



PT Bank Maybank Indonesia  
 Format Standar Pengungkapan Permodalan sesuai dengan Kerangka Basel III  
 Pada tanggal 31 Desember 2021 (Audited)

No.	Komponen	Jumlah (Dalam Jutaan Rupiah)		No. Ref. yang berasal dari Laporan Posisi Keuangan
		Individual	Konsolidasian	
<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	10,213,284	10,213,284	a
2.	Retained earnings	11,479,531	14,839,662	b
3.	Accumulated other comprehensive income (and other reserves)	3,082,436	3,090,027	c
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A	
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6.	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>24,775,251</b>	<b>28,142,973</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7.	Prudential valuation adjustments	-	-	
8.	Goodwill (net of related tax liability)	-	(7,128)	d
9.	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(187,043)	(187,043)	e
10.	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	N/A	
11.	Cash-flow hedge reserve	N/A	N/A	
12.	Shortfall of provisions to expected losses	N/A	N/A	
13.	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-	
14.	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15.	Defined-benefit pension fund net assets	-	-	
16.	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A	
17.	Reciprocal cross-holdings in common equity	N/A	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	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	N/A	
20.	Mortgage servicing rights (amount above 10% threshold)	-	-	
21.	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	N/A	
22.	Amount exceeding the 15% threshold			
23.	of which: significant investments in the common stock of financials	N/A	N/A	
24.	of which: mortgage servicing rights	N/A	N/A	
25.	of which: deferred tax assets arising from temporary differences	N/A	N/A	
26.	National specific regulatory adjustments			
26a.		(150,081)	(150,842)	
26b.		(288,046)	(288,046)	
26c.		(377,569)	(401,735)	f
26d.		(584,146)	-	g
26e.		-	-	
26f.		-	-	
26g.		-	-	
27.	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28.	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(1,586,885)</b>	<b>(1,034,794)</b>	
29.	<b>Common Equity Tier 1 capital (CET1)</b>	<b>23,188,366</b>	<b>27,108,179</b>	
<b>Additional Tier 1 capital : instruments</b>				



No.	Komponen	Jumlah (Dalam Jutaan Rupiah)		No. Ref. yang berasal dari Laporan Posisi Keuangan
		Individual	Konsolidasian	
30.	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-	
31	of which: classified as equity under applicable accounting standards	-	-	
32	of which: classified as liabilities under applicable accounting standards	-	-	
33.	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	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)	-	-	
35.	<i>of which: instruments issued by subsidiaries subject to phase out</i>	N/A	N/A	
36.	<b>Additional Tier 1 capital before regulatory adjustments</b>			
	<b>Additional Tier 1 capital: regulatory adjustments</b>			
37.	Investments in own Additional Tier 1 instruments	N/A	N/A	
38.	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
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	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	N/A	
41.	National specific regulatory adjustments			
41.a.	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
42.	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	-	-	
43.	<b>Additional Tier 1 capital (AT1)</b>			
44.	<b>Tier 1 capital (T1 = CET 1 + AT 1)</b>	23,188,366	27,108,179	
	<b>Tier 2 capital : instrumens and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	239,752	239,752	h
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	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)	-	-	
49.	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	N/A	
50	Provisions	934,808	1,039,889	
51	<b>Tier 2 capital before regulatory adjustments</b>	1,174,560	1,279,641	
	<b>Tier 2 capital: regulatory adjustments</b>			

PT Bank Maybank Indonesia  
 Format Standar Pengungkapan Permodalan sesuai dengan Kerangka Basel III  
 Pada tanggal 31 Desember 2021 (Audited)



