

Part I. Standard Format Capital Disclosures Basel III

in million rupiah

No	Component	Bank	Consolidated	No. Ref.
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	1,546,191	1,546,191	F;G;H
2	Retained earnings	11,696,247	11,859,327	L;M
3	Accumulated other comprehensive income (and other reserves)	98,900	98,900	I;J;K
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)	-	-	
6	Common Equity Tier 1 capital before regulatory adjustments	13,341,338	13,504,418	
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	(61,116)	B
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(296,507)	(318,918)	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	N/A	N/A	
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 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	
25	of which: deferred tax assets arising from temporary differences	N/A	N/A	
26	National specific regulatory adjustments	(1,135,404)	(430,630)	
26.a	Difference between PPA and CKPN	(344,580)	(335,873)	
26.b	PPA from asset non-produktif	-	(3,476)	
26.c	deferred tax assets	(74,009)	(91,281)	E
26.d	Investments	(716,815)	-	
26.e	shortfall capital in subsidiary insurance	-	-	
26.f	Sekuritized exposure	-	-	
26.g	Deduction factor to other core capital	-	-	
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	(1,431,911)	(810,664)	
29	Common Equity Tier 1 capital (CET1)	11,909,427	12,693,754	
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-	
31	of which: classified as equity under applicable accounting standards	-	-	
32	of which: classified as liabilities under applicable accounting standards	-	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	N/A	
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	N/A	N/A	
36	Additional Tier 1 capital before regulatory adjustments	-	-	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	N/A	N/A	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	N/A	
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)	N/A	N/A	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
41	National specific regulatory adjustments	-	-	
41.a	Investments in Instrument AT1 in other banks	-	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Total 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)	11,909,427	12,693,754	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	
49	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	
50	Provisions	469,041	513,245	
51	Tier 2 capital before regulatory adjustments Jumlah Modal Pelengkap (Tier 2)	469,041	513,245	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	N/A	N/A	
53	Reciprocal cross-holdings in Tier 2 instruments	N/A	N/A	
54	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 the 10% threshold)	N/A	N/A	
55	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	
56	National specific regulatory adjustments	-	-	

No	Component	Bank	Consolidated	No. Ref.
56.a	Investments in Instrument Tier 2 in other banks	-	-	
56.b	Sinking fund	-	-	
57	Total regulatory adjustments to Tier 2 capital	-	-	
58	Tier 2 capital (T2)	469,041	513,245	
59	Total capital (TC = T1 + T2)	12,378,468	13,206,999	
60	Total risk weighted assets	50,488,124	55,500,147	
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	23.59%	22.87%	
62	Tier 1 (as a percentage of risk weighted assets)	23.59%	22.87%	
63	Total capital (as a percentage of risk weighted assets)	24.52%	23.80%	
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)	4.50%	4.50%	
65	of which: capital conservation buffer requirement	-	-	
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)	15.25%	14.53%	
National 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	
Amounts 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	
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	
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	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	N/A	N/A	
81	Amount excluded from CET1 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	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
84	Current cap on T2 instruments subject to phase out arrangements	N/A	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	

Part 2 : Capital Reconciliation

dalam jutaan rupiah

Accounts		Bank	Consolidated	No. Ref.
ASSETS				
1.	Cash	1,243,963	1,352,401	
2.	Placements with Bank Indonesia	8,630,796	9,280,062	
3.	Placements with other banks	1,356,062	1,766,674	
4.	Spot and derivative receivables	-	-	
5.	Marketable securities	4,921,634	4,921,634	
	a. Measured at fair value through profit/loss	-	-	
	b. Available for sale	1,467,790	1,467,790	
	c. Held to maturity	3,453,844	3,453,844	
	d. Loans and receivables	-	-	
6.	Securities sold under repurchase agreements (Repo)	-	-	
7.	Claims from securities purchased under resale agreements (Reverse Repo)	1,094,401	1,094,401	
8.	Acceptance receivables	-	-	
9.	Loans	54,909,356	54,909,356	
	a. Measured at fair value through profit/loss	-	-	
	b. Available for sale	-	-	
	c. Held to maturity	-	-	
	d. Loans and receivables	54,909,356	54,909,356	
10.	Sharia financing	-	3,678,027	
11.	Investments	716,837	22	
	Investments in BTPNS	716,815		A
	Other Investments	22		
12.	Allowance for impairment losses on financial assets -/-	(481,585)	(543,585)	
	a. Marketable securities	-	-	
	b. Loans	(481,585)	(543,585)	
	c. Others	-	-	
13.	Intangible assets	528,758	620,092	
	Goodwill	-	61,116	B
	Other Intangible Assets	528,758	558,976	C
	Accumulated amortization of intangible assets -/-	(232,251)	(240,058)	D
14.	Property, plant and equipment	1,620,201	1,887,565	
	Accumulated depreciation of property, plant and equipment -/-	(922,825)	(1,011,342)	
15.	Non-productive assets	149	3,625	
	a. Abandoned properties	-	-	
	b. Foreclosed assets	-	3,476	
	c. Suspense accounts	143	143	
	d. Interbranch assets	6	6	
	- Conducting operational activities in Indonesia	6	6	
	- Conducting operational activities outside Indonesia	-	-	
16.	Allowance for impairment losses on non - productive assets -/-	-	-	
17.	Leased receivables	-	-	
18.	Deferred tax assets	74,009	91,281	E
19.	Other assets	3,062,572	3,229,508	
		-	-	
TOTAL ASSETS		76,522,077	81,039,663	

