

Part 1 : Standard Format Capital Disclosures Basel III

No				in million rupiah
Com	Component mon Equity Tier 1 capital: instruments and reserves	Bank	Consolidated	No. Ref.
1				
	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	17,778,846	17,774,550	
2	Retained earnings	23,268,559	28,654,127	
3	Accumulated other comprehensive income (and other reserves)	986,741	996,114	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
	Common Equity Tier 1 capital before regulatory adjustments	42,034,146	47,424,791	
Com:	mon Equity Tier 1 capital: regulatory adjustments [Daydortic Justical subjustion a disentence of the control o	-	-	
	Prudential valuation adjustments Goodwill (net of related tax liability)	-	(1,098,208)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(758,910)	(1,710,908)	
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 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	N/A	N/A	
	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	
	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		П/Δ	II/A	
	Significant investments in the common stock of Banking, financial and insurance entities that are outside			
L	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 of which: deferred tax assets arising from temporary differences	N/A N/A	N/A N/A	
26	National specific regulatory adjustments	(8,633,239)	(428,261)	
26.a	Difference between PPA and CKPN	(662,403)	-	
26.b	PPA from non-productive assets	(5,095)	(5,095)	
26.c 26.d	Deferred tax assets Investments	(129,036) (7,836,705)	(370,403) (52,763)	
	Capital shortfall in insurance subsidiary	(1,000,100)	(02,700)	
126.e		-	-	
26.e 26.f	Securitisation exposure	-	-	
26.f 26.g	Securitisation exposure Others	-	-	
26.f	Securitisation exposure	-	-	
26.f 26.g	Securitisation exposure Others 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	(9,392,149)	(3,237,377)	
26.f 26.g 27 28 29	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1)	(9,392,149)	(3,237,377)	
26.f 26.g 27 28 29 Addit	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 capital: instruments	32,641,997		
26.f 26.g 27 28 29 Addit 30	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	32,641,997	44,187,414	
26.f 26.g 27 28 29 Addit 30 31	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards	32,641,997		
26.f 26.g 27 28 29 Addit 30 31 32	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as labilities under applicable accounting standards	32,641,997	44,187,414	
26.f 26.g 27 28 29 Addit 30 31 32	Securitisation exposure Others 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 Common Equity Tier 1 capital (EPT1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1	32,641,997	44,187,414	
26.f 26.g 27 28 29 Addit 30 31 32 33	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries	32,641,997	44,187,414	
26.f 26.g 27 28 29 Addit 30 31 32 33 34	Securitisation exposure Others 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 Common Equity Tier 1 apital (EET1) ional Tier 1 apital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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)	32,641,997	44,187,414 - - - - N/A	
26.f 26.g 27 28 29 Addit 30 31 32 33 34	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: Instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out	32,641,997	44,187,414	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 Addit	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as labilities under applicable accounting standards of which: classified as labilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of uhich: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital regulatory adjustments	32,641,997	44,187,414 	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Ional Tier 1 capital: regulatory adjustments Investments issued in own Additional Tier 1 instruments	32,641,997	44,187,414 - - - - N/A	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 38	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as labilities under applicable accounting standards of which: classified as labilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of uhich: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital regulatory adjustments	32,641,997	44,187,414 	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as labilities under applicable accounting standards of which: classified as saistlities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of unhich: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments	32,641,997	44,187,414 	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 38	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as labilities under applicable accounting standards of which: classified as labilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital regulatory adjustments ional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory	32,641,997	44,187,414 	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 38	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as labilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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	32,641,997	N/A - N/A - N/A N/A	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 38 39	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as labilities under applicable accounting standards of which: classified as labilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital regulatory adjustments ional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory	32,641,997	44,187,414 	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 38	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as a liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of unitie: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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)	32,641,997	N/A - N/A - N/A N/A	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 38 39	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as labilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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	32,641,997	N/A - N/A - N/A N/A	
26.f 26.g 27 28 29 Additi 30 31 32 33 34 35 36 Additi 37 38 39	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory dajustments	32,641,997	44,187,414	
26.f 26.g 27 28 29 29 30 31 32 33 34 35 36 Addit 37 38 39	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as insulities under applicable accounting standards of which: classified as insulities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions) National specific regulatory adjustments Investments in Tinstruments in other banks	32,641,997		
26,f 26,g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 40 41 41.a	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Investments in AT1 instruments in other banks Regulatory adjustments applied to Additional Tier 1 ide to insufficient Tier 2 to cover deductions	32,641,997		
26,f 26,g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 40 41 41.a	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as labilities under applicable accounting standards of which: classified as saistlities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Investments in AT1 instruments in other banks Regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital	32,641,997	44,187,414	
26,f 26,g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 41.a 42 43 44 43	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Investments in AT1 instruments in other banks Regulatory adjustments applied to Additional Tier 1 ide to insufficient Tier 2 to cover deductions	32,641,997		
26,f 26,g 27 28 29 Addit 30 31 32 33 34 35 36 Addit 37 38 39 40 41 41.a 42 43	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Investments in own Additional Tier 1 instruments Investments in the capital of Banking, financial and insurrance 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) Significant investments in the capital of Banking, financial and insurrance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Investments in AT1 instruments in other banks Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions	32,641,997		
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 40 41 41.a 42 42 43 44 45 Tier 1 46	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 instruments subject to phase out from Additional Tier 1 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) of Unitie. Instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital before regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Investments in AT1 instruments in other banks Regulatory adjustments and provisional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 que to insufficient Tier 2 to cover deductions Total regulatory adjustments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus	32,641,997		
26,f 26,g 27 28 29 Addit 30 31 32 33 34 35 36 40 41 41.a 42 43 44 45 Tier: 44 47	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as labilities under applicable accounting standards of which: classified as labilities under applicable accounting standards Of which: classified as labilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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) Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Investments in AT1 instruments in other banks Regulatory adjustments poplied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital [Ti] Jumlah AT 1 setelah faktor pengurang Tier 1 capital [Ti = CET1 + AT1]	32,641,997	N/A N/A N/A N/A N/A 44,187,414	
26.f 26.g 27 28 29 Addit 30 31 32 33 34 35 36 40 41 41.a 42 42 43 44 45 Tier 1 46	Securitisation exposure Others 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 Common Equity Tier 1 capital (CET1) ional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments fand CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Investments in own Additional Tier 1 instruments 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) Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Investments in Atl instruments in other banks Regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to Insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 due to Insufficient Tier 2 to c	32,641,997	N/A N/A N/A N/A N/A N/A N/A N/A	
26,f 26,g 27 28 29 Addit 30 31 32 33 34 35 36 40 41 41.a 42 43 44 45 Tier: 44 47	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) Sional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National Specific regulatory adjustments in the robanks Regulatory adjustments in other banks Regulatory adjustments papiled to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments papiled to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments papiled to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regu	32,641,997	N/A N/A N/A N/A N/A N/A N/A N/A	
26,f 26,g 27 28 29 Additi 33 34 35 36 Addit 41.a 41.a 42 43 44 45 Tier 48	Securitisation exposure Others 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 Common Equity Tier 1 capital (EPT1) ional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as labilities under applicable accounting standards of which: classified as saistlities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments ional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Investments in the capital of Banking, financial and insurance entities that are outside the scope of Additional Tier 1 capital (AT1) Jumlah AT1 instruments in other banks Regulatory adjustments applied to Additional Tier 1 capital Additional Tier 1 capital (AT1) Jumlah AT1 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued qualifying Tier 2 instruments subject to phase out from Tier 2 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34)	32,641,997	N/A N/A N/A N/A N/A A N/A N/A N	
26.fg 27 28 29 Additi 30 31 32 35 36 Additi 41.a 42 41 41.a 42 43 44 45 Tier: 46 47 48	Securitisation exposure Others 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 Common Equity Tier 1 capital (EET1) Sional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments 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 Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National Specific regulatory adjustments in the robanks Regulatory adjustments in other banks Regulatory adjustments papiled to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments papiled to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments papiled to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regu	32,641,997	N/A N/A N/A N/A N/A N/A N/A N/A	

