

| | Component (In English) | Komponen (Bahasa Indonesia) | Bank | Consolidated | Ref. No. from Publication Balance Sheet |
|------|---|---|---------------------|--------------------|---|
| | Common Equity Tier 1 capital: instruments 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 dan related stock surplus | 13,157,446 | 13,157,446 | a + b + c |
| 2 | Retained Earnings | Laba ditahan | 27,510,681 | 27,510,681 | d + e |
| 3 | Accumulated other comprehensive income (and other reserves) | Akumulasi pendapatan komprehensif lainnya (dan cadangan lain) | 407,570 | 407,570 | f + m + g |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | Modal yang yang termasuk phase out dari CET1 | 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 | - | - | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | CET1 sebelum regulatory adjustment | 41,075,697 | 41,075,697 | |
| | 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 | - | - | |
| 8 | Goodwill (net of related tax liability) | Goodwill | - | (1,074,532) | h + i |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | Aset tidak berwujud lain (selain Mortgage-Servicing Rights) | (466,987) | (588,144) | j + k |
| 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 | |
| 11 | Cash-flow hedge reserve | Cash-flow hedge reserve | N/A | N/A | |
| 12 | Shortfall of provisions to expected losses | Shortfall on provisions to expected losses | 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 | - | - | |
| 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 | 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 net dalam modal di neraca) | N/A | 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, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah diatas batasan 10%) | 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 | |
| 20 | Mortgage servicing rights (amount above 10% threshold) | Mortgage servicing rights | - | - | |
| 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 | |
| 22 | Amount exceeding the 15% threshold of which: | Jumlah melebihi batasan 15% dari: | N/A | N/A | |
| 23 | - of which : significant investments in the common stock of financials | - investasi signifikan pada saham biasa financials | N/A | N/A | |
| 24 | - of which : mortgage servicing rights | - mortgage servicing right | N/A | N/A | |
| 25 | - of which : deferred tax assets arising from temporary differences | - pajak tangguhan dari perbedaan temporer | N/A | N/A | |
| 26 | National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional: | | | |
| 26a. | Under provision between regulatory provision and impairment value on productive assets | Selisih PPA dan CKPN | (638,783) | - | |
| 26b. | Under provision between regulatory provision and impairment value on non productive assets | PPA atas aset non produktif | (79,087) | (79,087) | |
| 26c. | Deferred tax assets | Aset Pajak Tangguhan | (2,284,650) | (2,678,621) | l |
| 26d. | Investments | Penyertaan | (9,251,142) | (1,841,708) | n+o |
| 26e. | Short of capital on insurance subsidiary company | Kekurangan modal pada perusahaan anak asuransi | - | - | |
| 26f. | Capital securitisation exposure | Eksposur sekuritisasi | - | - | |
| 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 adjustment) terhadap CET 1 | (12,720,649) | (6,262,092) | |
| 29 | Common Equity Tier 1 capital (CET1) | Jumlah CET 1 setelah faktor pengurang | 28,355,048 | 34,813,605 | |

