

	Komponen (Bahasa Inggris)	Komponen (Bahasa Indonesia)	Jumlah (Dalam Juta Rupiah)		No. Ref. yang berasal dari Neraca Konsolidasi <sup>1)</sup>
			BANK	KONSOLIDASIAN	
	Common Equity Tier 1 capital : instrument and reserves	Modal Inti Utama (Common Equity Tier I) / CET 1: Instrumen dan Tambahan Modal Disetor			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	Saham biasa (termasuk stock surplus)	5,530,649	5,530,649	1
2	Retained earnings	Laba ditahan	2,623,874	2,623,874	2
3	Accumulated other comprehensive income (and other reserves)	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	3,907,700	3,907,700	3
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Modal yang termasuk phase out dari CET1	N/A	N/A	N/A
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Kepentingan non pengendali yang dapat diperhitungkan	-	-	4
6	Common Equity Tier 1 capital before regulatory adjustments	CET1 sebelum regulatory adjustment	12,062,223	12,062,223	
	Common Equity Tier 1 capital: regulatory adjustments	CET 1: Faktor pengurang (Regulatory Adjustment )			
7	Prudential valuation adjustments	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	-	-	N/A
8	Goodwill (net of related tax liability)	Goodwill	-	-	5
9	Other intangibles other than mortgage-servicing right (net of related tax liability)	Aset tidak berwujud lain (selain Mortgage-Servicing Rights)	(36,163)	(36,163)	6
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	Aset pajak tangguhan yang berasal dari future profitability	N/A	N/A	N/A
11	Cash-Flow hedge reserve	Cash-flow hedge reserve	N/A	N/A	N/A
12	Shortfall of provisions to expected losses	Shortfall on provisions to expected losses	N/A	N/A	N/A
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	Keuntungan penjualan aset dalam transaksi sekuritisasi	-	-	N/A
14	Gains and losses due to changes in own credit risk on fair valued liabilities	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA)	-	-	N/A
15	Defined-benefit pension fund net assets	Aset pensiun manfaat pasti	N/A	N/A	N/A
16	Investment in own shares (if not already netted off paid-in capital on reported balance sheet)	Investasi pada saham sendiri (jika belum di net dalam modal di neraca)	N/A	N/A	N/A
17	Reciprocal cross-holdings in common equity	Kepemilikan silang pada instrumen CET1 pada entitas lain	N/A	N/A	N/A
18	Investment 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)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah diatas batasan 10%)	N/A	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)	Investasi signifikan pada saham biasa bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah diatas batasan 10%)	N/A	N/A	N/A
20	Mortgage servicing rights (amount above 10% threshold)	Mortgage servicing rights	-	-	N/A
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak)	N/A	N/A	N/A
22	Amount exceeding the 15% threshold	Jumlah melebihi batasan 15% dari:	N/A	N/A	N/A
23	of which: significant investment in the common stock of financials	Investasi signifikan pada saham biasa financials	N/A	N/A	N/A
24	of which: mortgage servicing rights	mortgage servicing rights	N/A	N/A	N/A
25	of which: deferred tax assets arising from temporary differences	pajak tangguhan dari perbedaan temporer	N/A	N/A	N/A
26	National specific regulatory adjustments	penyesuaian berdasarkan ketentuan spesifik nasional			
26a.		Selisih PPA dan CKPN	(202,552)	(202,552)	N/A
26b.		PPA atas aset non produktif	(5,313)	(5,313)	N/A
26c.		Aset pajak tangguhan	-	-	7
26d.		Penyertaan	-	-	N/A
26e.		Kekurangan modal pada perusahaan anak asuransi	N/A	N/A	N/A
26f.		Eksposur sekuritisasi	N/A	N/A	N/A
26g.		Lainnya	N/A	N/A	N/A
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	Penyesuaian pada CET1 akibat AT1 dan Tier 2 lebih kecil daripada faktor pengurangnya	(1,311,003)	(1,311,003)	N/A
28	Total regulatory adjustments to Common equity Tier 1	Jumlah pengurang (regulatory adjustment) terhadap CET 1	(1,555,031)	(1,555,031)	
29	Common Equity Tier 1 capital (CET 1)	Jumlah CET 1 setelah faktor pengurang	10,507,192	10,507,192	
	Additional Tier 1 Capital: Instruments	Modal Inti Tambahan (AT 1): Instrumen			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	Instrumen AT 1 yang diterbitkan oleh bank (termasuk stock surplus)	-	-	N/A