The 2 capital: regulatory adjustments NA NA NA	No	Component	Bank	Consolidated	No. Ref.
53 Reciprocal cross-holdings in Ter 2 instruments 4	Tier:	2 capital: regulatory adjustments	-		
53 Reciprocal cross-holdings in Ter 2 instruments 4 howestments 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 the 10% threshold) 5 Spanificant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation the of eligible short positions) 6 N/A N/A 7 N/A 7 N/A 8 N/A	52	Investments in own Tier 2 instruments	N/A	N/A	
Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible shorts prositions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) 55 Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation for of eligible shorts prositions) 56 Singulatory consolidation for of eligible shorts of eligible shorts of eligible shorts of eligible shorts of the state of the scope of regulatory adjustments 50.6 Singulatory consolidation for of eligible shorts of eligible sho	53	Reciprocal cross-holdings in Tier 2 instruments	-	-	
the issued common share capital of the entity document above the 10% threshold) 55 55 56 56 56 50 50 50 50 50	54				
the issued common share capital of the entity document above the 10% threshold) 55 55 56 56 56 50 50 50 50 50		Investments in the capital of Banking financial and insurance entities that are outside the scope of regulatory			
the the issued common share capital of the entity (amount above the 10% threshold) Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) N/A N/A N/A Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) N/A N/A N/A N/A N/A Significant investments in the capital (read) Total regulatory adjustments to Tier 2 capital Total regulation (read) Total rich weighted assets Total rich weighted assets Total rich weighted assets Total rich weighted assets Total rich weighted assets) Total capital (read) Total					
Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 50.8 National specific regulatory adjustments 50.8 Sinking fund 50.8 Sinking fund 50.9 Insurance entities in the regulatory adjustments in other banks 50.9 Total regulatory adjustments to Tier 2 capital 51 Tier 2 capital TC2 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital TC2 59 Total capital TC2 51 Tier 2 capital TC2 50 Total capital TC2 51 Tier 2 capital TC2 50 Total capital TC2 51 Tier 2 capital TC2 52 Tier 1 ties a precentage of risk weighted assets 51 Tier 2 capital TC2 50 Total capital TC2 51 Tier 1 (as a percentage of risk weighted assets) 52 Capital ratios and buffers 62 Tier 1 (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 53 Total capital (as a percentage of risk weighted assets) 54 A44% 56 Total capital (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 53 Total capital (as a percentage of risk weighted assets) 54 A45% 56 Total capital (as a percentage of risk weighted assets) 57 Total capital (as a percentage of risk weighted assets) 57 Total capital (as a percentage of risk weighted assets) 58 Total capital (as a percentage of risk weighted assets) 59 Total capital (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 52 Total capital (as a percentage of risk weighted assets) 52 Total capital (as a percentage of risk weighted assets) 52 Total capital (assets) 52 Total capital (assets) 53 Total capital (assets) 54 Total capital (assets) 55 Total			N/A	NI / A	
Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation frue of eligible short positions) 50.a Sinking fund 50.b Investments in Ter 2 instruments in other banks 50.b Investments in Ter 2 instruments in other banks 50.b Investments in Ter 2 instruments in other banks 50.b Investments in Ter 2 capital 50.b Investments in Ter 2 capital 50.b Investments in Ter 2 capital 50.b Inve	55	the issued common share capital of the chirty lamount above the 10% thresholdy	N/A	N/A	
Section	33	Significant investments in the capital Penking financial and incurrence entities that are cutaide the copy			
56 National specific regulatory adjustments 56a S Mining fund 57 Total regulatory adjustments in Tier 2 instruments in other banks 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 58 Tier 2 capital (T2) 59 Total capital (TC - T1 - T2) 50 Total risk weighted assets 51 Total capital (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 53 Total capital (as a percentage of risk weighted assets) 54 Total capital (as a percentage of risk weighted assets) 55 Wisher (as a percentage of risk weighted assets) 56 Wisher (as a percentage of risk weighted assets) 57 Wisher (as a percentage of risk weighted assets) 58 Wisher (as a percentage of risk weighted assets) 58 Wisher (as a percentage of risk weighted assets) 59 Wisher (as a percentage of risk weighted assets) 50 Wisher (as a percentage of risk weighted assets) 50 Wisher (as a percentage of risk weighted assets) 51 Wisher (as a percentage of risk weighted assets) 52 Wisher (as a percentage of risk weighted assets) 52 Wisher (as a percentage of risk weighted assets) 53 Wisher (as a percentage of risk weighted assets) 54 Wisher (as a percentage of risk weighted assets) 55 Wisher (as a percentage of risk weighted assets) 55 Wisher (as a percentage of risk weighted assets) 58 Wisher (as a percentage of risk weighted assets) 58 Wisher (as a percentage of risk weighted assets) 58 Wisher (as a percentage of risk weighted assets) 58 Wisher (as a percentage of risk weighted assets) 59 Wisher (as a percentage of risk weighted assets) 50 Wisher (as a percentage of risk weighted as			N/A	NI / A	
Sinking fund - - -	56				
Total regulatory adjustments to Tier 2 instruments in Other banks	_		-	-	
Starl regulatory adjustments to Fier 2 capital Starl Arya, 951 4,995,432 59 7 total capital (TC = 71 + 72) 37,375,948 49,182,846 60 7 total raks weighted assets 133,551,883 163,826,500 Capital ratios and buffers 133,551,883 26,97% 7 total capital (TC = 71 + 72) 7 total capital (SC = 71 + 72) 7 t			-	-	
188 Tier 2 capital (TC = T1 + T2) 17.349.51			-		