| Component (In English) | Komponen (Bahasa Indonesia) | Bank | Consolidated | Ref. No. from Publication Balance Sheet |
|---|--|-------------------|-------------------|---|
| 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) | - | - | |
| 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 <i>Directly issued capital instruments subject to phase out from Additional Tier 1</i> | Modal yang yang termasuk phase out dari AT1 | 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 | - | - | |
| 35 <i>of which: instruments issued by subsidiaries subject to phase out</i> | Instrumen yang diterbitkan entitas anak yang termasuk phase out | N/A | N/A | |
| 36 Additional Tier 1 capital before regulatory adjustments | Jumlah AT 1 sebelum regulatory adjustment | - | - | |
| Additional Tier 1 capital: regulatory adjustments | Modal Inti Tambahan : Faktor Pengurang (Regulatory Adjustment) | | | |
| 37 Investments in own Additional Tier 1 instruments | Investasi pada instrumen AT1 sendiri | N/A | 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, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | 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 | |
| 41 National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | | | |
| 41a. Placement of funds in instruments AT 1 at 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 adjustment) terhadap AT1 | - | - | |
| 44 Additional Tier 1 capital (AT1) | Jumlah AT 1 setelah faktor pengurang | - | - | |
| 45 Tier 1 capital (T1 = CET1 + AT1) | Jumlah Modal Inti (Tier 1) (CET1 + AT 1) | 28,355,048 | 34,813,605 | |
| 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 stock surplus) | 23,333 | 23,333 | p |
| 47 <i>Directly issued capital instruments subject to phase out from Tier 2</i> | Modal yang termasuk phase out dari 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) | Instrumen Tier 2 yang diterbitkan oleh entitas anak yang diakui dalam perhitungan KPMM secara konsolidasi | - | - | |
| 49 <i>of which: instruments issued by subsidiaries subject to phase out</i> | Modal yang diterbitkan entitas anak yang termasuk phase out | 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 | 1,155,945 | 1,299,492 | |
| 51 Tier 2 capital before regulatory adjustments | Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang | 1,179,278 | 1,322,825 | |
| Tier 2 capital: regulatory adjustments | Modal Pelengkap (Tier 2) : Faktor Pengurang (Regulatory Adjustment) | | | |
| 52 Investments in own Tier 2 instruments | Investasi pada instrumen Tier 2 sendiri | N/A | N/A | |
| 53 Reciprocal cross-holdings in Tier 2 instruments | Kepemilikan silang pada instrumen Tier 2 pada entitas lain | - | - | |
| 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) | 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%) | 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) | Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan) | N/A | N/A | |
| 56 National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | - | - | |
| 56a Sinking fund | Sinking fund | - | - | |

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|--|--|-------------|--------------|---|
| 56b. Placement of funds in Tier 2 instruments at other Banks | Penempatan dana pada instrumen Tier 2 pada Bank lain | - | - | |
| 57 Total regulatory adjustments to Tier 2 capital | Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap | - | - | |
| 58 Tier 2 capital (T2) | Jumlah Modal Pelengkap (T2) setelah regulatory adjustment | 1,179,278 | 1,322,825 | |
| 59 Total capital (TC = T1 + T2) | Total Modal (Modal Inti + Modal Pelengkap) | 29,534,326 | 36,136,430 | |
| 60 Total risk weighted assets | Total Aset Tertimbang Menurut Risiko (ATMR) | 129,358,013 | 164,518,926 | |
| Capital ratios and buffers | | | | |
| | Rasio Kekucupan Pemenuhan Modal Minimum (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 | 21.92% | 21.16% | |
| 62 Tier 1 (as a percentage of risk weighted assets) | Rasio Modal Inti (Tier 1) – persentase terhadap ATMR | 21.92% | 21.16% | |
| 63 Total capital (as a percentage of risk weighted assets) | Rasio Total Modal – persentase terhadap ATMR | 22.83% | 21.96% | |
| 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) | Tambahan modal (buffer) – persentase terhadap ATMR | 3.500% | 3.500% | |
| 65 of which: capital conservation buffer requirement | Capital Conservation Buffer | 2.500% | 2.500% | |
| 66 of which: bank specific countercyclical buffer requirement | Countercyclical Buffer | 0.000% | 0.000% | |
| 67 of which: G-SIB buffer requirement | Capital Surcharge untuk D-SIB | 1.000% | 1.000% | |
| 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (Buffer) – prosentase terhadap ATMR | 13.83% | 12.96% | |
| National minima (if different from Basel 3) | | | | |
| 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) | Rasio minimal CET 1 nasional (jika berbeda dengan Basel 3) | N/A | N/A | |
| 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) | Rasio minimal Tier 1 nasional (jika berbeda dengan Basel 3) | N/A | N/A | |
| 71 National total capital minimum ratio (if different from Basel 3 minimum) | Rasio minimal total modal nasional (jika berbeda dengan Basel 3) | N/A | N/A | |
| Amounts below the thresholds for deduction (before risk weighting) | | | | |
| 72 Non-significant investments in the capital of other financials | Investasi non-signifikan pada modal entitas keuangan lain | N/A | N/A | |
| 73 Significant investments in the common stock of financials | Investasi signifikan pada saham biasa entitas keuangan | N/A | N/A | |
| 74 Mortgage servicing rights (net of related tax liability) | Mortgage servicing rights (net dari kewajiban pajak) | 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 | |
| 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) | Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) | 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 | |
| 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 | |
| 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 | |
| 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 | Cap pada CET 1 yang termasuk phase out | N/A | N/A | |
| 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikucualikan dari CET1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) | 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 | |
| 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikucualikan dari AT1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) | N/A | N/A | |
| 84 Current cap on T2 instruments subject to phase out arrangements | Cap pada Tier 2 yang termasuk phase out | N/A | N/A | |
| 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikucualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities) | N/A | N/A | |

