

Permodalan - Komposisi Permodalan (CC1)  
Capital - Composition of Capital (CC1)

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2024/30 June 2024			
No	Komponen	Component	Jumlah Amount
			No. Ref. yang berasal dari Neraca Publikasi Ref. Number from Published Statements of Financial Position
<b>Modal Inti Utama (Common Equity Tier 1) / CET 1: Instrumen dan Tambahan Modal Disetor</b>		<b>Common Equity Tier 1 capital: instruments and reserves</b>	
1	Saham biasa (termasuk stock surplus)	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	9,557,385
2	Laba ditahan	Retained earnings	9,822,774
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	Accumulated other comprehensive income (and other reserves)	-
4	Modal yang termasuk phase out dari CET1	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A
5	Kepentingan Non Pengendali yang dapat diperhitungkan	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	N/A
6	CET1 sebelum regulatory adjustments	Common Equity Tier 1 capital before regulatory adjustments	19,380,159
<b>CET 1: Faktor Pengurang (Regulatory Adjustments)</b>		<b>Common Equity Tier 1 Capital: Regulatory Adjustments</b>	
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	Prudential valuation adjustments	-
8	Goodwill	Goodwill (net of related tax liability)	-
9	Aset tidak berwujud lain (selain Mortgage-Servicing Rights)	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(1,482)
10	Aset pajak tangguhan yang berasal dari future profitability	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A
11	Cash-flow hedge reserve	Cash-flow hedge reserve	N/A
12	Shortfall of provisions to expected losses	Shortfall of provisions to expected losses	N/A
13	Keuntungan penjualan aset dalam transaksi sekuritisasi	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-
14	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA)	Gains and losses due to changes in own credit risk on fair valued liabilities	-
15	Aset pensiun manfaat pasti	Defined-benefit pension fund net assets	N/A
16	Investasi pada saham sendiri (jika belum di net dalam modal di neraca)	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain	Reciprocal cross-holdings in common equity	-
18	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 di atas batasan 10%)	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
19	Investasi signifikan pada saham biasa bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%)	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
20	Mortgage servicing rights	Mortgage servicing rights (amount above 10% threshold)	-
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak)	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A
22	Jumlah melebihi batasan 15% dari:	Amount exceeding the 15% threshold	N/A
23	investasi signifikan pada saham biasa financials	of which: significant investments in the common stock of financials	N/A
24	mortgage servicing rights	of which: mortgage servicing rights	N/A
25	pajak tangguhan dari perbedaan temporer	of which: deferred tax assets arising from temporary differences	N/A
26	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	-
26a.	Selisih PPA dan CKPN	Difference between allowance for possible losses and allowance for impairment losses on earning assets	(591,292)
26b.	PPA atas aset non produktif	Allowance for losses on non productive assets required to be provided	-
26c.	Aset Pajak Tangguhan	Deferred Tax Asset	(58,304)
26d.	Penyertaan	Investment in Shares of Stock	N/A
26e.	Kekurangan modal pada perusahaan anak asuransi	Shortage of capital on insurance subsidiary company	-
26f.	Eksposur sekuritisasi	Securitisation Exposure	-
26g.	Lainnya	Others	N/A
27	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangannya	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
28	Jumlah pengurang (regulatory adjustments) terhadap CET 1	Total regulatory adjustments to Common Equity Tier 1	(712,579)
29	Jumlah CET 1 setelah faktor pengurang	Common Equity Tier 1 capital (CET1)	18,667,580
<b>Modal Inti Tambahan (AT 1): Instrumen</b>		<b>Additional Tier 1 capital: Instruments</b>	
30	Instrumen AT 1 yang diterbitkan oleh bank (termasuk stock surplus)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	N/A
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	of which: classified as equity under applicable accounting standards	N/A
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	of which: classified as liabilities under applicable accounting standards	N/A
33	Modal yang termasuk phase out dari AT1	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A
34	Instrumen AT1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	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)	N/A
35	Instrumen yang diterbitkan Entitas Anak yang termasuk phase out	of which: instruments issued by subsidiaries subject to phase out	N/A
36	Jumlah AT 1 sebelum regulatory adjustments	Additional Tier 1 capital before regulatory adjustments	-
<b>Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustments)</b>		<b>Additional Tier 1 capital: regulatory adjustments</b>	
37	Investasi pada instrumen AT1 sendiri	Investments in own Additional Tier 1 instruments	N/A
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A
39	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 di atas batasan 10%)	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
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	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
41	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	-
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain	Investments in instrument issued by the other Bank that meet the criteria for inclusion in additional tier 1	N/A
42	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangannya	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	N/A
43	Jumlah faktor pengurang (regulatory adjustments) terhadap AT1	Total regulatory adjustments to Additional Tier 1 capital	-
44	Jumlah AT 1 setelah faktor pengurang	Additional Tier 1 capital (AT1)	-
45	Jumlah Modal Inti (Tier 1) (CET1 + AT 1)	Tier 1 capital (T1 = CET1 + AT1)	18,667,580
<b>Modal Pelengkap (Tier 2): Instrumen dan cadangan</b>		<b>Tier 2 capital: instruments and provisions</b>	
46	Instrumen T2 yang diterbitkan oleh bank (termasuk stock surplus)	Directly issued qualifying Tier 2 instruments plus related stock surplus	N/A
47	Modal yang termasuk phase out dari Tier 2	Directly issued capital instruments subject to phase out from Tier 2	N/A
48	Instrumen Tier2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	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)	N/A
49	Modal yang diterbitkan Entitas Anak yang termasuk phase out	of which: instruments issued by subsidiaries subject to phase out	N/A
50	Cadangan umum PPA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	Provisions	436,436
51	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang	Tier 2 capital before regulatory adjustments	436,436
<b>Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustments)</b>		<b>Tier 2 capital: regulatory adjustments</b>	
52	Investasi pada instrumen Tier 2 sendiri	Investments in own Tier 2 instruments	N/A
53	Kepemilikan silang pada instrumen Tier 2 pada entitas lain	Reciprocal cross-holdings in Tier 2 instruments	N/A
54	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 di atas batasan 10%)	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
55	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	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
56	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	-
56a.	Sinking fund	Sinking fund	N/A
56b.	Penempatan dana pada instrumen Tier 2 pada Bank lain	Investments in instrument issued by the other Bank that meet the criteria for inclusion in additional Tier 2	-
57	Jumlah faktor pengurang (regulatory adjustments) Modal Pelengkap	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2) Jumlah Modal Pelengkap (T2) setelah regulatory adjustment	Tier 2 capital (T2)	436,436
59	Total Modal (Modal Inti + Modal Pelengkap)	Total capital (TC = T1 + T2)	19,104,016
60	Total Aset Tertimbang Menurut Risiko (ATMR)	Total risk weighted assets	52,819,399
<b>Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer)</b>		<b>Capital ratios and buffers</b>	