59 Total capital (TC = T1 + T2) 50 Total risk weighted assets 50 Total risk weighted assets 51 Total risk weighted assets 51 Common Equity Fier 1 (as a percentage of risk weighted assets) 52 Tet 1 (as a percentage of risk weighted assets) 52 Tet 1 (as a percentage of risk weighted assets) 53 Total capital (as a percentage of risk weighted assets) 54 Total capital (as a percentage of risk weighted assets) 55 Total capital (as a percentage of risk weighted assets) 56 Total capital (as a percentage of risk weighted assets) 57 Total capital (as a percentage of risk weighted assets) 57 Total capital (as a percentage of risk weighted assets) 58 Total capital (as a percentage of risk weighted assets) 59 Total capital (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 52 Total capital (as a percentage of risk weighted assets) 53 Total capital (as a percentage of risk weighted assets) 54 Total capital (as a percentage of risk weighted assets) 55 Total capital (as a percentage of risk weighted assets) 56 Of which: capital conservation buffer requirement 50 Total capital (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 52 Total capital (as a percentage of risk weighted assets) 52 Total capital (as a percentage of risk weighted assets) 53 Total capital (as a percentage of risk weighted assets) 54 Total capital (as a percentage of risk weighted assets) 55 Total capital (as a percentage of risk weighted assets) 56 Of which: capital conservation buffer requirement (as a percentage of risk weighted assets) 50 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 52 Total capital (as a percentage of risk weighted (as a percentage of risk weighted (as a percentage of risk weighted (as a percenta					
Total risk weighted assets Capital ratios and huffers (1 Common Equity Tier 1 (as a percentage of risk weighted assets) (2 Common Equity Tier 1 (as a percentage of risk weighted assets) (3 Total capital las a percentage of risk weighted assets) (4 Last 1 (as a percentage of risk weighted assets) (5 Tet 1 (as a percentage of risk weighted assets) (6 Tet 1 (as a percentage of risk weighted assets) (7 Total capital las a percentage of risk weighted assets) (8 Lastitution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) (8 Control of which: Capital conservation buffer requirement (9 Control of which: CSIB buffer requirement (1 Conf. CSIB buffer requirement (1 Conf. CSIB buffer requirement (2 Loow) (3 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) (4 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) (5 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) (6 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) (8 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) (9 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) (9 National Tier 1 minimum ratio (if different from Basel 3 minimum) (1 NA NA (2 NA NA (3 Significant investments in the capital minimum ratio (if different from Basel 3 minimum) (8 NA NA (8 NA NA (9 NA (9 NA NA (9 NA (9 NA NA (9 NA (
Capital ratios and buffers Common Equity Ter I (as a percentage of risk weighted assets) 24.44% 26.97% 26.97% 27.97% 27.99% 30.02% 27.99% 27.99% 30.02% 27.99% 30.02% 27.99% 30.02% 27.99% 30.02% 27.99% 30.02% 27.99% 27.90%			. ,,	., . ,	
Common Equity Tier 1 [as a percentage of risk weighted assets] 24,44% 26,97%			133,331,683	103,020,000	
Iter Ites a percentage of risk weighted assets) 24.44% 26.97%			04.440/	06.070/	
Total capital (as a percentage of risk weighted assets) 27,99% 30,02%					
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) 8.00%					
Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus 0-SiB buffer requirement, expressed as a percentage of risk weighted assets) 5.00% 6.50 of which: Bank specific countercyclical buffer requirement 6.70 of which: Bank specific countercyclical buffer requirement 7.00		Total capital (as a percentage of risk weighted assets)	27.99%	30.02%	
countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) divinic: capital conservation buffer requirement .0.00% .	64				
65 of which: capital conservation buffer requirement 66 of which: Bank specific countercyclical buffer requirement 67 of which: GSIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 80 N/A 81 National minimum ratio (if different from Basel 3 minimum) 80 N/A 81 NATO NATIONAL MINIMUM NATIONAL NATIONA		Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus			
66 of which: Bank specific countercyclical buffer requirement 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 National minima (if different from Basel 3) 60 National minima (if different from Basel 3) 61 National common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 61 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 62 National Tier 1 minimum ratio (if different from Basel 3 minimum) 63 National Tier 1 minimum ratio (if different from Basel 3 minimum) 64 National Tier 1 minimum ratio (if different from Basel 3 minimum) 65 National Tier 1 minimum ratio (if different from Basel 3 minimum) 76 National Tier 1 minimum ratio (if different from Basel 3 minimum) 77 National Tier 2 minimum ratio (if different from Basel 3 minimum) 78 Non-significant investments in the common stock of financials 79 Non-significant investments in the capital of other financials 70 Non-significant investments in the common stock of financials 70 Non-significant investments in the common stock of financials 71 Non-significant investments in the common stock of financials 72 Non-significant investments in the common stock of financials 73 Non-significant investments in the common stock of financials 74 North Non-significant investments in the common stock of financials 75 Non-significant investments in the common stock of financials 76 Non-significant investments in the common stock of financials 77 Non-significant investments in the common stock of financials 78 Non-significant investments in the common stock of financials 79 Non-significant investments in the common stock of financials 70 Non-significant investments in the common stock of financials 70 Non-significant investments in the common stock of financials 71 Non-significant investments in the common stock of financials 71 Non-significant investments in the common stock of financials 71 Non-significant investments in the common stock of financials 71		countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.00%	8.00%	
