

Capital Disclosures
30 June 2024



Part 1 : 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	17,778,277	17,773,982	
2	Retained earnings	22,262,740	27,081,637	
3	Accumulated other comprehensive income (and other reserves)	973,151	976,859	
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	41,014,168	45,832,478	
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	(1,217,527)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(816,842)	(1,830,826)	
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	(8,468,187)	(804,538)	
26.a	Difference between PPA and CKPN	(267,229)	-	
26.b	PPA from non-productive assets	(6,193)	(6,193)	
26.c	Deferred tax assets	(358,060)	(713,621)	
26.d	Investments	(7,836,705)	(84,724)	
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	(9,285,029)	(3,852,891)	
29	Common Equity Tier 1 capital (CET1)	31,729,139	41,979,587	
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)	31,729,139	41,979,587	
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,838,333	2,838,333	
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	
50	Provisions	1,469,158	1,755,820	
51	Tier 2 capital before regulatory adjustments Jumlah Modal Pelengkap (Tier 2)	4,307,491	4,594,153	

No	Component	Bank	Consolidated	No. Ref.
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)	4,307,491	4,594,153	
59	Total capital (TC = T1 + T2)	36,036,630	46,573,740	
60	Total risk weighted assets	130,747,363	161,497,382	
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	24.27%	25.99%	
62	Tier 1 (as a percentage of risk weighted assets)	24.27%	25.99%	
63	Total capital (as a percentage of risk weighted assets)	27.56%	28.84%	
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)	8.00%	8.00%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: Bank specific countercyclical buffer requirement	0.00%	0.00%	
67	of which: G-SIB buffer requirement	1.00%	1.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	18.27%	19.65%	
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	
Qualitative Analysis				
<p>In general, the capital component is dominated by permanent capital. The core capital is the largest element of the Bank's capital. In June 2024, the total capital ratio position against ATMR was at 28.84% (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.</p> <p>The Bank's consolidated capital structure is dominated by the core capital (90% of Bank BTPN'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 30 June 2024 was Rp 46.6 trillion, higher than the position in 30 June 2023 of Rp 40.3 trillion.</p>				

Part 2 : Capital Reconciliation

in million rupiah

POS POS		Balance Sheet	Consolidated Balance Sheet with Prudential Principle
ASSET			
1.	Cash	749,456	1,164,032
2.	Placements with Bank Indonesia	16,268,770	17,023,907
3.	Placements with other banks	1,477,995	2,207,956
4.	Spot and derivative / forward receivables	1,793,294	2,286,256
5.	Securities	19,715,074	28,559,340
6.	Securities sold under repurchase agreements (repo)	-	-
7.	Claims from securities purchased under resale agreements (reverse repo)	-	-
8.	Acceptance receivables	3,957,181	3,957,181
9.	Loans	142,981,396	165,797,321
10.	Sharia financing/receivables	-	10,447,604
11.	Equity Investments	7,859,227	107,247
12.	Other financial asset	1,025,392	1,216,124
13.	Impairment on financial assets -/-	(3,199,709)	(5,960,279)
	a. Securities	(665)	(665)
	b. Loans and Sharia financing	(3,179,831)	(5,940,401)
	c. Others	(19,213)	(19,213)
14.	Intangible assets	3,209,606	6,271,962
	Accumulated amortization of intangible assets -/-	(2,392,764)	(3,223,609)
15.	Fixed assets and equipment	3,923,663	6,128,962
	Accumulated depreciation on fixed assets and equipment -/-	(2,290,966)	(3,703,986)
16.	Non-productive assets	52,524	183,997
	a. Abandoned properties	-	-
	b. Foreclosed assets	52,524	183,997
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	2,235,790	3,365,566
		-	-
TOTAL ASSET		197,365,929	235,829,581
LIABILITY AND EQUITY			
LIABILITY			
1.	Demand deposits	29,891,103	29,870,912
2.	Saving deposits	15,038,522	18,245,002
3.	Time deposits	62,874,821	70,872,388
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	671,376	666,098
7.	Spot and derivative / forward liabilities	1,700,426	1,933,793
8.	Securities sold under repurchase agreements (repo)	-	-
9.	Acceptance liabilities	3,518,811	3,518,811
10.	Securities issued	200,800	699,578
11.	Borrowings	39,863,532	53,113,178
12.	Margin deposits	-	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	2,424,644	4,085,886
15.	Minority Interest	-	6,714,919
		-	-
TOTAL LIABILITY		156,184,035	189,720,565

