

1. Komposisi Permodalan (CC1)

1. Capital Composition (CC1)

| Composition of Capital                               |  | Komponen Permodalan  | 30 Juni 2021   | No. Ref. yang berasal dari Neraca Publikasi (CC2)<br>Ref. No. from Published Balance Sheet (CC2) |
|--|--|--|--|--|
|  |  |  | 30 June 2021   |  |
|  |  |  | Jumlah (Dalam Jutaan Rupiah)<br>Total (In Millions Rupiah) |  |
| Common Equity Tier 1: Instruments and Reserves       |  | Modal Inti Utama (Common Equity Tier 1) / 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 <i>stock surplus</i> )   | 3,844,764  | f - g + h  |
| 2  | Retained earnings  | Laba ditahan   | (142,954)  | k + l  |
| 3  | Accumulated other comprehensive income (and other reserves)  | Akumulasi penghasilan komprehensif lain (dan cadangan lain)  | 35,698   | i + j  |
| 4  | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)  | Modal yang termasuk <i>phase out</i> dari CET1   | 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   | -  |  |
| 6  | Common Equity Tier 1 Capital before Regulatory Adjustments   | CET1 sebelum Regulatory Adjustments  | 3,737,508  |  |
| Common Equity Tier 1 Capital: Regulatory Adjustments |  | CET 1: Faktor Pengurang (Regulatory Adjustments)   |  |  |
| 7  | Prudential valuation adjustments   | Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i>  | -  |  |
| 8  | Goodwill (net of related tax liability)  | Goodwill   | (53,677)   | a  |
| 9  | Other intangibles other than mortgage-servicing rights (net of related tax liability)  | Aset tidak berwujud lainnya (selain <i>Mortgage-Servicing Rights</i> )   | (407,941)  | b - c + d  |
| 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 <i>future profitability</i>   | N/A  |  |
| 11   | Cash-flow hedge reserve  | <i>Cash-flow hedge reserve</i>   | N/A  |  |
| 12   | Shortfall of provisions to expected losses   | <i>Shortfall on provisions to expected losses</i>  | N/A  |  |
| 13   | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)  | Keuntungan penjualan aset dalam transaksi sekuritisasi   | -  |  |
| 14   | Gains and losses due to changes in own credit risk on fair valued liabilities  | Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA)   | -  |  |
| 15   | Defined-benefit pension fund net assets  | Aset pensiun manfaat pasti   | N/A  |  |
| 16   | Investments in own shares (if not already netted off paid-in capital on reported balance sheet)  | Investasi pada saham sendiri (jika belum di <i>net</i> dalam modal di Neraca)  | N/A  |  |
| 17   | Reciprocal cross-holdings in common equity   | Kepemilikan silang pada instrumen CET 1 pada entitas lain  | -  |  |
| 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)                      | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | 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 diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan (jumlah di atas batasan 10%)  | N/A  |  |
| 20   | Mortgage servicing rights (amount above 10% threshold)   | <i>Mortgage servicing rights</i>   | -  |  |
| 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%, <i>net</i> dari kewajiban pajak)  | N/A  |  |
| 22   | Amount exceeding the 15% threshold   | Jumlah melebihi batasan 15% dari:  | N/A  |  |
| 23   | of which: significant investments in the common stock of financials  | investasi signifikan pada saham biasa <i>financials</i>  | N/A  |  |
| 24   | of which: mortgage servicing rights  | <i>mortgage servicing rights</i>   | N/A  |  |
| 25   | of which: deferred tax assets arising from temporary differences   | pajak tangguhan dari perbedaan temporer  | N/A  |  |
| 26   | National specific regulatory adjustments   | Penyesuaian berdasarkan ketentuan spesifik nasional  | -  |  |
| 26a.   | Difference required provision and allowance for impairment losses  | Selisih PPKA dan CKPN  | -  |  |
| 26b.   | Required provision for non productive  | PPKA non produktif   | (1,153)  |  |
| 26c.   | Deferred tax assets  | Aset pajak tangguhan   | (171,383)  | e  |
| 26d.   | Investment in shares   | Penyertaan   | -  |  |