66 of which: Bank specific countercyclical buffer requirement 67 of which: G-SIB buffer requirement 68 Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets) 68 Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets) 69 National minima (if different from Basel 3) 60 National Common Equity Tier I minimum ratio (if different from Basel 3 minimum) 60 National Common Equity Tier I minimum ratio (if different from Basel 3 minimum) 61 N/A 62 National Tier I minimum ratio (if different from Basel 3 minimum) 62 National Tier I minimum ratio (if different from Basel 3 minimum) 63 N/A 64 N/A 65 National Tier I minimum ratio (if different from Basel 3 minimum) 65 N/A 66 National Tier I minimum ratio (if different from Basel 3 minimum) 66 National Tier I minimum ratio (if different from Basel 3 minimum) 77 National Tier I minimum ratio (if different from Basel 3 minimum) 78 N/A 79 Non-significant investments in the common stock of financials 79 Non-significant investments in the common stock of financials 70 N/A 71 Non-significant investments in the common stock of financials 71 N/A 72 Non-significant investments in the common stock of financials 74 N/A 75 North N/A 76 North N/A 77 Non-significant investments in the common stock of financials 77 North N/A 78 North N/A 79 North N/A 70 North N/A 70 North N/A 71 North N/A 71 North N/A 71 North N/A 72 North N/A 73 North N/A 74 North N/A 75 North N/A 76 North N/A 77 North N/A 77 North N/A 78 North N/A 78 North N/A 79 North N/A 79 North N/A 70 North N/A 70 North N/A 71 North N/A 71 North N/A 71 North N/A 72 North N/A 73 North N/A 74 North N/A 75 North N/A 76 North N/A 77 North N/A 78 North N/A 79 North N/A 79 North N/A 70 North N/A 71 North N/A	65	of which: capital conservation buffer requirement	2.50%	2.50%	
Common Equity Tier I available to meet buffers (as a percentage of risk weighted assets) 18.44% 20.84% National minima (if different from Basel 3)	66	of which: Bank specific countercyclical buffer requirement			
National minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) N/A National Ther 1 minimum ratio (if different from Basel 3 minimum) N/A					
Sational Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) N/A N/A National Tier 1 minimum ratio (if different from Basel 3 minimum) N/A N/A National total capital minimum ratio (if different from Basel 3 minimum) N/A N/A National total capital minimum ratio (if different from Basel 3 minimum) N/A N/A NA N/A N/A N/A N/A National total capital minimum ratio (lefore risk weighting)	68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	18.44%	20.84%	
Sational Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) N/A N/A National Tier 1 minimum ratio (if different from Basel 3 minimum) N/A N/A National total capital minimum ratio (if different from Basel 3 minimum) N/A N/A National total capital minimum ratio (if different from Basel 3 minimum) N/A N/A NA N/A N/A N/A N/A National total capital minimum ratio (lefore risk weighting)	Natio	mal minima (if different from Basel 3)	-	-	
71 National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting)	69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
Amounts below the thresholds for deduction (before risk weighting) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Nortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 N/A 77 Nortgage servicing rights (net of related tax liability) 78 N/A 79 Nortgage servicing rights (net of related tax liability) 79 Nortgage servicing rights (net of related tax liability) 80 N/A 80 N/A 80 N/A 80 N/A 81 N/A 82 Current cap on AET instruments subject to phase out arrangements 82 N/A 83 Nortgage servicing rights (net thresholds for deduction of cap) 84 N/A 85 Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) 86 N/A 87 N/A 88 N/A 89 N/A 80 Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) 80 Current cap on T2 instruments subject to phase out arrangements 80 N/A 81 N/A 83 Amount excluded from ATI due to cap (excess over cap after redemptions and maturities) 84 N/A 85 Amount excluded from T2 tue to cap (excess over cap after redemptions and maturities) 85 N/A 86 N/A 87 N/A 87 N/A 88 Amount excluded from T2 tue to cap (excess over cap after redemptions and maturities) 86 N/A 87 N/A 88 N/A 89 Amount excluded from T2 tue to cap (excess over cap after redemptions and maturities) 80 Amount excluded from T2 tue to cap (excess over cap after redemptions and maturities) 87 N/A 88 Amount excluded from T2 tue to cap (excess over cap after redemptions and maturities) 88 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 89 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 80 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 80 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
72 Non-significant investments in the capital of other financials N/A N/A	71	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
73 Significant investments in the common stock of financials N/A N/A 74 Mortgage servicing rights [net of related tax liability] N/A N/A 75 Deferred tax assets arising from temporary differences (net of related tax liability) N/A N/A 76 Applicable caps on the inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) N/A N/A 77 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 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) N/A N/A 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach N/A N/A 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach N/A N/A 80 Current cap on Cap in instruments subject to phase out arrangements N/A N/A 81 Amount excluded from CETI due to cap (excess over cap after redemptions and maturities) N/A N/A 82 Current cap on ATI instruments subject to phase out arrangements N/A N/A 83 Amount excluded from ATI 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 84 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) N/A N/A 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) N/A N/A 86 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) N/A N/A 87 Amount excluded from T2 due to cap (excess over cap after redemptio	Amo	unts below the thresholds for deduction (before risk weighting)	-	-	