31	of which: classified as equity under applicable accounting standards	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	N/A	N/A	N/A
32	of which: classified as liabilities under applicable accounting standards	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	N/A	N/A	N/A
33	Directly issued capital instruments subject to phase out from additional Tier 1	Modal yang termasuk phase out dari AT1	N/A	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)	Instrumen AT1 yang diterbitkan oleh entitas anak yang diakui dalam perhitungan KPMM secara konsolidasi	N/A	N/A	N/A
35	of which: instruments issued by subsidiaries subject to phase out	Instrumen yang diterbitkan Entitas Anak yang termasuk phase out	N/A	N/A	N/A
36	Additional Tier 1 capital before regulatory adjustments	Jumlah AT 1 sebelum regulatory adjustments	-	-	

Komponen (Bahasa Inggris)	Komponen (Bahasa Indonesia)	Jumlah (Dalam Juta Rupiah)		No. Ref. yang berasal dari Neraca Konsolidasi <sup>1)</sup>	
		BANK	KONSOLIDASIAN		
	Additional Tier 1 capital: regulatory adjustments	Modal inti Tambahan: Faktor pengurang ( <i>Regulatory Adjustments</i> )			
37	Investments in own Additional Tier 1 instruments	Investasi pada instrumen AT 1 sendiri	N/A	N/A	N/A
38	Reciprocal cross-holdings in Additional Tier 1 instruments	Pemilikan instrumen AT1 secara resiprok	N/A	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)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah diatas batasan 10%)	N/A	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)	Investasi signifikan pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	N/A	N/A	N/A
41	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional	N/A	N/A	N/A
41a.		Penempatan dana pada instrumen AT1 pada bank lain	N/A	N/A	N/A
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	Penyesuaian pada AT1 akibat Tier 2 lebih kecil daripada faktor pengurangnya	N/A	N/A	N/A
43	Total regulatory adjustments to Additional Tier 1 capital	Jumlah faktor pengurang ( <i>regulatory adjustments</i> ) terhadap AT1	-	-	-
44	Additional Tier 1 capital (AT1)	Jumlah AT 1 setelah faktor pengurang	-	-	-
45	Tier 1 capital (T1= CET1 + AT1)	Jumlah Modal Inti ( <i>Tier 1</i> ) (CET1 + AT 1)	10,507,192	10,507,192	
	Tier 2 capital: instruments and provisions	Modal pelengkap (Tier 2): Instrumen dan cadangan			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	Instrumen T2 yang diterbitkan oleh bank (termasuk <i>stock surplus</i> )	N/A	N/A	N/A
47	Directly issued capital instruments subject to phase out form Tier 2	Modal yang termasuk <i>phase out</i> dari Tier 2	N/A	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)	Instrumen Tier 2 yang diterbitkan oleh Entitas anak yang diakui dalam perhitungan KPMM secara konsolidasi	N/A	N/A	N/A
49	of which: instruments issued by subsidiaries subject to phase out	Modal yang diterbitkan Entitas Anak termasuk <i>phase out</i>	N/A	N/A	N/A
50	Provisions	Cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	229,667	229,667	N/A
51	Tier 2 capital before regulatory adjustments	Jumlah Modal pelengkap (Tier 2) sebelum faktor pengurang	229,667	229,667	
	Tier 2 capital: regulatory adjustments	Modal pelengkap (Tier 2): Faktor Pengurang ( <i>Regulatory Adjustments</i> )			
52	Investments in own Tier 2 instruments	Investasi pada instrument Tier 2 sendiri	N/A	N/A	N/A
53	Reciprocal cross-holdings in Tier 2 instruments	Kepemilikan silang pada instrumen Tier 2 pada entitas lain	N/A	N/A	N/A
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidations, 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)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah diatas batasan 10%)	N/A	N/A	N/A
55	Significant investment in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	Investasi signifikan pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	N/A	N/A	N/A
56	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional			
56a		<i>Sinking fund</i>	N/A	N/A	N/A
56b		Penempatan dana pada instrumen Tier 2 pada bank lain	(229,667)	(229,667)	N/A
57	Total regulatory adjustments to Tier 2 capital	Jumlah faktor pengurangan ( <i>Regulatory adjustments</i> ) / Modal pelengkap	(229,667)	(229,667)	
58	Tier 2 capital (T2)	Jumlah Modal pelengkap (T2) setelah <i>regulatory adjustments</i>	-	-	