| No | ACCOUNTS | Publication Balance Sheet - Bank | Publication Balance Sheet - Consolidations | Consolidated Balance Sheet as per Prudential Regulation | Ref. No. |
|---------------------------------|---|----------------------------------|--|---|----------|
| ASSETS | | | | | |
| 1 | Cash | 1,446,277 | 1,696,198 | 1,696,198 | |
| 2 | Placements with Bank Indonesia | 18,126,935 | 18,126,935 | 18,126,935 | |
| 3 | Placements with other banks | 1,177,558 | 1,273,242 | 1,273,242 | |
| 4 | Spot and derivative receivables | 135,965 | 275,369 | 275,369 | |
| 5 | Marketable securities | | | | |
| | a. Designated at fair value through profit/loss | 848,106 | 848,106 | 848,106 | |
| | b. Available for sale | 14,704,224 | 14,649,854 | 14,649,854 | |
| | c. Held to maturity | 10,083 | 10,083 | 10,083 | |
| | d. Loans and receivables | 4,168,445 | 4,168,445 | 4,168,445 | |
| 6 | Securities sold under repurchase agreements (repo) | - | - | - | |
| 7 | Securities purchased under resale agreements (reverse repo) | 248,226 | 248,226 | 248,226 | |
| 8 | Acceptance receivables | 1,090,449 | 1,090,449 | 1,090,449 | |
| 9 | Loans | | | | |
| | a. Designated at fair value through profit/loss | - | - | - | |
| | b. Available for sale | - | - | - | |
| | c. Held to maturity | - | - | - | |
| | d. Loans and receivables | 99,801,751 | 99,251,751 | 99,251,751 | |
| 10 | Sharia financing | 4,035,550 | 4,035,550 | 4,035,550 | |
| 11 | Consumer financing receivables | - | 30,166,725 | 29,968,904 | |
| | Allowance for impairment losses on consumer financing receivables -/- | - | (1,502,754) | (1,502,754) | |
| 12 | Premium receivables | - | - | - | |
| 13 | Reinsurance Assets | - | - | - | |
| 14 | Investments | | | | |
| | a. Calculated as capital deduction factor | 7,409,434 | - | - | n |
| | b. Not calculated as capital deduction factor | 91,853 | 91,853 | 91,853 | |
| 15 | Allowance for impairment losses on financial assets -/- | | | | |
| | a. Marketable securities | (39,226) | (39,226) | (39,226) | |
| | b. Loans | (2,686,129) | (2,686,129) | (2,686,129) | |
| | c. Others | (668) | (7,296) | (7,296) | |
| 16 | Intangible assets | | | | |
| | a. Goodwill | - | 1,906,684 | 1,906,684 | h |
| | b. Other Intangible assets | 1,625,216 | 1,956,003 | 1,956,003 | j |
| | Accumulated amortisation on intangible assets -/- | | | | |
| | a. Goodwill | - | (832,152) | (832,152) | i |
| | b. Other Intangible assets | (1,158,229) | (1,367,859) | (1,367,859) | k |
| 17 | Fixed assets and equipment | 4,020,772 | 4,819,981 | 4,819,981 | |
| | Accumulated depreciation of fixed assets and equipment -/- | (2,413,401) | (2,979,346) | (2,979,346) | |
| 18 | Non earning asset | | | | |
| | a. Idle properties | 73,339 | 73,339 | 73,339 | |
| | b. Foreclosed assets | 570,976 | 570,976 | 570,976 | |
| | c. Suspense accounts | 2 | 2 | 2 | |
| | d. Interbranch assets | | | | |
| | i. Conducting operational activities in Indonesia | - | - | - | |
| | ii. Conducting operational activities outside Indonesia | - | - | - | |
| | Allowance for impairment losses on non financial assets -/- | - | - | - | |
| 20 | Leased receivables | - | 226,687 | 226,687 | |
| 21 | Deferred tax assets | 2,284,650 | 2,678,621 | 2,678,621 | l |
| 22 | Other assets | 4,384,377 | 5,457,925 | 5,675,824 | |
| 23 | Asset of disposal group classified as held-for-sale | 1,841,708 | 5,833,796 | 1,841,708 | o |
| | Total Assets | 161,798,243 | 190,042,038 | 186,070,028 | |
| Liabilities & Equity | | | | | |
| 1 | Current accounts | 16,237,867 | 15,119,517 | 15,122,439 | |
| 2 | Savings | 32,727,290 | 32,727,290 | 32,727,290 | |
| 3 | Time deposits | 56,844,361 | 56,791,887 | 56,844,361 | |
| 4 | Revenue sharing investment funds | 3,358,181 | 3,213,107 | 3,215,176 | |
| 5 | Deferred premium income | - | - | - | |
| 6 | Unearned premium reserve | - | - | - | |
| 7 | Loans from Bank Indonesia | - | - | - | |
| 8 | Borrowings from other banks | 3,761,093 | 3,761,093 | 3,761,093 | |
| 9 | Spot and derivative liabilities | 92,620 | 365,240 | 365,240 | |
| 10 | Securities sold under repurchase agreements (repo) | - | - | - | |