74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 8 N/A 8 N/A 8 Amount excluded from T21 due to cap (excess over cap after redemptions and maturities) 8 N/A	72	Non-significant investments in the capital of other financials	N/A	N/A	
75 Deferred tax assets arising from temporary differences (net of related tax liability) Applicable 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) Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Provisions eligible for inclusion in Tier 2 under internal ratings-based approach (prior to application of rep) N/A N/A N/A N/A Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	73	Significant investments in the common stock of financials	N/A	N/A	
Applicable caps on the inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) N/A N/A N/A N/A Provisions eligible for inclusion in Tier 2 under standardised approach R Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach Provisions eligible for inclusion of cap) Provisions of provisions in Tier 2 under internal ratings-based approach N/A N/A N/A Poplication of provisions in Tier 2 under internal ratings-based approach N/A	74	Mortgage servicing rights (net of related tax liability)	N/A	N/A	
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 88 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 80 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 81 Current cap on CET1 instruments subject to phase out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 82 Current cap on CET1 instruments subject to phase out arrangements 83 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on TI instruments subject to phase out arrangements 85 Amount excluded from TI due to cap (excess over cap after redemptions and maturities) 86 Current cap on TI instruments subject to phase out arrangements 87 N/A 88 N/A 89 Current cap on TI instruments subject to phase out arrangements 80 N/A 80 N/A 81 N/A 82 Current cap on TI instruments subject to phase out arrangements 81 N/A 82 N/A 83 Amount excluded from TI due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 86 N/A 87 N/A 88 N/A 89 N/A 80 N/A 81 N/A 82 N/A 83 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 80 N/A 81 N/A 82 N/A 83 N/A 84 N/A 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	N/A	
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) R Provisions eligible for inclusion in Tier 2 under standardised approach R Provisions eligible for inclusion in Tier 2 under standardised approach (prior to application of cap) R Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) R Provisions of provisions in Tier 2 under internal ratings-based approach R Position of provisions in Tier 2 under internal ratings-based approach R Position of provisions in Tier 2 under internal ratings-based approach R Position of provisions in Tier 2 under internal ratings-based approach R Position of provisions in Tier 2 under internal ratings-based approach N/A N/A N/A N/A N/A N/A N/A N/A	Appli	cable caps on the inclusion of provisions in Tier 2	-		
77 Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach [prior to application of cap] Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach N/A N/A N/A Cap for inclusion of provisions in Tier 2 under internal ratings-based approach N/A N/A Capital instruments subject to phase-out arrangements [only applicable between 1 Jan 2018 and 1 Jan 2022]	76				
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79		Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	N/A	
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 80 Current cap on CET1 instruments subject to phase-out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 86 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 87 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 88 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 89 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 80 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 80 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 80 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	77		N/A	N/A	
Prior to application of cap)	78		,	,	
Prior to application of cap)		Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach			
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			N/A	N/A	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 11 Amount excluded from AT1 instruments subject to phase out arrangements 12 Current cap on AT1 instruments subject to phase out arrangements 13 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 14 Current cap on T2 instruments subject to phase out arrangements 15 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 16 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 17 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 18 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 19 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	79				
80 Current cap on CET1 instruments subject to phase out arrangements 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 2 Current cap on AT1 instruments subject to phase out arrangements N/A N/A N/A N/A MOUNT 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 N/A N/A N/A MA MA MA MA MA MA MA MA MA			-		
82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 86 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 87 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 88 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 89 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	80	Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A	
83 Amount excluded from ATI 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	81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-	
83 Amount excluded from ATI 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	82	Current cap on AT1 instruments subject to phase out arrangements	N/A	N/A	
84 Current cap on T2 instruments subject to phase out arrangements N/A N/A N/A N/A N/A N/A N/A N/			N/A	N/A	
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) N/A N/A					
	_				
Qualitative filialysis		Qualitative Analysis	, 1	, ,	

