

PENGUNGKAPAN PERMODALAN SESUAI DENGAN KERANGKA BASEL III			
Tanggal: 30 Juni 2016 (Dalam Jutaan Rupiah)			
Component (Bahasa Inggris)	Komponen (Bahasa Indonesia)	Jumlah	No. Ref. yang berasal dari Neraca Publikasi
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	1.650.000	A
2	Retained earnings	4.243.810	B
3	Accumulated other comprehensive income (and other reserves)	206.564	C
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	N/A	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>6.100.374</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments	0	
8	Goodwill (net of related tax liability)	(182.216)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(14.085)	
10	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	N/A	
12	Shortfall of provisions to expected losses	N/A	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined-benefit pension fund net assets	N/A	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17	Reciprocal cross-holdings in common equity	N/A	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20	Mortgage servicing rights (amount above 10% threshold)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22	Amount exceeding the 15% threshold	N/A	
23	of which: significant investments in the common stock of financials	N/A	
24	of which: mortgage servicing rights	N/A	
25	of which: deferred tax assets arising from temporary differences	N/A	
26	National specific regulatory adjustments	0	
26a	Selisih PPA dan CKPN	0	
26b	PPA atas aset non produktif	0	
26c	Aset Pajak Tangguhan	(314.414)	D
26d	Penyertaan	0	
26e	Kekurangan modal pada perusahaan anak asuransi	0	
26f	Eksposur sekuritisasi	0	
26g	Faktor pengurang modal inti lainnya	0	
27	Investasi pada instrumen AT1 dan Tier 2 pada bank lain	0	
28	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	
29	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(510.715)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>5.589.659</b>	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Directly issued capital instruments subject to phase out from Additional Tier 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)	0	
35	of which: instruments issued by subsidiaries subject to phase out	N/A	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>0</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own Additional Tier 1 instruments	N/A	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	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)	N/A	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41	National specific regulatory adjustments	0	
41a	Investasi pada instrumen AT1 pada bank lain	0	
42	Investasi pada instrumen Tier 2 pada bank lain	0	
43	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
44	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>0</b>	
45	<b>Additional Tier 1 capital (AT1)</b>	<b>0</b>	
46	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>5.589.659</b>	
<b>Tier 2 capital: instruments and provisions</b>			
47	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
48	Directly issued capital instruments subject to phase out from Tier 2	N/A	
49	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)	0	
50	of which: instruments issued by subsidiaries subject to phase out	N/A	
51	Provisions	241.333	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>241.333</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
<b>Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment)</b>			

Component (Bahasa Inggris)	Komponen (Bahasa Indonesia)	Jumlah	No. Ref. yang berasal dari Neraca Publikasi
52 Investments in own Tier 2 instruments	Investasi pada instrumen Tier 2 sendiri		N/A
53 Reciprocal cross-holdings in Tier 2 instruments	Pemilikan instrumen Tier 2 secara resiprokal		N/A
54 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net 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)	Penyertaan dalam bentuk AT1 pada entitas/asosiasi, perusahaan kepemilikan 20%-50% dan kepada perusahaan asuransi.		N/A
55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (neteligible short positions)	Investasi signifikan pada modal bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan		N/A
56 National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional		
56a	Investasi pada instrumen Tier 2 pada bank lain	0	
56b	Sinking fund	0	
57 Total regulatory adjustments to Tier 2 capital	Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap	0	
58 Tier 2 capital (T2)	Jumlah Modal Pelengkap (T2) setelah regulatory adjustment	241.333	
59 Total capital (TC = T1 + T2)	Total Modal (Modal Inti + Modal Pelengkap)	5.830.992	
60 Total risk weighted assets	Total Aset Tertimbang Menurut Risiko (ATMR)	30.168.778	
<b>Capital ratios and buffers</b>			
<b>Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer)</b>			
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti Utama (CET1) – persentase terhadap ATMR	18,53%	
62 Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti (Tier 1) – persentase terhadap ATMR	18,53%	
63 Total capital (as a percentage of risk weighted assets)	Rasio Total Modal – persentase terhadap ATMR	19,33%	
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	0,625%	
65 of which: capital conservation buffer requirement	Capital Conservation Buffer	0,625%	
66 of which: bank specific countercyclical buffer requirement	Countercyclical Buffer	0,00%	
67 of which: G-SIB buffer requirement	Capital Surcharge untuk D-SIB	0,00%	
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) – persentase terhadap ATMR	17,90%	
<b>National minima (if different from Basel 3)</b>			
<b>National minima (jika berbeda dari Basel 3)</b>			
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	
70 National Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio minimal Tier 1 nasional (jika berbeda dengan Basel 3)	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	
<b>Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)</b>			
72 Non-significant investments in the capital of other financials	Investasi non-signifikan pada modal entitas keuangan lain	N/A	
73 Significant investments in the common stock of financials	Investasi signifikan pada saham biasa entitas keuangan	N/A	
74 Mortgage servicing rights (net of related tax liability)	Mortgage servicing rights (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 (net dari kewajiban pajak)	N/A	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
<b>Cap yang dikenakan untuk provisi pada Tier 2</b>			
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	
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	
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	
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	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
<b>Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)</b>			
80 Current cap on CET1 instruments subject to phase out arrangements	Cap pada CET 1 yang termasuk phase out	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	
82 Current cap on AT1 instruments subject to phase out arrangements	Cap pada AT1 yang termasuk phase out	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	
84 Current cap on T2 instruments subject to phase out arrangements	Cap pada Tier2 yang termasuk phase out	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	