| 26e.   | Shortfall of capital in insurance subsidiary   | Kekurangan modal pada perusahaan anak asuransi   | -  |  |
| 26f.   | Securitisation exposure  | 0  | -  |  |
| 26g.   | Others   | Lainnya  | -  |  |
| 27   | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  | Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya   | -  |  |
| 28   | Total Regulatory Adjustments to Common Equity Tier 1   | Jumlah Pengurang (Regulatory Adjustments) terhadap CET 1   | (634,154)  |  |
| 29   | Common Equity Tier 1 capital (CET1)  | Jumlah CET 1 setelah Faktor Pengurang  | 3,103,354  |  |
| 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 <i>stock surplus</i> )   | -  |  |
| 31   | of which: classified as equity under applicable accounting standards   | Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi  | -  |  |
| 32   | of which: classified as liabilities under applicable accounting standards  | Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi   | -  |  |
| 33   | Directly issued capital instruments subject to phase out from Additional Tier 1  | Modal yang termasuk <i>phase out</i> dari AT 1   | 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 AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi  | -  |  |
| 35   | of which: instruments issued by subsidiaries subject to phase out  | Instrumen yang diterbitkan Entitas Anak yang termasuk <i>phase out</i>   | N/A  |  |
| 36   | Additional Tier 1 capital before regulatory adjustments  | Jumlah AT 1 sebelum regulatory adjustments   | -  |  |
| Additional Tier 1 capital: regulatory adjustments    |  | Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustments)   |  |  |
| 37   | Investments in own Additional Tier 1 instruments   | Investasi pada instrumen AT 1 sendiri  | N/A  |  |
| 38   | Reciprocal cross-holdings in Additional Tier 1 instruments   | Kepemilikan silang pada instrumen AT 1 pada entitas lain   | -  |  |
| 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, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | 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 ( <i>net</i> posisi <i>short</i> yang diperkenankan)  | N/A  |  |
| 41   | National specific regulatory adjustments   | Penyesuaian berdasarkan ketentuan spesifik nasional  | -  |  |
| 41a.   | Fund placement to AT1 instruments to other banks   | Penempatan dana pada instrumen AT 1 pada Bank lain   | -  |  |
| 42   | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions   | Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya   | -  |  |
| 43   | Total regulatory adjustments to Additional Tier 1 capital  | Jumlah faktor pengurang (regulatory adjustments) terhadap AT 1   | -  |  |
| 44   | Additional Tier 1 Capital (AT1)  | Jumlah AT 1 setelah faktor pengurang   | -  |  |
| 45   | Tier 1 capital (T1 = CET 1 + AT 1)   | Jumlah Modal Inti (Tier 1) (CET 1 + AT 1)  | 3,103,354  |  |
| 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 Tier 2 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i> )   | -  |  |
| 47   | Directly issued capital instruments subject to phase out from Tier 2   | Modal yang termasuk <i>phase out</i> dari Tier 2   | 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  | -  |  |
| 49   | of which: instruments issued by subsidiaries subject to phase out  | Modal yang diterbitkan Entitas Anak yang termasuk <i>phase out</i>   | N/A  |  |
| 50   | Provisions   | Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATM untuk Risiko Kredit  | 117,476  |  |
| 51   | Tier 2 Capital before Regulatory Adjustments   | Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang   | 117,476  |  |
| Tier 2 Capital: Regulatory Adjustments               |  | Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustments)  |  |  |
| 52   | Investments in own Tier 2 instruments  | Investasi pada instrumen Tier 2 sendiri  | N/A  |  |
| 53   | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities   | Kepemilikan silang pada instrumen Tier 2 pada entitas lain   | -  |  |

| Composition of Capital   |   | Komponen Permodalan   | 30 Juni 2021<br>30 June 2021                               | No. Ref. yang berasal dari Neraca Publikasi (CC2)<br>Ref. No. from Published Balance Sheet (CC2) |