In general, the capital component is dominated by permanent capital. The core capital is the largest element of the Bank's capital. In December 2024, the total capital ratio position against ATMR was at 30.02% (consolidated). This ratio stands above the minimum CAR requirement set by the Financial Services Authority. The Bank will also continue to strive to maintain CAR at a healthy level.

The Bank's consolidated capital structure is dominated by the core capital (90% of Bank SMBC Indonesia's total consolidated capital). This capital consists of paid-up capital, additional paid-in capital and retained earnings. The Bank's total capital as of 31 December 2024 was Rp 49.2 trillion, higher than the position in 31 December 2023 of Rp 41.2 trillion. The increase was the result of the Rights Issue carried out in the first quarter of 2024 related to the acquisition of OTO SOF, in addition to being contributed by an increase in retained earnings.

PT. Bank SMBC Indonesia, Tbk Capital Disclosures As o 31 December 2024



Part 2 : Capital Reconciliation

in million rupia			
	POS POS	Balance Sheet	Consolidated Balance Sheet with Prudential Principle
ASS	ET	31 December 2024	31 December 2024
1.	Cash	777,352	1,379,647
2.	Placements with Bank Indonesia	17,961,837	19,631,166
3.	Placements with other banks	2,973,145	3,542,001
4.	Spot and derivative / forward receivables	1,417,452	1,748,125
5.	Securities	19,332,166	27,981,308
6.	Securities sold under repurchase agreements (repo)	=	=
7.	Claims from securities purchased under resale agreements (reverse repo)	468,188	468,188
8.	Acceptance receivables	3,334,619	3,334,619
9.	Loans	145,938,051	169,232,858
10.	Sharia financing/receivables	=	10,171,759
11.	Equity Investments	7,859,227	75,285
12.	Other financial asset	1,046,024	1,218,012
13.	Impairment on financial assets -/-	(3,016,696)	(5,911,900)
	a. Securities	(593)	(593)
	b. Loans and Sharia financing	(2,998,406)	(5,893,610)
	c. Others	(17,697)	(17,697)
14.	Intangible assets	3,204,551	6,195,729
	Accumulated amortization of intangible assets -/-	(2,445,641)	(3,386,613)
15.	Fixed assets and equipment	3,893,607	6,058,147
	Accumulated depreciation on fixed assets and equipment -/-	(2,300,746)	(3,773,725
16.	Non-productive assets	54,523	161,400
	a. Abandoned properties	=	=
	b. Foreclosed assets	54,523	161,400
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	2,045,782	2,970,421
TO	I TAL ASSET	202,543,441	241,096,427

LIAI	BILITY AND EQUITY		
	LIABILITY		
1.	Demand deposits	25,586,525	25,585,492
2.	Saving deposits	16,909,498	20,004,408
3.	Time deposits	67,926,531	75,727,911
4.	Electronic money	-	=
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	760,624	757,714
7.	Spot and derivative / forward liabilities	1,320,897	1,558,841
8.	Securities sold under repurchase agreements (repo)	-	-
9.	Acceptance liabilities	3,162,381	3,162,381
10.	Securities issued	1,742,884	2,939,924
11.	Borrowings	40,516,139	52,632,885
12.	Margin deposits	-	-
13.	Interbranch liabilities	=	=
14.	Other liabilities	2,403,078	3,980,832
15.	Minority Interest	=	6,978,665
	TOTAL LIABILITY	160,328,557	193,329,053