Permodalan - Komposisi Permodalan (CC1)  
Capital - Composition of Capital (CC1)

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2024/30 June 2024				
No	Komponen	Component	Jumlah Amount	No. Ref. yang berasal dari Neraca Publikasi Ref. Number from Published Statements of Financial Position
61	Rasio Modal Inti Utama (CET1) – persentase terhadap ATMR	Common Equity Tier 1 (as a percentage of risk weighted assets)	35.34%	
62	Rasio Modal Inti (Tier 1) – persentase terhadap ATMR	Tier 1 (as a percentage of risk weighted assets)	35.34%	
63	Rasio Total Modal – persentase terhadap ATMR	Total capital (as a percentage of risk weighted assets)	36.17%	
64	Tambahan modal (buffer) – persentase terhadap AMTR	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)	2.50%	
65	Capital Conservation Buffer	of which: capital conservation buffer requirement	2.50%	
66	Countercyclical Buffer	of which: bank specific countercyclical buffer requirement	0.00%	
67	Capital Surcharge untuk Bank Sistemik	of which: G-SIB buffer requirement	N/A	
68	Untuk bank umum konvensional: Modal Inti Utama (CET 1) 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 Buffer.	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	12.36%	
<b>National minimal (jika berbeda dari Basel 3)</b>		<b>National minimal (if different from Basel 3)</b>		
69	Rasio minimal CET 1 nasional (jika berbeda dengan Basel 3)	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70	Rasio minimal Tier 1 nasional (jika berbeda dengan Basel 3)	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71	Rasio minimal total modal nasional (jika berbeda dengan Basel 3)	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
<b>Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)</b>		<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Investasi non-signifikan pada modal entitas keuangan lain	Non-significant investments in the capital of other financials	N/A	
73	Investasi signifikan pada saham biasa entitas keuangan	Significant investments in the common stock of financials	N/A	
74	Mortgage servicing rights (net dari kewajiban pajak)	Mortgage servicing rights (net of related tax liability)	N/A	
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
<b>Cap yang dikenakan untuk provisi pada Tier 2</b>		<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
<b>Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)</b>		<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	Cap pada CET 1 yang termasuk phase out	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81	Jumlah yang dikecualikan dari CET1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	Cap pada AT1 yang termasuk phase out	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83	Jumlah yang dikecualikan dari AT1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	Cap pada Tier 2 yang termasuk phase out	Current cap on T2 instruments subject to phase out arrangements	N/A	
85	Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	

Permodalan - Rekonsiliasi Permodalan (CC2)  
Capital - Reconciliation of Capital (CC2)