|--|---|---|--|--|
|  |   |   | Jumlah (Dalam Jutaan Rupiah)<br>Total (In Millions Rupiah) |  |
| 54   | Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity; amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only) | Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan <i>threshold</i> 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik) | N/A  |  |
| 55   | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)   | Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan ( <i>net</i> posisi <i>short</i> yang diperkenankan)   | N/A  |  |
| 56   | National specific regulatory adjustments  | Penyesuaian berdasarkan ketentuan spesifik nasional   |  |  |
| 56a.   | Sinking fund  | <i>Sinking fund</i>   | -  |  |
| 56b.   | Fund placement to Tier 2 instruments to other banks   | Penempatan dana pada instrumen <i>Tier 2</i> pada Bank lain   | -  |  |
| 57   | Total Regulatory Adjustments to Tier 2 Capital  | Jumlah faktor pengurang ( <i>regulatory adjustment</i> ) Modal Pelengkap  |  |  |
| 58   | Tier 2 Capital (T2)   | Jumlah Modal Pelengkap ( <i>Tier 2</i> ) setelah <i>regulatory adjustment</i>   | 117,476  |  |
| 59   | Total Capital (TC = T1 + T2)  | Total Modal (Modal Inti + Modal Pelengkap)  | 3,220,830  |  |
| 60   | Total Risk Weighted Assets  | Total Aset Tertimbang Menurut Risiko (ATMR)   | 12,654,889   |  |
| Capital Ratios and Buffers   |   | Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal ( <i>Capital Buffer</i> )   |  |  |
| 61   | Common Equity Tier 1 (as a percentage of risk weighted assets)  | Rasio Modal Inti Utama (CET 1) - persentase terhadap ATMR   | 24.52%   |  |
| 62   | Tier 1 (as a percentage of risk weighted assets)  | Rasio Modal Inti ( <i>Tier 1</i> ) - persentase terhadap ATMR   | 24.52%   |  |
| 63   | Total Capital (as a percentage of risk weighted assets)   | Rasio Total Modal - persentase terhadap ATMR  | 25.45%   |  |
| 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)   | <i>Buffer</i> - persentase terhadap ATMR  | 0.00%  |  |
| 65   | of which: capital conservation buffer requirement   | <i>Capital Conservation Buffer</i>  | 0.00%  |  |
| 66   | of which: Bank specific countercyclical buffer requirement  | <i>Countercyclical Buffer</i>   | 0.00%  |  |
| 67   | Of which: G-SIB buffer requirement  | <i>Capital Surcharge</i> untuk Bank Sistemik  | 0.00%  |  |
| 68   | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  | Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi <i>Buffer</i> (persentase terhadap ATMR)<br>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> .  | 16.01%   |  |
| National minima (if different from Basel 3)  |   | <i>National minima</i> (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  |  |
| 70   | National Tier 1 minimum ratio (if different from Basel 3 minimum)   | Rasio terendah <i>Tier 1</i> nasional (jika berbeda dengan Basel 3)   | N/A  |  |
| 71   | National total capital minimum ratio (if different from Basel 3 minimum)  | Rasio terendah total modal nasional (jika berbeda dengan Basel 3)   | N/A  |  |
| Amounts below the thresholds for deduction (before risk weighting)   |   | Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)   |  |  |
| 72   | Non-significant investments in the capital and other TLAC liabilities of other financial entities   | Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain  | N/A  |  |
| 73   | Significant investments in the common stock of financial entities   | Investasi signifikan pada saham biasa entitas keuangan  | N/A  |  |
| 74   | Mortgage servicing rights (net of related tax liability)  | <i>Mortgage servicing rights</i> (net dari kewajiban pajak)   | N/A  |  |
| 75   | Deferred tax assets arising from temporary differences (net of related tax liability)   | Aset pajak tangguhan yang berasal dari perbedaan temporer ( <i>net</i> dari kewajiban pajak)  | N/A  |  |
| Applicable caps on the inclusion of provisions in Tier 2   |   | Cap yang dikenakan untuk provisi pada <i>Tier 2</i>   |  |  |
| 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 <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan <i>cap</i> )   | N/A  |  |