Accounts		Bank	Consolidated	No. Ref.
LIABILITIES & EQUITY		-	-	
LIABILITIES		-	-	
1.	Demand deposits	325,903	354,658	
2.	Saving deposits	6,712,101	7,441,894	
3.	Time deposits	49,425,425	49,425,425	
4.	Revenue sharing investment funds	-	3,051,419	
5.	Liabilities to Bank Indonesia	-	-	
6.	Liabilities to other banks	14,215	160	
7.	Spot and derivative payables	-	-	
8.	Securities sold under repurchase agreements (Repo)	-	-	
9.	Acceptance liabilities	-	-	
10.	Marketable securities issued	2,605,384	2,605,384	
11.	Borrowings	2,737,113	2,737,113	
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	1,285,850	1,499,751	
16.	Profit sharing investment funds	-	-	
TOTAL LIABILITIES		63,105,991	67,115,804	
EQUITY		-	-	
17.	Issued and fully paid-in capital	116,806	116,806	
	a. Authorized capital	150,000	150,000	F
	b. Unpaid capital -/-	(33,194)	(33,194)	G
	c. Treasury stock -/-	-	-	
18.	Additional paid-in capital	1,576,542	1,576,542	
	a. <i>Agio</i>	1,429,385	1,429,385	H
	b. <i>Disagio</i> -/-	-	-	
	c. Capital contribution	-	-	
	d. Capital paid in advance	-	-	
	e. Others	147,157	147,157	
	e.1 Part which recognized in KPMM Calculation (50%)	73,579	73,579	I
	e.2 Part which derecognized in KPMM Calculation (50%)	73,579	73,579	
19.	Other comprehensive income/(expense)	3,130	32	
	a. Foreign exchange translation adjustment of financial statements	-	-	
	b. Gain/(loss) from changes in the value of marketable securities - available for sale	1,960	1,960	J
	c. Cash flow hedging	-	-	
	d. Differences arising from fixed assets revaluation	-	-	
	e. Other comprehensive income from associate entity	-	-	
	f. Gain/(loss) from actuarial defined benefit program	4,416	413	
	g. Income tax related to other comprehensive income	(3,246)	(2,341)	
	h. Others	-	-	
20.	Difference in quasi reorganization	-	-	
21.	Difference in restructuring of entities under common control	-	-	
22.	Other equity	-	-	
23.	Reserves	23,361	23,361	
	a. General reserves	23,361	23,361	K
	b. Statutory reserves	-	-	
24.	Profit/loss	11,696,247	11,859,327	
	a. Previous years	10,112,845	10,157,480	L
	b. Current year	1,583,402	1,701,847	M
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT		13,416,086	13,576,068	
25.	Non-controlling interest	-	347,791	
TOTAL EQUITY		13,416,086	13,923,859	
TOTAL LIABILITIES AND EQUITY		76,522,077	81,039,663	

Part 3 : Disclosure of Capital Instruments Features

Disclosure of Capital Instruments Features			
No	Questions	Answers	
		Bank	Consolidated
1	Publisher	PT Bank Tabungan Pensiunan Nasional Tbk.	PT Bank Tabungan Pensiunan Nasional Tbk.
2	Identification Number	ISIN : 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 recognized in KPMM calculation	116,806	116,806
9	Par value from the instrument	116,806	116,806
10	Accounting classification	Equity	Equity
11	Published date	-	-
12	without maturity date (perpetual) or with maturity date	Perpetual	Perpetual
13	Maturity date	-	-
14	Call Option execution from the approval of Bank Supervisor	No	No
15	Call option date, disbursed amount and other call option requirements (if any)	-	-
16	Subsequent call option	-	-
	Coupon/dividen		
17	Fixed or floating	-	-
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	-	-
21	Is there a step-up feature or other incentives	-	-
22	Noncumulative or cumulative.	-	-
23	<i>Convertible atau non-convertible</i>	<i>non-convertible</i>	<i>non-convertible</i>
24	If converted, specify a trigger point.	-	-
25	If converted, whole or in part	-	-
26	If converted, how the conversion rate	-	-
27	If the converted, whether mandatory or optional	-	-
28	If converted, specify the type of instrument conversion	-	-
29	If converted, specify the issuer of the instrument converts it into	-	-
30	<i>Write-down Features</i>	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 mekanisme 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	-	-