

1) Part 1: Basel III Disclosure - Standard Calculation Format

No.	Komponen (Bahasa Inggris)	(In million Rupiah)	Ref. No. comes from Consolidated Balance Sheet *)
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	2,981,075	a
2	Retained earnings	6,502,125	b + c
3	Accumulated other comprehensive income (and other reserves)	177,937	d + e + f
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	-	
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	9,661,137	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage- servicing rights (net of related tax liability)	99,170	g + h
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
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	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
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)	-	
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)	-	
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)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financials	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26.	National specific regulatory adjustments	-	
26a.	Different of impairment and allowance for possible losses	969,572	i + j + l
26b.	Allowance for possible losses on non productive assets	-	
26c.	Deferred tax assets	-	
26d.	Investment	-	
26e.	Shortage of capital on insurance subsidiary	-	
26f.	Securitization exposure	-	
26g.	Other deduction factor Tier 1 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	1,068,742	
29.	Common Equity Tier 1 capital (CET1)	8,592,395	
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	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	-	
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
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)	-	
41	National specific regulatory adjustments	-	
41a.		-	
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)	-	
45.	Tier 1 capital (T1 = CET1 + AT1)	8,592,395	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	6,255,300	k
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	-	
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	
50	Provisions	794,185	k
51.	Tier 2 capital before regulatory adjustments	7,049,485	

Tier 2 capital: regulatory adjustments		-	-
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-
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)	-	-
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
56	National specific regulatory adjustments	-	-
56a	<i>Sinking fund</i>	-	-
56b.	Investment on Tier 2 instrument on other bank	-	-
57.	Total regulatory adjustments to Tier 2 capital	-	-
58.	Tier 2 capital (T2)	7,049,485	-
59.	Total capital (TC = T1 + T2)	15,641,880	-
60.	Total risk weighted assets	75,279,987	-
Capital ratios and buffers		-	-
61.	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.41%	-
62.	Tier 1 (as a percentage of risk weighted assets)	11.41%	-
63.	Total capital (as a percentage of risk weighted assets)	20.78%	-
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)	-	-
65	<i>of which : capital conservation buffer requirement</i>	1.875%	-
66	<i>of which: bank specific countercyclical buffer requirement</i>	-	-
67	<i>of which: G-SIB buffer requirement</i>	0.75%	-
68.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.41%	-
National minimal (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)	-	-
71	National total capital minimum ratio (if different from Basel 3 minimum)	-	-
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	Mortgage servicing rights (net of related tax liability)	-	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
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)	-	-
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	-
78	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	-	-
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	-	-
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)	-	-

¹⁾ Filled by the Bank based on the reconciliation between capital component Format Standard Disclosure Basel III and CAR calculation Condensed Balance Sheet (shown only if there is a reconciliation, as in Part 2)

²⁾ Based on the guidelines of Quarterly Capital Adequacy Calculation on Conventional Commercial Bank / Branch Office of the Bank Domiciled Abroad

2. Part 2: Capital Reconciliation

	Description	Publication Balance Sheet	Consolidated Balance Sheet, with Consolidated Scope based on Prudent Stipulation	Reference Number
		December 2018 Position	December 2018 Position	
	ASSETS			
	ASSETS			
1.	Cash	19,879		
2.	Placement with Bank Indonesia	12,939,052		
3.	Placement with other banks	402,409		
4.	Spot and Derivative Assets	993,115		
5.	Securities			
	a. At fair value through profit & loss	-		
	b. Available for Sale	3,657,087		
	c. Held to maturity	-		
	d. Loans and receivables	2,053,094		
6.	Securities Sold with Agreement to Repurchased (Repo)	-		
7.	Securities Purchased with Agreement to Resell (Reverse Repo)	-		
8.	Acceptance Receivable	2,265,995		
9.	Loan			
	a. At fair value through profit & loss	-		
	b. Available for sale	-		
	c. Held to maturity	-		
	d. Loan and Receivables	65,109,127		
10.	Syaria Financing	-		
11.	Equity Participation	22,500		
12.	Allowance of Financial Assets Losses -/-			
	a. Securities	40		l
	b. Loan	100,114		i
	c. Others	75		j
13.	Intangible Assets	189,672		g
14.	Accumulated Depreciation of Intangible Assets -/-	90,502		h
15.	Fixed Assets and Inventory	241,254		
16.	Accumulated Depreciation of Fixed Assets and Inventory -/-	111,841		
17.	Non Productive Assets			
	a. Abandoned Property	-		
	b. Assets Taken Over	-		
	c. Suspense Account	-		
	d. Inter Office Assets	-		
	i. Perform operational activity in Indonesia	-		
	ii. Perform operational activity outside Indonesia	-		
18.	Allowance of Other Assets Losses -/-	-		
19.	Rental Financing	-		
20.	Deffered Tax Assets	-		
21.	Other Assets	409,843		
	Total Assets	88,000,455		
	LIABILITY AND EQUITY			
1.	Giro	11,550,427		
2.	Saving	-		
3.	Time Deposits	16,578,084		
4.	Investment Fund Revenue Sharing	-		
5.	Deposits to Bank Indonesia	-		
6.	Deposits to Other Bank	7,997,071		
7.	Spot dan Derivative Liabilities	1,084,702		
8.	Securities Liabilities Sold under agreement to Repurchased (Repo)	-		
9.	Acceptance Liabilities	1,777,596		
10.	Securities Issued	1,300,172		
11.	Borrowings			
	a. Recognized as T 2	6,255,300		k
	b. Not Recognized as Capital Component	30,870,905		
12.	Guarantee Deposits	-		
13.	Interoffice Liabilities			
	a. Perform operational activity in Indonesia	-		
	b. Perform operational activity outside Indonesia	-		
14.	Deffered Tax Liabilities	112,948		
15.	Other Liabilities	842,481		
16.	Investment Fund Profit Sharing	-		