| 77   | Cap on inclusion of provisions in Tier 2 under standardised approach  | <i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan standar  | 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 <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan <i>cap</i> )   | N/A  |  |
| 79   | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach   | <i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan IRB  | N/A  |  |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)  |   | Instrumen Modal yang termasuk <i>phase out</i> (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)  |  |  |
| 80   | Current cap on CET1 instruments subject to phase out arrangements   | <i>Cap</i> pada CET 1 yang termasuk <i>phase out</i>  | N/A  |  |
| 81   | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)   | Jumlah yang dikecualikan dari CET 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i> )   | N/A  |  |
| 82   | Current cap on AT1 instruments subject to phase out arrangements  | <i>Cap</i> pada AT 1 yang termasuk <i>phase out</i>   | N/A  |  |
| 83   | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  | Jumlah yang dikecualikan dari AT 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i> )  | N/A  |  |
| 84   | Current cap on T2 instruments subject to phase out arrangements   | <i>Cap</i> pada <i>Tier 2</i> yang termasuk <i>phase out</i>  | N/A  |  |
| 85   | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)   | Jumlah yang dikecualikan dari <i>Tier 2</i> karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i> )   | N/A  |  |
| Modal per 30 Jun 2021 sebesar Rp 3.221 milyar mengalami penurunan jika dibandingkan dengan per 31 Des 2020 yang sebesar Rp 3.442 miliar, berasal dari penurunan laba ditahan serta kenaikan faktor pengurang modal yaitu aset pajak tangguhan dan aset tidak berwujud.<br>Capital as of 30 Jun 2021 amounted to IDR 3,221 billion, decreased as compared to 31 Dec 2020 which amounted to IDR 3,442 billion, driven by decreasing of retained earnings and increasing of capital deduction factors i.e. deferred tax assets and intangible assets. |   |   |  |  |

(dalam jutaan Rupiah)  
(in millions Rupiah)

| NO.                           | POS-POS /<br>ITEMS   | NERACA PUBLIKASI /<br>PUBLISHED BALANCE SHEET |   |
|-------------------------------|--|---|---|
|                               |  | 30 Juni 2021 /<br>30 June 2021                | No. Ref. ke Komposisi<br>Permodalan (CC1) /<br>Ref. No. to Capital<br>Composition (CC1) |
| <b>ASET</b>                   |  |   |   |
| <b>ASSETS</b>                 |  |   |   |
| 1.                            | Kas<br>Cash  | 97,837  |   |
| 2.                            | Penempatan pada Bank Indonesia<br>Placement with Bank Indonesia  | 1,550,755                                     |   |
| 3.                            | Penempatan pada bank lain<br>Placement with other banks  | 1,662,663                                     |   |
| 4.                            | Tagihan spot dan derivatif / forward<br>Spot and derivative / forward receivables  | 19  |   |
| 5.                            | Surat berharga yang dimiliki<br>Securities   | 3,965,511                                     |   |
| 6.                            | Surat berharga yang dijual dengan janji dibeli kembali (repo)<br>Securities sold under repurchase agreements (repo)  | -   |   |
| 7.                            | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)<br>Securities purchase under resale agreements (reverse repo)                 | 1,151,182                                     |   |
| 8.                            | Tagihan akseptasi<br>Acceptance receivables  | -   |   |
| 9.                            | Kredit yang diberikan<br>Loans   | 10,584,558                                    |   |
| 10.                           | Pembiayaan syariah<br>Sharia financing   | -   |   |
| 11.                           | Penyertaan modal<br>Investment in shares   | -   |   |
| 12.                           | Aset keuangan lainnya<br>Other financial assets  | 442,611                                       |   |