	POS POS	Balance Sheet	Consolidated Balance Sheet with Prudential Principle
1.0	EQUITY	010.010	010.010
16.	Issued and fully paid-in capital	212,919	212,919
	a. Authorized capital	300,000	300,000
	b. Unpaid capital -/-	(87,081)	(87,081)
١	c. Treasury stock -/-		
17.	Additional paid-in capital	17,826,728	17,798,165
	a. Agio	17,565,927	17,561,631
	b. Disagio -/-	=	-
	c. Fund for paid up capital	-	-
	d. Others	260,801	236,534
18.	Other comprehensive income	863,725	1,059,210
	a. Profit	943,788	1,139,273
	b. Loss -/-	(80,063)	(80,063)
19.	Reserves	42,953	42,953
	a. General reserves	42,953	42,953
	b. Appropriate reserves	=	-
20.	Profit/loss	23,268,559	28,654,127
	a. Previous years	21,509,956	26,312,808
	b. Current year	2,230,270	2,812,986
	c. Payable dividend -/-	(471,667)	(471,667)
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF		
	PARENTS	42,214,884	47,767,374
	TOTAL EQUITY	42,214,884	47,767,374
тот	 YAL LIABILITY AND EQUITY	202,543,441	241,096,427

The Bank continues to conduct assessment to strengthen the level of capital according to needs if market conditions are conducive.

The sources of capital that are expected to be pursued by the Bank to realize the capital plan or meet the Bank's capital needs are from Retained Earnings and additional capital from shareholders, either through a right issue or a public offering. The accumulation of Retained Earnings will be affected by the amount of dividends paid by the Bank to shareholders which is decided in the General Meeting of Shareholders. In determining dividend payment plan, the Bank will always considers capital adequacy, both in terms of fulfillment of CAR and fulfillment of LLL in accordance with plans for future credit growth. Bank capital is projected to increase in line with accumulated profits.

PT. Bank SMBC Indonesia, Tbk Capital Disclosures As c 31 December 2024



Part 3: Disclosure of Capital Instruments Features

		Disclosure	of Capital Instruments Features			
			Bank Consolidate			
No	Questions	Capital	Subordinated Loan	Capital	Subordinated Loan	
	Publisher	Bank SMBC Indonesia, T	SMBC	Bank SMBC Indonesia, T	SMBC	
	Idenification Number	ISIN: 101000118508	N/A	ISIN: 101000118508	N/A	
_	Law	Indonesian Law	Indonesian Law	Indonesian Law	Indonesian Law	
	Instruments that reliable having liability to held on section 13 from	maoneolan zaw	madicolari Baw	maoneolan zaw	madicolari Baw	
	TLAC term sheet achieved					
	Instruments treatment based on KPMM					
4	During the period	N/A	N/A	N/A	N/A	
5	After the period	CÉT1	T2	CÉT1	Ť2	
5	Is it eligible to Individual/Consolidation or Consolidation and					
	Individual	Individual	Individual	Individual	Individual	
7	Type of Instrument	Common Stock	Subordinated Loan	Common Stock	Subordinated Loan	
3 .	Amount recognized in KPMM calculation	17,778,846	3,219,000	17,774,550	3,219,0	
9				, ,		
	Par value from the instrument	212,919	-	212,919	-	
0	Classification based on Financial Accounting Standards	Equity	Liabilitas – Amortised Cost	Equity	Liabilitas – Amortised Cost	
1	Published date	• •		1 2		
			26 Sep 2018 and renewed on 27 Sep 2021 and		26 Sep 2018 and renewed on 27 Sep 2021 a	
			on 31 Jul 2024 (USD 100 million), & 23 Nov		on 31 Jul 2024 (USD 100 million), & 23 No	
			2018 and renewed on 22 Nov 2021 and on 31		2018 and renewed on 22 Nov 2021 and on	
			Jul 2024 (USD 100 million)		Jul 2024 (USD 100 million)	
		-	` ,	-	` ,	
	without maturity date (perpertual) or with maturity date	Perpetual	With Maturity Date	Perpetual	With Maturity Date	
3	Maturity date	-	31-Jul'-31	-	31-Jul'-31	
4	Call Option execution from the approval of Otoritas Jasa Keuangan	No	No	No	No	
5	Call optiondate, disbursed amount and other call option					
	requirements (if any)	-	N/A	-	N/A	
6	Subsequent call option	-	N/A	-	N/A	
	Coupon/deviden	0	0	0	0	
7	Dividend / Coupon with Fixed Interest or floating	-	N/A	-	N/A	
8	The level of the coupon rate or other index be the reference	-	N/A	-	N/A	
9	Whether or not the dividend stopper	-	N/A	-	N/A	
0	Fully discretionary; partial or mandatory	-	N/A	-	N/A	
1	Is there a step-up feature or other incentives	-	N/A	-	N/A	
2	Noncumulative or cumulative.	-	N/A	-	N/A	
3						
	Convertible atau non-convertible	Non Convertible	N/A	Non Convertible	N/A	
4	If converted, specify a trigger point.	_	N/A	_	N/A	
5	If converted, whole or in part	_	N/A	-	N/A	
5 6	If converted, how the conversion rate	-	N/A	-	N/A	
7	If converted, whether mandatory or optional	_	N/A	-	N/A	
-	If converted, whether mandatory or optional If converted, specify the type of instrument conversion	-	N/A N/A	-	N/A N/A	
8		-	,			
9	If converted, specify the issuer of the instrument converts it into	-	N/A	-	N/A	
_	Write-down Features	No	N/A	No	N/A	
1	If the write- down, specify trigger its	-	N/A	-	N/A	
2	If the write-down, full or partial		N/A	-	N/A	
3	If the write-down, permanent or temporary	-	N/A	-	N/A	
4	If the temporary write- down, explain mechanisme write- up	-	N/A	-	N/A	
_	Hierarchy of instruments at the time of liquidation	_	After the debt being paid to the creditor	_	After the debt being paid to the creditor	
	Whether the transition to features that are non - compliant	No	N/A	No	N/A	
7		110	′	110	,	
<u>'</u>	If yes , explain the features of non -complaint	-	N/A	-	N/A	
			Qualitative Analysis			

