tier 1 instruments 30 Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 30 Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 31 National specific regulatory adjustments 32 Investments in AT1 instruments in other banks 33 Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions 34 Total regulatory adjustments to Additional Tier 1 capital 35 Inter 1 capital (AT1) Jumlah AT1 setelah	(1,701,916) 13,302,427	(1,062,489) 14,492,655	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 27 Regulatory adjustments to Common equity Tier 1 28 Common Equity Tier 1 capital (CET1) 18 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 30 Information of which: classified as equity under applicable accounting standards 31 Of which: classified as liabilities under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 Of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 30 Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 31 National specific regulatory adjustments 32 Investments in AT1 instruments in other banks 33 Investments in AT1 instruments in other banks 34 Regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) Jumlah AT 1 setelah faktor pengurang 45 Tier 1 capital (T1 CET1 + AT1) 46 Capital instruments and provisions 47 Directly issued capital instruments subject to phase out from Tier 2 48 Tier 2 instruments (and CET1 and AT1 instrument	(1,701,916) 13,302,427	(1,062,489) 14,492,655	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 27 Regulatory adjustments to Common equity Tier 1 28 Common Equity Tier 1 capital (CET1) 18 Common Equity Tier 1 capital (CET1) 19 Common Equity Tier 1 capital (CET1) 19 Common Equity Tier 1 capital (CET1) 10 Common Equity Tier 1 capital (CET1) 11 Common Equity Tier 1 capital (CET1) 12 Common Equity Tier 1 capital (CET1) 13 Common Equity Tier 1 capital (CET1) 14 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 15 Common Equity Tier 1 capital before regulatory adjustments 16 Additional Tier 1 capital before regulatory adjustments 17 Investments in own Additional Tier 1 instruments 18 Reciprocal cross-holdings in Additional Tier 1 instruments 19 Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 10 Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 11 National specific regulatory adjustments 12 Regulatory adjustments in the apital of Banking, financial and insurance entities that are outside the scope of regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 13 Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions 14 Tier 1 capital (Tar 1 CET1 + AT1) 15 Directly	(1,701,916) 13,302,427 .	(1,062,489) 14,492,655	
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No	Component	Bank	Consolidated	No. Ref.
57	Total regulatory adjustments to Tier 2 capital	-	-	
58	Tier 2 capital (T2)	534,414	588,491	
59	Total capital (TC = T1 + T2)	13,836,841	15,081,146	
60	Total risk weighted assets	56,342,907	63,013,169	
Capital	l ratios and buffers	-	-	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	23.61%	23.00%	
62	Tier 1 (as a percentage of risk weighted assets)	23.61%	23.00%	
63	Total capital (as a percentage of risk weighted assets)	24.56%	23.93%	
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)	5.7500%	5.7500%	
65	of which: capital conservation buffer requirement	1.2500%	1.2500%	
66	of which: Bank specific countercyclical buffer requirement	0.0000%	0.0000%	
67	of which: G-SIB buffer requirement	0.0000%	0.0000%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	15.30%	14.67%	
Nation	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	
Amour	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	
	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	
	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	
	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
	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 mil	

Accounts	Pank	Consolidated	in million rupid
Accounts SSETS	Bank	Consolidated	No. Ref.
1. Cash	1,122,024	1,315,110	
	9,223,085	, ,	
		10,683,715	
3. Placements with other banks	1,694,438	1,695,164	
4. Spot and derivative receivables	105	105	
5. Marketable securities	5,775,137	5,775,137	
a. Measured at fair value through profit/loss	-	-	
b. Available for sale	1,283,497	1,283,497	
c. Held to maturity	4,491,640	4,491,640	
d. Loans and receivables	-	-	
Securities sold under repurchase agreements (Repo)	-	-	
7. Claims from securities purchased under resale agreements (Reverse Repo)	2,385,844	2,712,155	
Acceptance receivables	-	-	
9. Loans	59,875,938	59,875,938	
a. Measured at fair value through profit/loss	-	-	
b. Available for sale	_	_	
c. Held to maturity	_	_	
d. Loans and receivables	59,875,938	59,875,938	
10. Sharia financing	33,673,338	5,118,231	
11. Investments	_	3,110,231	
	725.465	-	
Investments in BTPNS	725,165	-	Α
Other Investments	(500, 100)	22	
12. Allowance for impairment losses on financial assets -/-	(609,488)	(740,065)	
a. Marketable securities	-	-	
b. Loans	(609,488)	(740,065)	
c. Others	-	-	
13. Intangible assets	-	-	
Goodwill	-	61,116	В
Other Intangible Assets	963,016	1,020,297	С
Accumulated amortization of intangible assets -/-	(379,081)	(400,458)	D
14. Property, plant and equipment	2,564,854	2,926,981	
Accumulated depreciation of property, plant and equipment -/-	(1,131,043)	(1,311,518)	
L5. Non-productive assets	16	2,642	
a. Abandoned properties	- 10	2,042	
b. Foreclosed assets	_	2,626	
c. Suspense accounts	10	10	
d. Interbranch assets	6	6	
		-	
conducting operational activities in machesia	6	6	
- Conducting operational activities outside Indonesia	-	-	
16. Allowance for impairment losses on non - productive assets -/-	- 1	-	
17. Leased receivables	- 1	-	
18. Deferred tax assets	86,112	122,236	E
19. Other assets	3,687,642	4,091,550	
	-	-	
OTAL ASSETS	85,983,786	92,948,358	
			<u> </u>
ABILITIES & EQUITY	-	-	
LIABILITIES	-	-	
1 Demand describe	4 200 200	4 000 000	