| 13.                           | Cadangan kerugian penurunan nilai aset keuangan -/<br>Allowance for impairment losses on financial assets -/<br>a. Surat berharga yang dimiliki<br>a. Securities | -   |   |
|                               | b. Kredit yang diberikan dan pembiayaan syariah<br>b. Loans and sharia financing   | 410,586                                       |   |
|                               | c. Lainnya<br>c. Others  | 153   |   |
| 14.                           | Aset tidak berwujud<br>Intangible assets   |   |   |
|                               | a. Goodwill  | 53,677  | a   |
|                               | b. Aset tidak berwujud lainnya<br>b. Other intangible assets   | 1,041,581                                     | b   |
|                               | Akumulasi amortisasi aset tidak berwujud -/<br>Accumulated amortisation of other intangible assets -/  | 599,216                                       | c   |
| 15.                           | Aset tetap dan inventaris<br>Fixed assets and equipments   | 1,061,834                                     |   |
|                               | Akumulasi penyusutan aset tetap dan inventaris -/<br>Accumulated depreciation on fixed assets and equipments -/  | 497,313                                       |   |
| 16.                           | Aset non produktif<br>Non productive assets  |   |   |
|                               | a. Properti terbengkalai<br>a. Abandoned properties  | 827   |   |
|                               | b. Agunan yang diambil alih<br>b. Foreclosed assets  | 4,619   |   |
|                               | c. Rekening tunda<br>c. Suspense accounts  | -   |   |
|                               | d. Aset antarkantor<br>d. Interbranch assets   | -   |   |
| 17.                           | Aset lainnya<br>Other assets   |   |   |
|                               | a. Aset pajak tangguhan - software<br>a. Deferred tax assets - software  | (34,424)                                      | d   |
|                               | b. Aset pajak tangguhan - selain software<br>b. Deferred tax assets - non software   | 171,383                                       | e   |
|                               | c. Aset lainnya selain aset pajak tangguhan<br>c. Other assets other than deferred tax assets  | 129,169                                       |   |
| <b>TOTAL ASET</b>             |  | <b>20,376,534</b>                             |   |
| <b>TOTAL ASSETS</b>           |  |   |   |
| <b>LIABILITAS DAN EKUITAS</b> |  |   |   |
| <b>LIABILITIES AND EQUITY</b> |  |   |   |
| <b>LIABILITAS</b>             |  |   |   |
| <b>Liabilities</b>            |  |   |   |
| 1.                            | Giro<br>Current accounts   | 984,144                                       |   |
| 2.                            | Tabungan<br>Saving accounts  | 5,598,394                                     |   |
| 3.                            | Deposito<br>Deposits   | 7,351,022                                     |   |
| 4.                            | Uang Elektronik<br>Electronic money  | -   |   |
| 5.                            | Liabilitas kepada Bank Indonesia<br>Liabilities to Bank Indonesia  | -   |   |
| 6.                            | Liabilitas kepada bank lain<br>Liabilities to other banks  | 136,377                                       |   |
| 7.                            | Liabilitas spot dan derivatif / forward<br>Spot and derivative / forward liabilities   | 4,439   |   |
| 8.                            | Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo)<br>Liabilities on securities sold under repurchase agreements (repo)               | -   |   |
| 9.                            | Liabilitas akseptasi<br>Acceptance liabilities   | -   |   |

| NO. | POS-POS /<br>ITEMS   | NERACA PUBLIKASI /<br>PUBLISHED BALANCE SHEET |   |
|-----|--|---|---|
|     |  | 30 Juni 2021 /<br>30 June 2021                | No. Ref. ke Komposisi<br>Permodalan (CC1) /<br>Ref. No. to Capital<br>Composition (CC1) |