| No | ACCOUNTS | Publication Balance Sheet - Bank | Publication Balance Sheet - Consolidations | Consolidated Balance Sheet as per Prudential Regulation | Ref. No. |
|----|---|-------------------------------------|--|--|----------|
| 11 | Acceptance payables | 1,090,449 | 1,090,449 | 1,090,449 | |
| 12 | Marketable securities issued | 498,728 | 10,658,727 | 11,135,727 | |
| 13 | Borrowings | | | | |
| | a. Can be calculated in the capital component | 23,333 | 23,333 | 23,333 | p |
| | b. Can not be calculated in the capital component | 51,891 | 11,783,799 | 11,783,799 | |
| 14 | Security deposits | 10,527 | 10,527 | 10,527 | |
| 15 | Interbranch liabilities | | | | |
| | a. Conducting operational activities in Indonesia | - | - | - | |
| | b. Conducting operational activities outside Indonesia | - | - | - | |
| 16 | Deferred tax liabilities | - | - | - | |
| 17 | Other liabilities | 6,165,709 | 8,392,183 | 8,694,312 | |
| 18 | Profit sharing investment funds | - | - | - | |
| 19 | Liabilities of disposal group classified as held-for-sale | - | 4,582,442 | | |
| | Total Liabilities | 120,862,049 | 148,519,594 | 144,773,746 | |
| 20 | Issued and fully paid capital | | | | |
| | a. Authorized capital | 12,238,589 | 12,238,589 | 12,238,589 | a |
| | b. Unpaid capital -/- | (6,337,467) | (6,337,467) | (6,337,467) | b |
| | c. Treasury stock -/- | - | - | - | |
| 21 | Additional paid-up capital | | | | |
| | a. Agio | 7,256,324 | 7,256,324 | 7,256,324 | c |
| | b. Disagio -/- | - | - | - | |
| | c. Donated capital | - | - | - | |
| | d. Capital paid in advance | - | - | - | |
| | e. Others | - | - | - | |
| 22 | Other comprehensive income | | | | |
| | a. Adjustment in foreign currencies translation | - | - | - | |
| | b. Gains (losses) from changes in the value of financial assets as available for sale | (30,090) | (30,333) | (15,434) | f |
| | c. Effective portion on fair value for cash flow hedge | (67,094) | (89,548) | (91,486) | |
| | d. Gain on revaluation of fixed asset | - | - | - | |
| | e. Part of other comprehensive income of associates | - | - | - | |
| | f. Actuarial gain (loss) from defined benefit program | (133,879) | (96,546) | (156,763) | |
| | g. Income tax related to components of other comprehensive income | | | | |
| | i. Can be calculated in the capital component | 8,187 | 8,431 | (6,469) | m |
| | ii. Can not be calculated in the capital component | 61,470 | 46,590 | 106,952 | |
| | h. Others | - | - | - | |
| 23 | Difference in quasi- reorganisation | - | - | - | |
| 24 | Difference in restructuring value of transaction of entities under common control | - | - | - | |
| 25 | Others Equity | - | - | - | |
| 26 | Reserves | | | | |
| | a. General reserves | 429,473 | 429,473 | 429,473 | g |
| | b. Specific reserves | - | - | - | |
| 27 | Retained earnings | | | | |
| | a. Previous years | 26,577,544 | 26,577,544 | 26,577,544 | d |
| | b. Current year | 933,137 | 933,137 | 933,137 | e |
| | Total Equity Attributable to Equity Holders of The Parent Equity | 40,936,194 | 40,936,194 | 40,934,400 | |
| 29 | Non-controlling interests | - | 586,250 | 361,882 | |
| | Total Equity | 40,936,194 | 41,522,444 | 41,296,282 | |
| | Total Liabilities and Equity | 161,798,243 | 190,042,038 | 186,070,028 | |