LIABIL	ITIES & EQUITY	-	-	
	LIABILITIES	-	-	
1.	Demand deposits	1,288,298	1,382,330	
2.	Saving deposits	6,369,151	7,416,427	
3.	Time deposits	55,613,317	55,613,317	
4.	Revenue sharing investment funds	-	4,494,025	
5.	Liabilities to Bank Indonesia	-	-	
6.	Liabilities to other banks	946,091	928,194	
7.	Spot and derivative payables	19,571	19,571	
8.	Securities sold under repurchase agreements (Repo)	-	-	
9.	Acceptance liabilities	-	-	
10.	Marketable securities issued	2,470,848	2,470,848	
11.	Borrowings	1,955,160	1,955,160	
12.	Margin deposits	-	-	
13.	Interbranch liabilities	-	-	
	a. Conducting operational activities in Indonesia	-	-	
	b. Conducting operational activities outside Indonesia	-	-	
14.	Deferred tax liabilities	-	-	
15.	Other liabilities	2,112,023	2,392,761	
16.	Profit sharing investment funds	-	-	
	TOTAL LIABILITIES	70,774,459	76,672,633	

	Accounts	Bank	Consolidated	No. Ref.
		-	-	
	EQUITY	-	-	
17.	Issued and fully paid-in capital	114,902	114,902	
	a. Authorized capital	150,000	150,000	F
	b. Unpaid capital -/-	(33,194)	(33,194)	G
	c. Treasury stock -/-	(1,904)	(1,904)	Н
18.	Additional paid-in capital	1,383,593	1,383,593	
	a. Agio	1,168,885	1,168,885	Ţ
	b. Disagio -/-	-	-	
	c. Capital contribution	-	-	
	d. Capital paid in advance	-	-	
	e. Others	214,708	214,708	
19.	Other comprehensive income/(expense)	719,623	723,509	
	a. Foreign exchange translation adjustment of financial statements	-	-	
	b. Gain/(loss) from changes in the value of marketable securities -	-	-	
	available for sale	8,565	8,565	J
	c. Cash flow hedging	-	-	
	d. Differences arising from fixed assets revaluation	720,782	724,449	K
	e. Other comprehensive income from associate entity	-	-	
	f. Remeasurement on defined benefit program	(12,886)	(12,466)	
	g. Income tax related to other comprehensive income	3,162	2,961	
	Income tax related to gain/(loss) from changes in the value of marketable securities -			
	available for sale	(61)	(61)	
	g.2 Income tax related to gain/(loss) from actuarial defined benefit program	3,224	3,024	
	h. Others	-	-	
20.	Difference in quasi reorganization	-	-	
21.	Difference in restructuring of entities under common control	-	-	
22.	Other equity	-	-	
23.	Reserves	23,361	26,861	
	a. General reserves	23,361	26,861	L
	b. Statutory reserves	-	-	
24.	Profit/loss	12,967,848	13,511,482	
	a. Previous years	12,585,089	13,033,416	M
	b. Current year	382,759	478,066	N
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	15,209,327	15,760,347	
		-	-	
25.	Non-controlling interest	-	515,378	
		-	-	
	TOTAL EQUITY	15,209,327	16,275,725	
		-	-	
TOTA	LIABILITIES AND EQUITY	85,983,786	92,948,358	

Part 3 : Disclosure of Capital Instruments Features

	Disclosure of Capital Instruments Feautures				
		Answers			
No	Questions	Bank	Consolidated		
1	Publisher	PT Bank Tabungan Pensiunan Nasional Tbk.	PT Bank Tabungan Pensiunan Nasional Tbk.		
2	Idenification Number	SIN: 101000118508	ISIN: 101000118508		
3	Law	Indonesia Law	Indonesia Law		
	Instruments treatment based on KPMM				
4	During the period	N/A	N/A		
5	After the period	CET1	CET1		
6	Is it eligible to Solo/Group or Group and Solo	Solo	Solo		
7	Type of Instrument	Common stock	Common stock		
8	Amount reognized in KPMM calculation	1,283,787	1,283,787		
9	Par value from the instrument	116,806	116,806		
10	Accounting classification E	Equity	Equity		
11	Published date -				
12	without maturity date (perpertual) or with maturity date	Perpetual	Perpetual		
13	Maturity date -	=	=		
14	Call Option execution from the approval of Bank Supervisor	No	No		
15	Call optiondate, disbursed amount and other call option requirements (if any)	=	=		
16	Subsequent call option -	:	=		
	Coupon/deviden				
17	Fixed or floating -	- -	Ē		
18	The level of the coupon rate or other index be the reference	:	=		
19	Whether or not the dividend stopper -	=	-		
20	Fully discretionary; partial or mandatory	=	4		
21	Is there a step-up feature or other incentives -	=	-		
22	Noncumulative or cumulative.	- -	- -		
23	Convertible atau non-convertible	non-convertible	non-convertible		
24	If converted, specify a trigger point.	=	4		
25	If converted, whole or in part	=	4		
26	If converted, how the conversion rate	-	-		
27	If the converted, whether mandatory or optional	=	4		
28	If converted, specify the type of instrument conversion	-	-		
29	If converted, specify the issuer of the instrument converts it into	=	4		
30	Write-down Features	No	No		
31	If the write- down, specify trigger its		-		
32	If the write down, full or partial				
33	If the write -down, permanent or temporary	-	-		
34	If the temporary write- down, explain mechanisme write- up		-		
35	Hierarchy of instruments at the time of liquidation	-	-		
36	Whether the transition to features that are non - compliant	No	No		
37	If yes , explain the features of non -complaint -		-		