17.	Paid up Capital			
	a. Capital		2,873,942	a
	b. Unpaid Capital -/-		-	
18.	c. Repurchase Stock Capital -/-		-	
19.	Additional Paid up Capital			
	a. Agio		107,133	a
	b. Disagio -/-		-	
	c. Donated Capital		-	
	d. Fund Capital Injection		-	
	e. Others		-	
20.	Other Comprehensive Income / Expense			
	a. Adjustments due to translation of financial statements in foreign currency		-	
	b. gain (loss) from changes in the value of financial assets available for sale		288	d
	c. The effective portion of cash flow hedges		-	
	d. Revaluations of fixed assets		-	
	e. Part of other comprehensive income of an associate		-	
	f. Gain (losses) actuarial defined benefit plan		(40,494)	
	g. Income Tax related with other comprehensive income / expense		-	
	Income Tax related with other comprehensive income / expense - available for sale		(71)	e
	Income Tax related with other comprehensive income / expense - actuarial defined benefit plan		10,123	
	h. Others		-	
21.	Difference reorganization		-	
22.	Difference restructuring entities under common control		-	
23.	Others Equity		-	
24.	Reserves			
	a. General reserve		177,722	f
	b. Appropriated reserve		-	
25.	Profit/Loss			
	a. Profit/ Loss - Previous Year		5,512,453	b
	b. Profit/Loss - Current Year		989,673	c
	Total Liability dan Equity		88,000,455	

3. Part 3: Disclosure on The Details of Capital Instruments Features

Disclosure on The Details of Capital Instruments Features			
No.	Question	Paid Up Capital	Subordinated Loan
1.	Issuer	SMBC	SMBC
2.	Identification No.	N/A	N/A
3.	Law that been used	Indonesian Law	Indonesian Law
	Treatment Instrument under CAR regulation		
4.	At the time of transition	N/A	N/A
5.	After transition	CET 1	T2
6.	Are the instruments eligible for Solo / Group or Group and Solo	Solo	Solo
7.	Type of instrument	Common Stock	Subordinated Loan
8.	The amounts recognized in the calculation of CAR	2,981,075	6,255,300
9.	Par value of the instrument	2,981,075	-
10.	Accounting Classification	Equity	Liabilitas – Amortised Cost
11.	Publication Date	25 Feb 2011	27 Mar 2003 (USD 50 juta), 5 Sep 2008 (USD 35 juta), 24 Dec 2013 (USD 150 juta), 26 Sep 2018 (USD 100 juta), & 23 Nov 2018 (USD 100 juta)
12.	No maturity (perpetual) or with maturity	Perpetual	With the Maturity Date
13.	Tanggal jatuh tempo	No maturity date	27 Mar 2025, 26 Sep 2025, & 21 Nov 2025
14.	Eksekusi call option atas persetujuan Pengawas Bank	No	No
15.	Call option date, the number of withdrawals and other requirements of the call option (if any)	N/A	N/A
16.	Subsequent call option	N/A	N/A
	Coupon / dividend		
17.	Fixed atau floating	N/A	N/A
18.	The level of the coupon rate or other index that becomes a reference	N/A	N/A
19.	Whether or not the dividend stopper	N/A	N/A
20.	Fully discretionary; partial atau mandatory	N/A	N/A
21.	Are there step-up feature or other incentives	N/A	N/A
22.	Noncumulative atau cumulative	N/A	N/A
23.	Convertible atau non-convertible	N/A	N/A
24.	If convertible, please mention the trigger point	N/A	N/A
25.	if convertible, whether all or part	N/A	N/A
26.	If convertible, how the conversion rate	N/A	N/A
27.	If converted; whether mandatory or optional	N/A	N/A
28.	If converted, specify the type of instrument conversion	N/A	N/A
29.	If converted, the issuer of the instrument mentioned it Converts Into	N/A	N/A
30.	write-down future	N/A	N/A
31.	If the write-down, specify its trigger	N/A	N/A
32.	If the write down, whether full or partial	N/A	N/A
33.	If the write-down; permanent or temporary	N/A	N/A
34.	If you write down temporarily, explain the mechanism of write-up	N/A	N/A
35.	Hierarchy of the instrument at the time of liquidation	Latest	After the debt being paid to the creditor
36.	Is the transition to features that are non-compliant	N/A	N/A
37.	If yes, explain the features of non-complaint	N/A	N/A