Notes:

Refer to POJK No. 38/POJK.03/2017 regarding Implementation of Consolidated Risk Management for Bank Conducting Control to Subsidiaries, Subsidiary which perform insurance business activities is not included in the Implementation scope of the Consolidated Risk Management. PT Asuransi Adira Dinamika is a subsidiary of PT Bank Danamon Indonesia Tbk. which has business activities in insurance, hence it is not consolidated in Consolidated Balance Sheet according to scope of prudential regulation (regulatory scope).

Below are total Asset & Equity of PT Asuransi Adira Dinamika as of 31 March 2019 (in mio IDR) :

a. Konvensional

| | |
|--------------|-----------|
| Total Asset | 5,719,565 |
| Total Equity | 1,810,530 |

b. Sharia

| | |
|--------------|---------|
| Total Assets | 838,037 |
| Total Equity | 295,638 |

| Disclosure of Capital Instrument Features | | |
|--|---|---|
| No. | Question | Answer |
| 1 | Issuer | PT Bank Danamon Indonesia Tbk |
| 2 | Identification Number | Exchange Code : BDMN ISIN : ID100094204 |
| 3 | Legal applied | Indonesian Law |
| Instrument Treatment based on CAR requirements | | |
| 4 | During the transition period | N/A |
| 5 | After the transition period | CET1 |
| 6 | Are the instrument eligible for Solo/Group or Group and Solo. | Group and Solo |
| 7 | Instrument Type | Common Stock |
| 8 | The amount recognized in the CAR calculation (in millions IDR) | 13,157,446 |
| 9 | Par Value of the instrument (in millions IDR) | 5,901,122 |
| 10 | Accounting Classification | Equity |
| 11 | Publication Date | <p>STOCK SERIE A</p> <ul style="list-style-type: none"> Initial Public Offering on December 8, 1989 of 12,000,000 shares - par value per share of Rp 1,000. Founders' shares of 22,400,000 sheet. Bonus shares from additional paid-in capital capitalisation of 34,400,000 shares in 1992. Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) I of 224,000,000 shares - par value per share of Rp 100, on 24 December 1993. Bonus shares from additional paid-in capital capitalisation of 112,000,000 shares - par value per share of Rp 1,000 in 1995. Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) II of 560,000,000 shares - par value per share of Rp 1,000, on 29 April 1996. Founders' shares of 155,200,000 shares in 1996. Shares from the changes in the par value of shares of 1,120,000,000 sheet - par value per share of Rp 500 in 1997. Increase in par value to Rp 10,000 per share through the reduction in total number of shares (reverse stock split) to 112,000,000 shares in 2001. Increase in par value to Rp 50,000 per share through the reduction in total number of shares (reverse stock split) to 22,400,000 shares in 2003. <p>STOCK SERIE B</p> <ul style="list-style-type: none"> Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) III of 215,040,000,000 shares - par value per share of Rp 5 on 29 March 1999. Shares issued in order to merger with PDFCI of 45,375,000,000 shares - par value per share of Rp 5 in 1999. Shares issued in order to merger with