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2024/30 June 2024				
No.	Pos-pos Accounts	Neraca Publikasi <i>Published Statements of Financial Position</i>	Neraca Konsolidasi dengan cakupan konsolidasi berdasarkan ketentuan kehati-hatian <i>Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation</i>	No. Ref.  Ref. Number
<b>ASET/ ASSETS</b>				
1	Kas/ Cash	82,732	-	
2	Penempatan pada Bank Indonesia/ Placement with Central Bank	15,694,432	-	
3	Penempatan pada bank lain/ Placement with other banks	5,404,174	-	
4	Tagihan spot dan derivatif/ Spot and derivative	518,229	-	
5	Surat berharga/ Securities	32,986,150	-	
6	Surat berharga yang dijual dengan janji dibeli kembali (repo)/ Securities sold under repurchase agreement (repo)	-	-	
7		8,358,059	-	
8	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)/ Claims on securities bought under reverse repo	-	-	
9	Tagihan akseptasi/ Acceptance receivables	33,452	-	
10	Kredit/ Loans	31,937,667	-	
11	Pembiayaan syariah/ Sharia financing	-	-	
12	Penyertaan Modal/ Equity investment	1,500	-	
13	Aset keuangan lainnya/ Other financial assets	869,179	-	
14	Cadangan kerugian penurunan nilai aset keuangan/ Impairment on financial assets -/-	-	-	
	a. Surat berharga yang dimiliki/ Securities	(627)	-	
	b. Kredit/ Loans	(1,041,379)	-	
	c. Lainnya/ Others	(80,913)	-	
15	Aset tidak berwujud/ Intangible assets	38,113	-	B
	Akumulasi amortisasi aset tidak berwujud/ Accumulated amortization on intangible assets -/-	(36,630)	-	B
16	Aset tetap dan inventaris/ Fixed assets and equipments	1,512,923	-	
	Akumulasi penyusutan aset tetap dan inventaris/ Accumulated depreciation on fixed assets and equipments -/-	(1,111,236)	-	
17	Aset non produktif/ Non earning assets	-	-	
	a. Properti terbengkalai/ Abandoned property	-	-	
	b. Aset yang diambil alih/ Foreclosed collateral	-	-	
	c. Rekening tunda/ Suspense account	-	-	
	d. Aset antar kantor/ Inter-Office assets	-	-	
	Aset lainnya/ Other assets	4,754,972	-	
	<b>JUMLAH ASET/ TOTAL ASSETS</b>	<b>99,920,798</b>	<b>-</b>	
<b>LIABILITAS DAN EKUITAS/ LIABILITIES AND EQUITIES</b>				
<b>LIABILITAS/ LIABILITIES</b>				
1	Giro/ Current account	49,005,631	-	
2	Tabungan/ Saving account	1,498	-	
3	Simpanan berjangka/ Time deposit	18,557,439	-	
4	Uang Elektronik/ Electronic money	-	-	
5	Pinjaman dari Bank Indonesia/ Liabilities to Central Bank	-	-	
6	Pinjaman dari bank lain/ Liabilities to other banks	3,701,265	-	
7	Liabilitas spot dan derivatif/ Spot and derivative	597,838	-	
8	Utang atas surat berharga yang dijual dengan janji dibeli kembali (repo)/ Liabilities on securities sold under repurchase agreement (repo)	-	-	
9	Utang akseptasi/ Acceptance liabilities	33,453	-	
10	Surat berharga yang diterbitkan/ Issued securities	-	-	
11	Pinjaman yang diterima/ Financing received	30,061	-	
12	Setoran jaminan/ Margin deposit	-	-	
13	Liabilitas antar kantor/ Inter-Office liabilities	11,865,447	-	
14	Liabilitas lainnya/ Other liabilities	6,356,883	-	
	<b>JUMLAH LIABILITAS/ TOTAL LIABILITIES</b>	<b>90,149,515</b>	<b>-</b>	
<b>EKUITAS/ EQUITIES</b>				
17	Modal disetor/ Paid in Capital	141,760	-	
	a. Modal dasar/ Capital	-	-	
	b. Modal yang belum disetor/ Unpaid capital -/-	-	-	
	c. Saham yang dibeli kembali/ Treasury stock -/-	-	-	
18	Tambahan modal disetor/ Additional paid in capital	-	-	
	a. Agio/ Agio	-	-	
	b. Disagio/ Disagio -/-	-	-	
	c. Dana setoran modal/ Fund for paid up capital	-	-	
	e. Lainnya/ Others	-	-	
19	Penghasilan komprehensif lain/ Other comprehensive income	-	-	
	a. Keuntungan/ Gain	8,927	-	
	b. Kerugian/ Loss -/-	(202,178)	-	
23	Cadangan/ Reserves	-	-	
	a. Cadangan umum/ General reserves	-	-	
	b. Cadangan tujuan/ Appropriated reserves	-	-	
24	Laba/rugi/ Gain/ Loss	-	-	
	a. Tahun-tahun lalu/ Previous years	8,504,526	-	A
	b. Tahun berjalan/ Current year	1,318,248	-	A
	c. Dividen yang dibayarkan/ Dividend paid -/-	-	-	A
	<b>TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK/ TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>	<b>-</b>	<b>-</b>	
25	Kepentingan non pengendali/ Non controlling interest	-	-	
	<b>TOTAL EKUITAS/ TOTAL EQUITY</b>	<b>9,771,283</b>	<b>-</b>	
	<b>TOTAL LIABILITAS DAN EKUITAS/ TOTAL LIABILITIES AND EQUITIES</b>	<b>99,920,798</b>	<b>-</b>	