

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	1.283.787	1.283.787	F;G;H;I
2	Retained earnings	13.623.461	14.400.092	M;N
3	Accumulated other comprehensive income (and other reserves)	756.722	763.889	J;K;L
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	15.663.970	16.447.768	
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)	(714.390)	(750.698)	C;D
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	N/A	
11	Cash-flow hedge reserve	N/A	N/A	
12	Shortfall of provisions to expected losses	N/A	N/A	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets	N/A	N/A	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	N/A	
19	Significant investments in the common stock of Banking, financial and insurance entities that are outside 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	(1.115.489)	(356.401)	
26.a	Difference between PPA and CKPN	(387.239)	(307.820)	
26.b	PPA from non-productive assets	-	(1.806)	
26.c	Deferred tax assets	-	(46.775)	E
26.d	Investments	(728.250)	-	A
26.e	Capital shortfall in insurance subsidiary	-	-	
26.f	Securitisation exposure	-	-	
26.g	Others	-	-	
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	(1.829.879)	(1.168.215)	
29	Common Equity Tier 1 capital (CET1)	13.834.091	15.279.553	
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	-	-	
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 AT1 instruments 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)	13.834.091	15.279.553	
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	N/A	N/A	
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	

No	Component	Bank	Consolidated	No. Ref.
50	Provisions	541.977	600.290	
51	Tier 2 capital before regulatory adjustments Jumlah Modal Pelengkap (Tier 2)	541.977	600.290	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	N/A	N/A	
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)	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	-	-	
56.a	Sinking fund	-	-	
56.b	Investments in Tier 2 instruments in other banks	-	-	
57	Total regulatory adjustments to Tier 2 capital	-	-	
58	Tier 2 capital (T2)	541.977	600.290	
59	Total capital (TC = T1 + T2)	14.376.068	15.879.843	
60	Total risk weighted assets	56.986.146	63.992.995	
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	24,28%	23,88%	
62	Tier 1 (as a percentage of risk weighted assets)	24,28%	23,88%	
63	Total capital (as a percentage of risk weighted assets)	25,23%	24,81%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	5,7500%	5,7500%	
65	of which: capital conservation buffer requirement	1,2500%	1,2500%	
66	of which: Bank specific countercyclical buffer requirement	0,0000%	0,0000%	
67	of which: G-SIB buffer requirement	0,0000%	0,0000%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	15,97%	15,57%	
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)	-	-	
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	

PT Bank Tabungan Pensiunan Nasional Tbk & Subsidiary
Capital Disclosures
30 September 2017