| 10. | Surat berharga yang diterbitkan<br>Securities issued   | 994,969                                       |   |
| 11. | Pinjaman/pembiayaan yang diterima<br>Loans / financing received  | -   |   |
| 12. | Setoran jaminan<br>Margin deposits   | -   |   |
| 13. | Liabilitas antar kantor<br>Interbranch liabilities   | 25  |   |
| 14. | Liabilitas lainnya<br>Other liabilities  | 1,556,815                                     |   |
|     | <b>TOTAL LIABILITAS</b><br><b>TOTAL LIABILITIES</b>  | <b>16,626,185</b>                             |   |
|     | <b>EKUITAS</b><br><b>EQUITY</b>  |   |   |
| 15. | Modal disetor<br>Paid up capital   |   |   |
|     | a. Modal dasar<br>a. Authorised capital  | 13,000,000                                    | f   |
|     | b. Modal yang belum disetor -/-<br>b. Unpaid capital -/-   | 9,180,333                                     | g   |
|     | c. Saham yang dibeli kembali ( <i>treasury stock</i> ) -/-<br>c. Treasury stock -/-  | -   |   |
| 16. | Tambahan modal disetor<br>Additional paid up capital   |   |   |
|     | a. Agio<br>a. Agio   | 25,097  | h   |
|     | b. Disagio -/-<br>b. Disagio -/-   | -   |   |
|     | c. Dana setoran modal<br>c. Funds for paid up capital  | -   |   |
|     | d. Lainnya<br>d. Others  | -   |   |
| 17. | Penghasilan komprehensif lain<br>Other Comprehensive Income  |   |   |
|     | a. Keuntungan (kerugian) dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya (net setelah pajak)<br>a. Unrealized gain (loss) on financial assets measured at fair value through other comprehensive income (net after tax) | 20,787  | i   |
|     | b. Pengukuran kembali atas program imbalan pasti (net setelah pajak)<br>b. Remeasurement of post employment benefit (net after tax)  | 12,798  |   |
|     | c. Lainnya<br>c. Others  | 43  |   |
| 18. | Cadangan<br>Reserves   |   |   |
|     | a. Cadangan umum<br>a. General reserves  | 14,911  | j   |
|     | b. Cadangan tujuan<br>b. Appropriated reserves   | -   |   |
| 19. | Laba/rugi<br>Retained earnings   |   |   |
|     | a. Tahun-tahun lalu<br>a. Previous years   | (33,293)                                      | k   |
|     | b. Tahun berjalan<br>b. Current year   | (109,661)                                     | l   |
|     | c. Dividen yang dibayarkan -/-<br>c. Dividend paid (-/-)   | -   |   |
|     | <b>TOTAL EKUITAS</b><br><b>TOTAL EQUITY</b>  | <b>3,750,349</b>                              |   |
|     | <b>TOTAL LIABILITAS DAN EKUITAS</b><br><b>TOTAL LIABILITIES AND EQUITY</b>   | <b>20,376,534</b>                             |   |

3. Fitur Utama Instrumen Permodalan dan Instrumen TLAC - Eligible (CCA)  
3. Key Feature of Capital and TLAC Instruments - Eligible (CCA)



|  |   | 30 Juni 2021<br>30 June 2021   |
|--|---|--|
|  |   | Informasi Kuantitatif / Kualitatif<br>Quantitative / Qualitative Information                         |
| 1  | Penerbit<br>Issuer  | PT Bank Commonwealth Indonesia   |
| 2  | Nomor identifikasi<br>Identifier Number   | -  |
| 3  | Hukum yang digunakan<br>Governing law of the instrument   | Hukum Indonesia<br>Indonesia Law   |
| 3a   | Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing)<br>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A  |
| 4  | Perlakuan Instrumen berdasarkan ketentuan KPMM<br>Instrument treatment based on Capital regulation  |  |
| 4  | Pada saat masa transisi<br>Transitional phase   | N/A  |
| 5  | Setelah masa transisi<br>Post-transitional phase  | Common Equity Tier 1 (CET 1)<br>Common Equity Tier 1 (CET 1)   |
| 6  | Apakah instrumen eligible untuk Individu/Konsolidasi atau Konsolidasi dan Individu<br>Does instrument eligible for Individual/Consolidation or Consolidation and Individual   | Individu<br>Individual   |
| 7  | Jenis Instrumen<br>Instrument Type  | Saham Biasa<br>Common Share  |
| 8  | Jumlah yang diakui dalam perhitungan KPMM<br>Amount recognised in Capital calculation   | 3.819.667  |
| 9  | Nilai par dari instrumen<br>Par value of instrument   | 3.819.667  |
| 10   | Klasifikasi sesuai standar akuntansi keuangan<br>Classification in accordance with Financial Accounting Standard  | Ekuitas<br>Equity  |
