

Tabel 3.1 Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /  
Table 3.1 Disclosure of Net Receivables by Area – Bank Only

(jutaan rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2024 / December 31, 2024								31 Desember 2023 / December 31, 2023							
		Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area								Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	16,737,110	-	-	-	-	-	-	16,737,110	17,540,434	-	-	-	-	-	-	17,540,434
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	5,423,745	-	-	-	-	-	-	5,423,745	5,901,338	-	-	-	-	-	-	5,901,338
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	7,868,360	-	-	-	-	-	3,459,268	11,327,628	5,737,351	-	-	-	-	-	2,621,684	8,359,035
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	31,200,854	350,158	-	-	-	-	-	31,551,012	28,380,601	25,000	-	-	-	-	-	28,405,601
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	21,889	11,193	579	-	-	-	-	33,661	24,502	8,763	612	-	-	-	-	33,877
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	8,764	7,044	224	-	11	5	-	16,048	9,169	6,980	317	-	202	13	-	16,681
13	Tagihan Kepada Korporasi / Receivables on Corporate	22,385,034	12,412,568	1,533,720	808,133	713,893	-	403,894	38,257,242	20,036,011	11,383,545	1,072,532	1,044,987	690,134	-	440,483	34,667,692
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	237,424	-	-	-	-	-	-	237,424	255,044	-	-	-	-	-	-	255,044
16	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Jumlah / Total</b>	<b>83,883,180</b>	<b>12,780,963</b>	<b>1,534,523</b>	<b>808,133</b>	<b>713,904</b>	<b>5</b>	<b>3,863,162</b>	<b>103,583,870</b>	<b>77,884,450</b>	<b>11,424,288</b>	<b>1,073,461</b>	<b>1,044,987</b>	<b>690,336</b>	<b>13</b>	<b>3,062,167</b>	<b>95,179,702</b>

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Diluar Indonesia - Overseas

Tabel 3.2 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /  
Table 3.2 Disclosure of Net Receivables by Contractual Maturity – Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2024 / December 31, 2024						31 Desember 2023 / December 31, 2023					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu /						Tagihan Bersih Berdasarkan Sisa Jangka Waktu /					
		≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total	≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	7,932,131	4,006,373	-	285,357	4,513,249	16,737,110	10,549,321	1,542,277	75,389	1,273,975	4,099,472	17,540,434
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	148,760	-	5,274,985	-	5,423,745	-	2,223,078	-	3,678,260	-	5,901,338
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	5,244,195	1,358,686	2,275,453	48,378	2,400,916	11,327,628	4,243,281	1,475,096	982,164	46,565	1,611,929	8,359,035
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	740,659	25,815,198	3,264,009	1,731,146	-	31,551,012	1,866,771	21,958,139	2,870,566	1,710,125	-	28,405,601
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	33,661	-	33,661	-	-	-	33,877	-	33,877
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
11	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	11	814	973	14,250	-	16,048	64	743	821	15,053	-	16,681
12	Tagihan Kepada Korporasi / Receivables on Corporate	3,351,908	24,876,545	2,927,551	7,076,903	24,335	38,257,242	4,406,463	21,824,308	2,114,182	6,296,191	26,548	34,667,692
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	237,424	-	-	-	-	237,424	255,044	-	-	-	-	255,044
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Jumlah / Total</b>	<b>17,506,328</b>	<b>56,206,376</b>	<b>8,467,986</b>	<b>14,464,680</b>	<b>6,938,500</b>	<b>103,583,870</b>	<b>21,320,944</b>	<b>49,023,641</b>	<b>6,043,122</b>	<b>13,054,046</b>	<b>5,737,949</b>	<b>95,179,702</b>

Tabel 3.3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 3.3 Disclosure of Net Receivables by Economic Sectors - Bank Only