Bank Tiara of 35,557,200,000 shares - par value per share of Rp 5 in 2000. Shares issued in order with the Bank's merger with 7 Taken-Over (BTO) of 192,480,000,000 shares - par value per share of Rp 5 in 2000. Increase in par value to Rp 100 per share through the reduction in total number of shares (reverse stock split) to 24,422,610,000 shares in 2001. Increase in par value to Rp 500 per share through the reduction in total number of shares (reverse stock split) to 4,884,522,000 shares in 2003. Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) IV of 3,314,893,116 shares - par value per share of Rp 500, on 20 March 2009. Shares from Limited Public Offering with Pre-emptive Rights (Rights Issue) V of 1,162,285,399 shares - par value per share of Rp 1,000, on 24 August 2011. Total Series B Shares issued start from 01 July 2015 until 30 June 2011 by the Company to, and placed/taken by, the members of the Board of Directors that determined by the Board of Commissioners of the Company and senior employees that determined by the Board of Company Directors ("Option Beneficiaries") who have exercised the option rights granted to them under the E/M SOP program are 200,489,850 Series B shares or equals with Rp 100,244,925,000.00 with a par value per share of Rp. 500 in the period between 2005 and 2011. |
| 12 | No maturity (perpetual) or with maturity | perpetual |
| 13 | Due Date | No maturity date |
| 14 | Execution of Call Option based on Banks' supervisor approval | No |
| 15 | Date of call option, amounts withdrawal and other call option requirements (if any) | N/A |
| 16 | Subsequent call option | N/A |
| Coupon / Dividen | | |
| 17 | Fixed or floating | Floating |
| 18 | Coupon rate or other index to which reference | N/A |
| 19 | Whether or not dividend stopper | Yes |
| 20 | Fully discretionary; partial or mandatory | Mandatory |
| 21 | Any step up feature or other incentive | No |
| 22 | Noncumulative or cumulative. | Cumulative dan Noncumulative |
| 23 | Convertible atau non-convertible | Non-convertible |
| 24 | If convertible, mention its trigger point. | N/A |
| 25 | If convertible, whether whole or in part | N/A |
| 26 | If converted, how the conversion rate | N/A |
| 27 | If converted; whether mandatory or optional | N/A |
| 28 | If converted, specify the type of conversion instrument | N/A |
| 29 | If converted, mention the issuer of instrument it converts into | N/A |
| 30 | Fitur Write-down | No |
| 31 | If Write-down, mention its trigger point. | N/A |
| 32 | If write-down, whether whole or in part | N/A |
| 33 | If write down; permanent or temporer | N/A |
| 34 | If the temporary write down, explain the write-up mechanism | N/A |
| 35 | Instrument hierarchy when the liquidation is done | Pad-up capital instrument and it's subordinated to other capital instrument. Available to absorb losses incurred prior or at the time of liquidation. |
| 36 | Is the transition to non-compliant features | No |
| 37 | If Yes, please describe the non-compliant feature | N/A |