## LAPORAN POSISI KEUANGAN

Tanggal: 30 Juni 2016

(Dalam Jutaan Rupiah)

No.	POS - POS	30 Juni 2016	No. Referensi
<b>ASET</b>			
1.	Kas	178.047	
2.	Penempatan pada Bank Indonesia	3.111.938	
3.	Penempatan pada bank lain	1.791.255	
4.	Tagihan spot dan derivatif	775.585	
5.	Surat berharga		
	a. Diukur pada nilai wajar melalui laporan laba/rugi	1.793.160	
	b. Tersedia untuk dijual	2.707.482	
	c. Dimiliki hingga jatuh tempo	-	
	d. Pinjaman yang diberikan dan piutang	81.848	
6.	Surat berharga yang dijual dengan janji dibeli kembali ( <i>repo</i> )	-	
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali ( <i>reverse repo</i> )	1.999.027	
8.	Tagihan akseptasi	536.148	
9.	Kredit		
	a. Diukur pada nilai wajar melalui laporan laba/rugi	-	
	b. Tersedia untuk dijual	-	
	c. Dimiliki hingga jatuh tempo	-	
	d. Pinjaman yang diberikan dan piutang	22.588.826	
10.	Pembiayaan syariah	-	
11.	Penyertaan	-	
12.	Cadangan kerugian penurunan nilai aset keuangan -/-		
	a. Surat berharga	(744)	
	b. Kredit	(2.277.660)	
	c. Lainnya	(7.635)	
13.	Aset tidak berwujud	221.740	
	Akumulasi amortisasi aset tidak berwujud -/-	(25.439)	
14.	Aset tetap dan inventaris	644.602	
	Akumulasi penyusutan aset tetap dan inventaris -/-	(454.287)	
15.	Aset non produktif		
	a. Properti terbengkalai	-	
	b. Aset yang diambil alih	-	
	c. Rekening tunda	168.473	
	d. Aset antar kantor		
	i. Melakukan kegiatan operasional di Indonesia	-	
	ii. Melakukan kegiatan operasional di luar Indonesia	-	
16.	Cadangan kerugian penurunan nilai dari aset non keuangan -/-	-	
17.	Sewa pembiayaan	-	
18.	Aset pajak tangguhan	314.414	D
19.	Aset lainnya	561.952	
<b>TOTAL ASET</b>		<b>34.708.732</b>	