59	Total capital (TC = T1 + T2)	Total Modal (Modal Inti + Modal pelengkap)	10,507,192	10,507,192	
60	Total risk weighted assets	Total aset Tertimbang menurut Risiko (ATMR)	42,893,849	42,894,919	
	Capital ratios and buffers	Rasio Kecukupan pemenuhan Modal Minimu (KPMM) dan Tambahan Modal (Capital Buffer)			
61	Common equity Tier 1 (as a percentage of risk weighted assets)	Rasio Modal inti Utama (CET1) - persentase terhadap ATMR	24.50%	24.50%	
62	Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti (Tier 1) - persentase terhadap ATMR	24.50%	24.50%	
63	Total capital (as a percentage of risk weighted assets)	rasio Total Modal - persentase terhadap ATMR	24.50%	24.50%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirement, expressed as a percentage of risk weight assets)	Tambahan modal (buffer) - persentase terhadap AMTR			
65	of which: capital conservation buffer requirement	<i>Capital conservation Buffer</i>	1.250%	1.250%	
66	of which: bank specific countercyclical buffer requirement	<i>Countercyclical Buffer</i>	0.000%	0.000%	
67	of which: G-SIB buffer requirements	<i>Capital Surcharge untuk Bank Sistemik</i>	0.500%	0.500%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	Untuk bank umum konvensional: Modal Inti Utama (CET1) yang tersedia untuk memenuhi Tambahan Modal (Buffer) - persentase terhadap ATMR  Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian dana usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi <i>buffer</i>	14.50%	14.50%	
	National minima (if different from Basel 3)	National minima (jika berbeda dari Basel 3)			
69	National common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)	N/A	N/A	N/A
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3)	N/A	N/A	N/A
71	Nation total capital minimum ratio (if different from Basel 3 minimum)	Rasio terendah total modal nasional (jika berbeda dengan Basel 3)	N/A	N/A	N/A

Komponen (Bahasa Inggris)	Komponen (Bahasa Indonesia)	Jumlah (Dalam Juta Rupiah)		No. Ref. yang berasal dari Neraca Konsolidasi <sup>1)</sup>
		BANK	KONSOLIDASIAN	
Amount below the thresholds for deduction (before risk weighting)	Jumlah dibawah batasan pengurangan (sebelum pembobotan risiko)			
72 Non-significant investments in the capital of other financials	Investasi non signifikan pada modal entitas keuangan lain	N/A	N/A	N/A
73 Significant investments in the common stock of financials	Investasi signifikan pada saham biasa entitas keuangan	N/A	N/A	N/A
74 Mortgage servicing rights (net of related tax liability)	Mortgage servicing rights (net dari kewajiban pajak)	N/A	N/A	N/A
75 Deferred tax assets arising from temporary differences (net of related tax liability)	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)	N/A	N/A	N/A
Applicable caps on the inclusion of provisions in Tier 2		Cap yang dikenakan untuk provisi pada Tier 2		
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	Provisi yang dapat diakui sebagai tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap)	N/A	N/A	N/A
77 Cap on inclusion of provisions in Tier 2 under standardised approach	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar	N/A	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)	provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)	N/A	N/A	N/A
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB	N/A	N/A	N/A
capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		Instrumen modal yang termasuk Phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)		
80 Current cap on CET1 instruments subject to phase out arrangements	Cap pada CET1 yang termasuk phase out	N/A	N/A	N/A
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari CET1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	N/A	N/A	N/A
82 Current cap on AT1 instruments subject to phase out arrangements	Cap pada AT1 yang termasuk phase out	N/A	N/A	N/A
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari AT1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	N/A	N/A	N/A
84 Current cap on T2 instruments subject to phase out arrangements	Cap pada Tier2 yang termasuk phase out	N/A	N/A	N/A
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikecualikan dari Tier2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	N/A	N/A	N/A