POS POS		Balance Sheet	Consolidated Balance Sheet with Prudential Principle
EQUITY			
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)
	c. Treasury stock -/-	-	-
17.	Additional paid-in capital	17,826,159	17,797,597
	a. <i>Agio</i>	17,565,358	17,561,063
	b. <i>Disagio</i> -/-	-	-
	c. Fund for paid up capital	-	-
	d. Others	260,801	236,534
18.	Other comprehensive income	837,123	973,908
	a. Profit	931,378	1,070,719
	b. Loss -/-	(94,255)	(96,811)
19.	Reserves	42,953	42,953
	a. General reserves	42,953	42,953
	b. Appropriate reserves	-	-
20.	Profit/loss	22,262,740	27,081,639
	a. Previous years	21,509,956	26,312,808
	b. Current year	1,224,451	1,240,498
	c. Payable dividend -/-	(471,667)	(471,667)
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF PARENTS	41,181,894	46,109,016
	TOTAL EQUITY	41,181,894	46,109,016
TOTAL LIABILITY AND EQUITY		197,365,929	235,829,581

Qualitative Analysis

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.

Part 3 : Disclosure of Capital Instruments Features

Disclosure of Capital Instruments Features					
No	Questions	Bank		Consolidate	
		Capital	Subordinated Loan	Capital	Subordinated Loan
1	Publisher	PT Bank BTPN, Tbk.	SMBC	PT Bank BTPN, Tbk.	SMBC
2	Identification Number	ISIN : 101000118508	N/A	ISIN : 101000118508	N/A
3	Law	Indonesian Law	Indonesian Law	Indonesian Law	Indonesian Law
	Instruments that reliable having liability to held on section 13 from 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	CET1	T2	CET1	T2
6	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
8	Amount recognized in KPMM calculation	17,778,277	2,838,333	17,773,982	2,838,333
9	Par value from the instrument	212,919	-	212,919	-
10	Classification based on Financial Accounting Standards	Equity	Liabilitas – Amortised Cost	Equity	Liabilitas – Amortised Cost
11	Published date	-	26 Sep 2018 and renewed on 27 Sep 2021 (USD 100 million), & 23 Nov 2018 and renewed on 22 Nov 2021 (USD 100 million)	-	26 Sep 2018 and renewed on 27 Sep 2021 (USD 100 million), & 23 Nov 2018 and renewed on 22 Nov 2021 (USD 100 million)
12	without maturity date (perpetual) or with maturity date	Perpetual	With Maturity Date	Perpetual	With Maturity Date
13	Maturity date	-	26 Sep 2028 & 21 Nov 2028	-	26 Sep 2028 & 21 Nov 2028
14	Call Option execution from the approval of Otoritas Jasa Keuangan	No	No	No	No
15	Call option date, disbursed amount and other call option requirements (if any)	-	N/A	-	N/A
16	Subsequent call option	-	N/A	-	N/A
	Coupon/deviden				
17	Dividend / Coupon with Fixed Interest or floating	-	N/A	-	N/A
18	The level of the coupon rate or other index be the reference	-	N/A	-	N/A
19	Whether or not the dividend stopper	-	N/A	-	N/A
20	Fully discretionary; partial or mandatory	-	N/A	-	N/A
21	Is there a step-up feature or other incentives	-	N/A	-	N/A
22	Noncumulative or cumulative.	-	N/A	-	N/A
23	Convertible atau non-convertible	Non Convertible	In the Subordinated Loan, there is an option to do a Conversion / Write Down, which will be proposed to the Creditors through an Action Plan when the trigger event occurs and will be submitted to the OJK	Non Convertible	In the Subordinated Loan, there is an option to do a Conversion / Write Down, which will be proposed to the Creditors through an Action Plan when the trigger event occurs and will be submitted to the OJK
24	If converted, specify a trigger point.	-	The CET1 ratio is lower or equal to 5.125% of RWA	-	The CET1 ratio is lower or equal to 5.125% of RWA
25	If converted, whole or in part	-	N/A	-	N/A
26	If converted, 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, specify the issuer of the instrument converts it into	-	N/A	-	N/A
30	Write-down Features	No	In the Subordinated Loan, there is an option to do a Conversion / Write Down, which will be proposed to the Creditors through an Action Plan when the trigger event occurs and will be submitted to the OJK	No	In the Subordinated Loan, there is an option to do a Conversion / Write Down, which will be proposed to the Creditors through an Action Plan when the trigger event occurs and will be submitted to the OJK
31	If the write- down, specify trigger its	-	The CET1 ratio is lower or equal to 5.125% of RWA	-	The CET1 ratio is lower or equal to 5.125% of RWA
32	If the write-down, full or partial	-	N/A	-	N/A
33	If the write-down, permanent or temporary	-	N/A	-	N/A
34	If the temporary write- down, explain mekanisme write- up	-	N/A	-	N/A
35	Hierarchy of instruments at the time of liquidation	-	After the debt being paid to the creditor	-	After the debt being paid to the creditor
36	Whether the transition to features that are non - compliant	No	N/A	No	N/A
37	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.					