No.	POS - POS	30 Juni 2016	No. Referensi
<b>LIABILITAS DAN EKUITAS</b>			
<b>LIABILITAS</b>			
1.	Giro	7.472.432	
2.	Tabungan	3.715.100	
3.	Simpanan berjangka	11.417.618	
4.	Dana investasi <i>revenue sharing</i>	-	
5.	Pinjaman dari Bank Indonesia	-	
6.	Pinjaman dari bank lain	1.557.540	
7.	Liabilitas spot dan derivatif	725.421	
8.	Utang atas surat berharga yang dijual dengan janji dibeli kembali ( <i>repo</i> )	571.768	
9.	Utang akseptasi	536.148	
10.	Surat berharga yang diterbitkan	-	
11.	Pinjaman yang diterima	-	
12.	Setoran jaminan	103.492	
13.	Liabilitas antar kantor		
a.	Melakukan kegiatan operasional di Indonesia	260	
b.	Melakukan kegiatan operasional di luar Indonesia	-	
14.	Liabilitas pajak tangguhan	-	
15.	Liabilitas lainnya	2.464.011	
16.	Dana investasi <i>profit sharing</i>	-	
	<b>TOTAL LIABILITAS</b>	<b>28.563.790</b>	
<b>EKUITAS</b>			
17.	Modal disetor		
a.	Modal dasar	6.600.000	A
b.	Modal yang belum disetor -/-	(4.950.000)	A
c.	Saham yang dibeli kembali ( <i>treasury stock</i> ) -/-	-	
18.	Tambahan modal disetor		
a.	Agio	-	
b.	Disagio -/-	-	
c.	Modal sumbangan	-	
d.	Dana setoran modal	-	
e.	Lainnya	-	
19.	Pendapatan (kerugian) komprehensif lain		
a.	Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	-	
b.	Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok	46.564	C
c.	Bagian efektif lindung nilai arus kas	-	
d.	Keuntungan revaluasi aset tetap	-	
e.	Bagian pendapatan komprehensif lain dari entitas asosiasi	-	
f.	Keuntungan (kerugian) aktuarial program imbalan pasti	61.298	
g.	Pajak penghasilan terkait dengan penghasilan komprehensif lain	(16.730)	
h.	Lainnya	-	
20.	Selisih kuasi reorganisasi	-	
21.	Selisih restrukturisasi entitas sepengendali	-	
22.	Ekuitas lainnya	-	
23.	Cadangan		
a.	Cadangan umum	160.000	C
b.	Cadangan tujuan	-	
24.	Laba/rugi		
a.	Tahun-tahun lalu	4.111.836	B
b.	Tahun berjalan	131.974	B
	<b>TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK</b>	<b>6.144.942</b>	
25.	Kepentingan non pengendali		
	<b>TOTAL EKUITAS</b>	<b>6.144.942</b>	
<b>TOTAL LIABILITAS DAN EKUITAS</b>		<b>34.708.732</b>	



PENGUNGKAPAN RINCIAN FITUR INSTRUMEN PERMODALAN

Tanggal: 30 Juni 2016

No	Pertanyaan	Jawaban
1	Penerbit	PT Bank ANZ Indonesia
2	Nomor identifikasi	-
3	Hukum yang digunakan	Hukum Indonesia
Perlakuan Instrumen berdasarkan ketentuan KPMM		
4	Pada saat masa transisi	N/A
5	Setelah masa transisi	CET 1
6	Apakah instrumen eligible untuk Solo/Group atau Group dan Solo	Solo
7	Jenis instrumen	Saham Biasa
8	Jumlah yang diakui dalam perhitungan KPMM	1.650.000
9	Nilai Par dari instrumen	1.650.000
10	Klasifikasi akuntansi	Ekuitas
11	Tanggal penerbitan	23 Juni 2011
12	Tidak ada jatuh tempo (perpetual) atau dengan jatuh tempo	Tidak ada jatuh tempo
13	Tanggal jatuh tempo	N/A
14	Eksekusi <i>call option</i> atas persetujuan Pengawas Bank	N/A
15	Tanggal <i>call option</i> , jumlah penarikan dan persyaratan <i>call option</i> lainnya (bila ada)	N/A
16	<i>Subsequent call option</i>	N/A
Kupon/dividen		
17	<i>Fixed atau floating</i>	N/A
18	Tingkat dari kupon rate atau index lain yang menjadi acuan	N/A
19	Ada atau tidaknya <i>dividend stopper</i>	Tidak
20	<i>Fully discretionary; partial</i> atau <i>mandatory</i>	N/A
21	Apakah terdapat fitur step up atau insentif lain	N/A
22	<i>Noncumulative</i> atau <i>cumulative</i>	N/A
23	<i>Convertible</i> atau <i>non-convertible</i>	N/A
24	Jika <i>convertible</i> , sebutkan <i>trigger point</i> -nya	N/A
25	Jika <i>convertible</i> , apakah seluruh atau sebagian	N/A
26	Jika dikonversi, bagaimana rate konversinya	N/A
27	Jika dikonversi; apakah <i>mandatory</i> atau <i>optional</i>	N/A
28	Jika dikonversi, sebutkan jenis instrumen konversinya	N/A
29	Jika dikonversi, sebutkan <i>issuer of instrument it converts into</i>	N/A
30	Fitur <i>write-down</i>	N/A
31	Jika <i>write-down</i> , sebutkan <i>trigger</i> -nya	N/A
32	Jika <i>write down</i> , apakah penuh atau sebagian	N/A
33	Jika <i>write down</i> ; permanen atau temporer	N/A
34	Jika <i>write down</i> temporer, jelaskan mekanisme <i>write-up</i>	N/A
35	Hierarki instrumen pada saat likuidasi	N/A
36	Apakah transisi untuk fitur yang <i>non-compliant</i>	N/A
37	Jika Ya, jelaskan fitur <i>non-complaint</i>	N/A