Part 2 : Capital Reconciliation

in million rupiah

Accounts	Bank	Consolidated	No. Ref.
ASSETS			
1. Cash	1.236.095	1.406.847	
2. Placements with Bank Indonesia	7.080.589	8.505.195	
3. Placements with other banks	1.105.201	1.106.580	
4. Spot and derivative receivables	35.413	35.413	
5. Marketable securities	5.579.574	5.579.574	
a. Measured at fair value through profit/loss	-	-	
b. Available for sale	796.585	796.585	
c. Held to maturity	4.782.989	4.782.989	
d. Loans and receivables	-	-	
6. Securities sold under repurchase agreements (Repo)	-	-	
7. Claims from securities purchased under resale agreements (Reverse Repo)	4.780.108	5.544.405	
8. Acceptance receivables	-	-	
9. Loans	60.011.297	60.011.297	
a. Measured at fair value through profit/loss	-	-	
b. Available for sale	-	-	
c. Held to maturity	-	-	
d. Loans and receivables	60.011.297	60.011.297	
10. Sharia financing	-	5.753.032	
11. Investments	-	-	
Investments in BTPNS	728.250	-	A
Other Investments	22	22	
12. Allowance for impairment losses on financial assets -/-	(597.824)	(766.163)	
a. Marketable securities	-	-	
b. Loans	(597.824)	(766.163)	
c. Others	-	-	
13. Intangible assets	-	-	
Goodwill	-	61.116	B
Other Intangible Assets	1.170.125	1.234.279	C
Accumulated amortization of intangible assets -/-	(455.735)	(483.581)	D
14. Property, plant and equipment	2.619.325	3.032.209	
Accumulated depreciation of property, plant and equipment -/-	(1.142.290)	(1.363.244)	
15. Non-productive assets	39	1.845	
a. Abandoned properties	-	-	
b. Foreclosed assets	-	1.806	
c. Suspense accounts	33	33	
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	-	46.775	E
19. Other assets	3.782.240	4.082.124	
	-	-	
TOTAL ASSETS	85.932.429	93.787.725	
LIABILITIES & EQUITY			
LIABILITIES	-	-	
1. Demand deposits	565.152	659.241	
2. Saving deposits	6.259.962	7.385.075	
3. Time deposits	56.620.756	56.620.755	
4. Revenue sharing investment funds	-	4.946.325	
5. Liabilities to Bank Indonesia	-	-	
6. Liabilities to other banks	992.802	972.531	
7. Spot and derivative payables	5.241	5.241	
8. Securities sold under repurchase agreements (Repo)	-	-	
9. Acceptance liabilities	-	-	
10. Marketable securities issued	1.048.193	1.048.193	
11. Borrowings	3.312.510	3.312.510	
12. Margin deposits	-	-	
13. Interbranch liabilities	-	-	
a. Conducting operational activities in Indonesia	-	-	
b. Conducting operational activities outside Indonesia	-	-	
14. Deferred tax liabilities	13.550	13.550	
15. Other liabilities	1.216.671	1.527.461	
16. Profit sharing investment funds	-	-	
TOTAL LIABILITIES	70.034.837	76.490.882	

Accounts		Bank	Consolidated	No. Ref.
	EQUITY	-	-	
		-	-	
17.	Issued and fully paid-in capital	114.902	114.902	
	a. Authorized capital	150.000	150.000	F
	b. Unpaid capital -/-	(33.194)	(33.194)	G
	c. Treasury stock -/-	(1.904)	(1.904)	H
18.	Additional paid-in capital	1.412.553	1.412.553	
	a. <i>Agio</i>	1.168.885	1.168.885	I
	b. <i>Disagio</i> -/-	-	-	
	c. Capital contribution	-	-	
	d. Capital paid in advance	-	-	
	e. Others	243.668	243.668	
19.	Other comprehensive income/(expense)	723.315	727.201	
	a. Foreign exchange translation adjustment of financial statements	-	-	
	b. Gain/(loss) from changes in the value of marketable securities - available for sale	12.579	12.579	J
	c. Cash flow hedging	-	-	
	d. Differences arising from fixed assets revaluation	720.782	724.449	K
	e. Other comprehensive income from associate entity	-	-	
	f. Remeasurement on defined benefit program	(12.886)	(12.466)	
	g. Income tax related to other comprehensive income	2.840	2.639	
	Income tax related to gain/(loss) from changes in the value of marketable securities			
	g.1 - available for sale	(381)	(383)	
	g.2 Income tax related to gain/(loss) from actuarial defined benefit program	3.221	3.022	
	h. Others	-	-	
20.	Difference in quasi reorganization	-	-	
21.	Difference in restructuring of entities under common control	-	-	
22.	Other equity	-	-	
23.	Reserves	23.361	26.861	
	a. General reserves	23.361	26.861	L
	b. Statutory reserves	-	-	
24.	Profit/loss	13.623.461	14.400.092	
	a. Previous years	12.585.089	13.033.416	M
	b. Current year	1.038.372	1.366.676	N
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	15.897.592	16.681.609	
		-	-	
25.	Non-controlling interest	-	615.234	
		-	-	
	TOTAL EQUITY	15.897.592	17.296.843	
		-	-	
	TOTAL LIABILITIES AND EQUITY	85.932.429	93.787.725	

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	1.283.787	1.283.787
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	Convertible atau non-convertible	non-convertible	non-convertible
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	Write-down Features	No	No
31	If the write- down, specify trigger its	-	-
32	If the write down, full or partial	-	-
33	If the write -down, permanent or temporary	-	-
34	If the temporary write- down, explain 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	-	-