(jutaan Rupiah/ million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Tagihan berupa Covered Bond / Receivables on Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	Kredit Pegawai/Pensiunan / Employee/Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	Tagihan Kepada Korporasi / Receivables on Corporate	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	Aset Lainnya/ Other Assets	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit
<b>31 Desember 2024 / December 31, 2024</b>																	
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	628	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	1,670,314	-	-	-	-	-	-	-	-	-	-	2,459,639	-	-	-
4	Industri Pengolahan / Manufacturing	-	20,000	-	-	-	-	-	-	-	-	-	-	21,745,813	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,515,173	-	-	-	-	-	-	-	-	-	-	24,385	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	-	3,308,260	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	-	-	-	-	5,226,526	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	707,250	-	-	-	-	-	-	-	-	-	-	4,726,808	-	-	-
10	Perantara Keuangan / Financial Intermediary	16,451,753	-	-	11,327,628	-	31,551,012	-	-	-	-	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	1,511,008	-	-	-	-	-	-	-	-	-	-	578,478	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	-	-	-	-	186,705	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	285,357	-	-	-	-	-	33,661	-	-	-	-	16,048	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	237,424	-
<b>Jumlah / Total</b>		<b>16,737,110</b>	<b>5,423,745</b>	-	<b>11,327,628</b>	-	<b>31,551,012</b>	-	<b>33,661</b>	-	-	-	<b>16,048</b>	<b>38,257,242</b>	-	-	<b>237,424</b>
<b>31 Desember 2023 / December 31, 2023</b>																	
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	601	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	3,647,113	-	-	-	-	-	-	-	-	-	-	1,629,232	-	-	-
4	Industri Pengolahan / Manufacturing	-	79,786	-	-	-	-	-	-	-	-	-	-	19,949,485	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,386,720	-	-	-	-	-	-	-	-	-	-	26,692	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	-	2,702,528	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	-	-	-	-	7,086,033	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	787,719	-	-	-	-	-	-	-	-	-	-	2,428,290	-	-	-
10	Perantara Keuangan / Financial Intermediary	15,783,962	-	-	8,359,035	-	28,405,601	-	-	-	-	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-	-	844,831	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	1,756,472	-	-	-	-	-	33,877	-	-	-	-	16,681	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	255,044	-
<b>Jumlah / Total</b>		<b>17,540,434</b>	<b>5,901,338</b>	-	<b>8,359,035</b>	-	<b>28,405,601</b>	-	<b>33,877</b>	-	-	-	<b>16,681</b>	<b>34,667,692</b>	-	-	<b>255,044</b>

Tabel 3.4 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual /  
Table 3.4 Disclosure of Receivables and Provisioning based on Area - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Desember 2024 / December 31, 2024							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	70,572,845	9,834,674	1,485,746	692,831	676,219	5	3,289,528	86,551,848
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	218,285	39,678	609,529	-	-	-	-	867,492
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	4,096	650	43	21	76	-	557	5,443
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	4,096	1,218	-	41	-	-	-	5,355
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	80,075	1,327	609,529	-	-	-	-	690,931
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Desember 2023 / December 31, 2023							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	67,189,892	8,937,789	1,025,872	909,080	651,421	13	2,374,744	81,088,811
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	69,287	58,511	585,712	-	-	-	-	713,510
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	4,680	1,195	114	53	105	-	836	6,983
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	3,930	1,360	-	113	30	-	-	5,433
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	12,598	1,726	585,712	-	-	-	-	600,036
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Diluar Indonesia - Overseas

Tabel 3.5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 3.5 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Stage 1 / Allowance for Impairment Losses - Stage 1	Cadangan kerugian Penurunan nilai (CKPN)- Stage 2 / Allowance for Impairment Losses - Stage 2	Cadangan kerugian Penurunan nilai (CKPN)- Stage 3 / Allowance for Impairment Losses - Stage 3	Tagihan yang yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Not Yet Due	Telah Jatuh Tempo / Already Due				
			(jutaan Rupiah / million Rupiah)					
<b>31 Desember 2024 / December 31, 2024</b>								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	161	-	-	-	-	-	
2	Perikanan / Fishery	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Extracting	2,963,790	-	-	800	-	-	
4	Industri Pengolahan / Manufacturing	16,985,948	697,492	-	795	2,946	625,549	
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,450,793	-	-	243	-	-	
6	Konstruksi / Construction	1,298,600	-	-	49	38	-	
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	3,109,463	170,000	-	154	30	65,382	
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	4,833,318	-	-	401	58	-	
10	Perantara Keuangan / Financial Intermediary	53,147,968	-	-	2,538	1,536	-	
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	2,002,614	-	-	199	747	-	
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-	
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	186,705	-	-	264	-	-	
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	
19	Bukan Lapangan Usaha / Non Business Field	335,065	-	-	-	-	-	
20	Lainnya / Others	237,424	-	-	-	-	-	
<b>Jumlah / Total</b>		<b>86,551,849</b>	<b>867,492</b>	<b>-</b>	<b>5,443</b>	<b>5,355</b>	<b>690,931</b>	