| 11   | Tanggal penerbitan<br>Issuance date   | 28/02/2008, 30/04/2009, 22/12/2010, 14/07/2011, 04/11/2011, 08/12/2011, 25/03/2013, 09/09/2013       |
| 12   | Tidak ada jatuh tempo ( <i>perpetual</i> ) atau dengan jatuh tempo<br>No maturity date ( <i>perpetual</i> ) or with maturity date   | Tidak ada jatuh tempo<br>Perpetual   |
| 13   | Tanggal jatuh tempo<br>Maturity date  | N/A  |
| 14   | Eksekusi <i>call option</i> atas persetujuan Otoritas Jasa Keuangan<br>Call Option execution with the approval from OJK   | Tidak<br>No  |
| 15   | Tanggal <i>call option</i> , jumlah penarikan dan persyaratan <i>call option</i> lainnya (bila ada)<br>Call option date, withdrawal amount and other call option requirements (if any)  | N/A  |
| 16   | <i>Subsequent call option</i><br>Subsequent call option   | N/A  |
| 17   | Kupon / dividen<br>Coupon / dividend  |  |
| 17   | Dividen/ kupon dengan bunga tetap atau <i>floating</i><br>Fixed or floating dividend/coupon   | N/A  |
| 18   | Tingkat dari <i>coupon rate</i> atau index lain yang menjadi acuan<br>Coupon rate or any related index  | N/A  |
| 19   | Ada atau tidaknya <i>dividend stopper</i><br>Existence of a dividend stopper  | Tidak<br>No  |
| 20   | <i>Fully discretionary; partial</i> atau <i>mandatory</i><br>Fully discretionary, partially or mandatory  | <i>Fully discretionary</i>   |
| 21   | Apakah terdapat fitur <i>step up</i> atau insentif lain<br>Existence of step-up or other incentive to redeem  | Tidak<br>No  |
| 22   | Non-kumulatif atau kumulatif<br>Non-cumulative or cumulative  | Non-kumulatif<br>Non-cumulative  |
| 23   | Dapat dikonversi atau tidak dapat dikonversi<br>Convertible or non-convertible  | Tidak dapat dikonversi<br>Non-convertible  |
| 24   | Jika dapat dikonversi, sebutkan <i>trigger point</i> -nya<br>If convertible, specify conversion trigger point   | N/A  |
| 25   | Jika dapat dikonversi, apakah seluruh atau sebagian<br>If convertible, fully or partially   | N/A  |
| 26   | Jika dapat dikonversi, bagaimana <i>rate</i> konversinya<br>If convertible, how is the conversion rate  | N/A  |
| 27   | Jika dapat dikonversi; apakah <i>mandatory</i> atau <i>optional</i><br>If convertible, mandatory or optional  | N/A  |
| 28   | Jika dapat dikonversi, sebutkan jenis instrumen konversinya<br>If convertible, specify convertible instrument type  | N/A  |
| 29   | Jika dapat dikonversi, sebutkan <i>issuer of instrument it converts into</i><br>If convertible, specify issuer of instrument it converts into   | N/A  |
| 30   | Fitur <i>write-down</i><br>Write-down feature   | Tidak<br>No  |
| 31   | Jika terjadi <i>write-down</i> , sebutkan <i>trigger</i> -nya<br>If write-down, specify the trigger   | N/A  |
| 32   | Jika terjadi <i>write-down</i> , apakah penuh atau sebagian<br>If write-down, fully or partially  | N/A  |
| 33   | Jika terjadi <i>write down</i> ; permanen atau temporer<br>If write-down, permanent or temporary  | N/A  |
| 34   | Jika terjadi <i>write down</i> temporer, jelaskan mekanisme <i>write-up</i><br>If temporary write-down, describe write-up mechanism   | 0  |
| 34a  | Tipe subordinasi<br>Type of subordination   | N/A  |
| 35   | Hierarki instrumen pada saat likuidasi<br>Instrument hierarchy in liquidation   | Urutan terakhir setelah seluruh kewajiban dipenuhi<br>Last order after all obligations are fulfilled |
| 36   | Apakah terdapat fitur yang <i>non-compliant</i><br>Is there any non-compliant features  | N/A  |
| 37   | Jika Ya, jelaskan fitur yang <i>non-compliant</i><br>If yes, specify non-compliant features   | N/A  |
| <b>Analisis Kualitatif / Qualitative Analysis</b>  |   |  |
| Bank tidak menjual sahamnya kepada publik sehingga terdapat beberapa informasi yang tidak dimiliki atau tidak relevan dengan Bank, antara lain informasi tentang kronologis pencatatan saham, aktivitas perdagangan saham dan pembelian kembali saham.<br>Bank does not offer its shares to the public, hence there are several information which are neither provided nor relevant to the Bank, including information on the chronology of share listing, share trading activities and share buy backs. |   |  |