No.	Komponen	Jumlah (Dalam Jutaan Rupiah)		No. Ref. yang berasal dari Laporan Posisi Keuangan
		Individual	Konsolidasian	
52	Investments in own Tier 2 instruments	N/A	N/A	
53	Reciprocal cross-holdings in Tier 2 instruments	N/A	N/A	
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	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)	N/A	N/A	
56	National specific regulatory adjustments	-	-	
56a.		-	-	
56b.		-	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	-	
58	<b>Tier 2 capital (T2)</b>	<b>1,174,560</b>	<b>1,279,641</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>24,362,926</b>	<b>28,387,820</b>	
60	<b>Total risk weighted assets</b>	<b>92,345,276</b>	<b>105,464,909</b>	
<b>Capital ratios and buffers</b>				
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>25.11%</b>	<b>25.70%</b>	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>25.11%</b>	<b>25.70%</b>	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>26.38%</b>	<b>26.92%</b>	
64	<b>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)</b>	<b>3.500%</b>	<b>3.500%</b>	
65	<i>of which: capital conservation buffer requirement</i>	2.500%	2.500%	
66	<i>of which: Bank specific countercyclical buffer requirement</i>	0.000%	0.000%	
67	<i>of which: G-SIB buffer requirement</i>	1.000%	1.000%	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>16.39%</b>	<b>16.92%</b>	
<i>National minimal (if different from Basel 3)</i>				

PT Bank Maybank Indonesia  
 Format Standar Pengungkapan Permodalan sesuai dengan Kerangka Basel III  
 Pada tanggal 31 Desember 2021 (Audited)



No.	Komponen	Jumlah (Dalam Jutaan Rupiah)		No. Ref. yang berasal dari Laporan Posisi Keuangan
		Individual	Konsolidasian	
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
71	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	N/A	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>				
72	Non-significant investments in the capital of other financials	N/A	N/A	
73	Significant investments in the common stock of financials	N/A	N/A	
74	Mortgage servicing rights (net of related tax liability)	N/A	N/A	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	N/A	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	N/A	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	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)	N/A	N/A	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	N/A	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>				
80	Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
82	Current cap on AT1 instruments subject to phase out arrangements	N/A	N/A	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	
84	Current cap on T2 instruments subject to phase out arrangements	N/A	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	



No.	POS - POS	LAPORAN POSISI KEUANGAN PUBLIKASI		No. Referensi
		Individual	Konsolidasian	
	<b>ASET</b>			
1.	Kas	1,607,983	1,618,419	
2.	Penempatan pada Bank Indonesia	18,880,263	18,880,263	
3.	Penempatan pada bank lain	4,835,467	4,952,019	
4.	Tagihan spot dan derivatif/forward	561,180	561,180	
5.	Surat berharga yang dimiliki	31,140,251	30,999,841	
6.	Surat berharga yang dijual dengan janji dibeli kembali (repo)	-	-	
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo)	3,538,336	3,538,336	
8.	Tagihan akseptasi	1,667,960	1,667,960	
9.	Kredit yang diberikan	65,070,012	76,132,308	
10.	Pembiayaan syariah 1)	25,638,223	25,638,223	
11.	Penyertaan modal	596,953	172,312	g
12.	Aset keuangan lainnya	1,170,445	1,171,686	
13.	Cadangan kerugian penurunan nilai aset keuangan -/-			
	a. Surat berharga yang dimiliki	(5,453)	(5,453)	
	b. yang diberikan dan pembiayaan syariah1)	(3,066,231)	(3,267,647)	
	c. Lainnya	(34,929)	(37,092)	
14.	Aset tidak berwujud	1,035,576	1,270,643	
	i. Goodwill	-	235,067	d
	ii. Aset tidak berwujud lainnya	1,035,576	1,035,576	e
	Akumulasi amortisasi aset tidak berwujud -/-	(848,533)	(1,076,472)	
	i. Goodwill	-	(227,939)	d
	ii. Aset tidak berwujud lainnya	(848,533)	(848,533)	e
15.	Aset tetap dan inventaris	5,482,010	6,300,091	
	Akumulasi penyusutan aset tetap dan inventaris -/-	(2,232,097)	(2,793,950)	
16.	Aset non produktif			
	a. Properti terbengkalai	22,890	22,890	
	b. Agunan yang diambil alih	702,834	702,834	
	c. Rekening tunda	482	482	
	d. Aset antarkantor 2)	-	-	
17.	Aset lainnya	-	-	
	Aset pajak tangguhan	377,569	401,735	f
	Aset lainnya	1,820,949	1,907,868	
	<b>TOTAL ASET</b>	<b>157,962,140</b>	<b>168,758,476</b>	