The Bank is very concerned about the importance of capital adequacy for the Bank, therefore monitoring the CAR both individually and consolidated. Capital management and planning are carried out in line with the preparation of the Bank's strategic plan.



Part 4: Qualitative Disclosures Regarding Capital Structure and Capital Adequacy

Qualitative Analysis

A. Capital Structure

In general, the capital component is dominated by permanent capital. The core capital is the largest element of the Bank's capital. In December 2024, the total capital ratio position against ATMR was at 30.02% (consolidated). This ratio stands far above the minimum CAR requirement set by the Financial Services Authority. The Bank will also continue to strive to maintain CAR at a healthy level.

The Bank's consolidated capital structure is dominated by core capital (90.0% of Bank SMBC Indonesia's total consolidated capital). This capital consists of paid-in capital and additional capital reserves including premium and retained earnings. The Bank's total capital as of December 31, 2024 was IDR49.2 trillion, an increase compared to the position at the end of 2023 as a result of the Right Issue conducted in the First Quarter of 2024 related to the acquisition of OTO SOF, in addition to being contributed by an increase in retained earnings.

The Bank continues to conduct assessment to strengthen the level of capital according to needs if market conditions are conducive.

The sources of capital that are expected to be pursued by the Bank to realize the capital plan or meet the Bank's capital needs are from Retained Earnings and additional capital from shareholders, either through a right issue or a public offering. The accumulation of Retained Earnings is affected by the amount of dividends paid by the Bank to shareholders which is decided in the General Meeting of Shareholders. In determining dividend payments, the Bank always considers capital adequacy, both in terms of fulfillment of CAR and fulfillment of Legal Lending Limit (LLL) in accordance with plans for future credit growth. Bank capital is projected to increase in line with accumulated profits.

B. Capital Adequacy

The management uses the capital ratio standards to monitor capital adequacy in accordance with the industry standards. OJK's approach to capital measurement is mainly based on the monitoring of the level of required capital against available capital and the Bank continuously apply the Internal Capital Adequacy Assessment Process (ICAAP) in accordance with prevailing regulations. This is related to establishing capital adequacy in accordance with the Bank's risk profile.

This relates to determining capital adequacy in accordance with the provisions of the Bank's risk profile. This process is carried out to increase the Bank's effectiveness in implementing risk management.

The Bank uses the standardized approach in capital management of credit risk. The calculation of the Risk-Weighted Asset (RWA) is generally performed by referring to the risk weight in accordance with OJK regulations and the rating published by rating agencies designated by regulator.

The Bank calculates capital adequacy for operational risk using the Standard Approach (SA) method. Based on this method, the Bank allocates minimum capital for operational risk by multiplying the Business Indicator Components (KIB) with the Internal Loss Multiplier Factor (FPKI).

In calculating RWA for Market Risk, the Bank uses standard methods in accordance with OJK regulation regarding the calculation of RWA for Market Risk. The Bank's management has a good understanding of managing its capital and views the capital planning as an important element to establishing the Bank's strategic objectives.

The Bank carries out an analysis of the Bank's capital adequacy for now and in the future through a strategic planning process. This is demonstrated by maintaining the performance of the Bank and its parent company through continuous monitoring of the quality of risk management, regular audits by the Internal Audit Work Unit, adequate policies regarding dividend distribution, as well as management commitment to the Bank's strategies and targets as outlined in the Bank's Business Plan.

The Bank's capital ratio is rated as very good, namely above the requirements set forth by the Financial Services Authority. The capital growth trend based on the Bank Business Plan also shows its capability to support the Bank's future business expansion.

Likewise, if associated with the incentive for the Statutory Reserve Requirements (GWM) for Macropruedential Intermediation Ratio (RIM). The Bank's Capital Adequacy Ratio (CAR) level meets the minimum OJK requirement of 8.0%-14.0%.