No.	POS - POS	LAPORAN POSISI KEUANGAN PUBLIKASI		No. Referensi
		Individual	Konsolidasian	
	<b>LIABILITAS DAN EKUITAS</b>			
	<b>LIABILITAS</b>			
1.	Giro	32,774,496	32,360,870	
2.	Tabungan	21,903,502	21,903,502	
3.	Deposito	60,634,403	60,634,403	
4.	Uang Elektronik	-	-	
5.	Liabilitas kepada Bank Indonesia	-	-	
6.	Liabilitas kepada bank lain	5,162,365	5,162,365	
7.	Liabilitas spot dan derivatif/forward	781,397	781,397	
8.	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo)	274,049	274,049	
9.	Liabilitas akseptasi	1,221,031	1,221,031	
10.	Surat berharga yang diterbitkan	3,275,578	6,104,424	h
11.	Pinjaman/pembiayaan yang diterima	2,852,202	6,917,309	
12.	Setoran jaminan	73,103	73,103	
13.	Liabilitas antarkantor 2)	38,385	38,385	
14.	Liabilitas lainnya	4,007,221	4,562,515	
15.	Kepentingan minoritas (minority interest)	-	423,984	
	<b>TOTAL LIABILITAS</b>	<b>132,997,732</b>	<b>140,457,337</b>	
	<b>EKUITAS</b>			
16.	Modal disetor			
	a. Modal dasar	12,864,766	12,864,766	
	b. Modal yang belum disetor -/-	(9,008,858)	(9,008,858)	a
	c. Saham yang dibeli kembali (treasury stock) -/-	-	-	a
17.	Tambahan modal disetor			
	a. Agio	6,357,376	6,357,376	a
	b. Disagio -/-	-	-	a
	c. Dana setoran modal	-	-	a
	d. Lainnya	-	(57,313)	
18.	Penghasilan komprehensif lain			
	a. Keuntungan	2,500,411	2,534,324	c
	b. Kerugian -/-	-	-	c
19.	Cadangan			
	a. Cadangan umum	771,182	771,182	c
	b. Cadangan tujuan	-	-	
	Laba/rugi	-	-	
	a. Tahun-tahun lalu	10,545,057	13,447,961	b
	b. Tahun berjalan 3)	1,187,743	1,644,970	b
	c. Dividen yang dibayarkan	(253,269)	(253,269)	b
	<b>TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK</b>	<b>24,964,408</b>	<b>28,301,139</b>	
	<b>TOTAL EKUITAS</b>	<b>24,964,408</b>	<b>28,301,139</b>	
	<b>TOTAL LIABILITAS DAN EKUITAS</b>	<b>157,962,140</b>	<b>168,758,476</b>	



No	Pertanyaan	Jawaban
1	Penerbit	Bank Maybank Indonesia Tbk
2	Nomor Identifikasi	BNI
3	Hukum yang digunakan	Hukum Indonesia
	Perlakuan Instrumen berdasarkan ketentuan KPMM	
4	Pada saat masa transisi	N/A
5	Setelah masa transisi	N/A
6	Apakah instrumen <i>eligible</i> untuk Solo/Group atau Group dan Solo	Solo
7	Jenis Instrumen	Saham Biasa
8	Jumlah yang diakui dalam perhitungan KPMM	10,213,284
9	Nilai Par dari instrumen	50.59
10	Klasifikasi akuntansi	Ekuitas
11	Tanggal penerbitan	
12	Tidak ada jatuh tempo (perpetual) atau dengan jatuh tempo	Perpetual
13	Tanggal jatuh tempo	N/A
14	Eksekusi <i>call option</i> atas persetujuan Pengawas Bank	Tidak
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</i> atau <i>floating</i>	Floating
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</i> ; <i>partial</i> atau <i>mandatory</i>	
21	Apakah terdapat fitur <i>step up</i> atau insentif lain	Tidak
22	<i>Noncumulative</i> atau <i>cumulative</i>	<i>Noncumulative</i>
23	<i>Convertible</i> atau <i>non-convertible</i>	<i>Non-convertible</i>
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>	Tidak
31	Jika <i>write down</i> , sebutkan trigger-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	*)
36	Apakah transisi untuk fitur yang <i>non-compliant</i>	Tidak
37	Jika Ya, jelaskan fitur <i>non-compliant</i>	N/A