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Stage 1 / Allowance for Impairment Losses - Stage 1	Cadangan kerugian Penurunan nilai (CKPN)- Stage 2 / Allowance for Impairment Losses - Stage 2	Cadangan kerugian Penurunan nilai (CKPN)- Stage 3 / Allowance for Impairment Losses - Stage 3	Tagihan yang yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Not Yet Due	Telah Jatuh Tempo / Already Due				
			(jutaan Rupiah / million Rupiah)					
<b>31 Desember 2023 / December 31, 2023</b>								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	154	-	-	-	-	-	
2	Perikanan / Fishery	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Extracting	4,182,706	-	-	422	-	-	
4	Industri Pengolahan / Manufacturing	15,491,960	713,510	-	1,633	3,236	600,036	
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,386,721	-	-	347	-	-	
6	Konstruksi / Construction	512,826	-	-	20	21	-	
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	5,660,445	-	-	400	211	-	
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	2,812,089	-	-	301	14	-	
10	Perantara Keuangan / Financial Intermediary	48,227,715	-	-	3,790	399	-	
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	752,121	-	-	70	1,552	-	
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-	
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	
19	Bukan Lapangan Usaha / Non Business Field	1,807,030	-	-	-	-	-	
20	Lainnya / Others	255,044	-	-	-	-	-	
<b>Jumlah / Total</b>		<b>81,088,811</b>	<b>713,510</b>	<b>-</b>	<b>6,983</b>	<b>5,433</b>	<b>600,036</b>	

Tabel 3.6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual/  
Tabel 3.6 Movement of Allowance for Impairment Losses Disclosure - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Desember 2024 / December 31, 2024			31 Desember 2023 / December 31, 2023		
		CKPN Stage 1 / Allowance for Impairment Losses - Stage 1	CKPN Stage 2 / Allowance for Impairment Losses - Stage 2	CKPN Stage 3* / Allowance for Impairment Losses - Stage 3*	CKPN Stage 1 / Allowance for Impairment Losses - Stage 1	CKPN Stage 2 / Allowance for Impairment Losses - Stage 2	CKPN Stage 3* / Allowance for Impairment Losses - Stage 3*
1	Saldo awal CKPN / Beginning Balance of CKPN	6,983	5,433	600,036	19,939	8,579	524,402
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Establishment (Recovery) of CKPN in the current period (Net)	(1,597)	(285)	83,801	(12,224)	(3,407)	76,871
	2.a Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period	25,683	3,259	106,258	28,938	4,672	83,381
	2.b Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period	(27,280)	(3,544)	(22,457)	(41,162)	(8,079)	(6,510)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / CKPN used for writtren off receivables in the current period	-	-	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other establishtment (recovery) in the current period	57	207	7,094	(732)	261	(1,237)
	<b>Saldo akhir CKPN / Ending Balance</b>	<b>5,443</b>	<b>5,355</b>	<b>690,931</b>	<b>6,983</b>	<b>5,433</b>	<b>600,036</b>

\* termasuk POCI / Including POCI

Tabel 3.7 Pengungkapan Tagihan Bersih Berdasarkan Kategori Porfolio dan Skala Peringkat - Bank secara Individual /  
Table 3.7 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

(Jutaan Rupiah / million Rupiah)

31 Desember 2024 / December 31, 2024																
No	Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivables													Tanpa Peringkat / Unrated	Jumlah / Total
		Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating						
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3			
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3			
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3			
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)			
PT. ICRA Indonesia	[idr]AAA	[idr]AA+ to [idr]AA-	[idr]A+ to [idr]A-	[idr]BBB+ to [idr]BBB-	[idr]BB+ to [idr]BB-	[idr]B+ to [idr]B-	Less than [idr]B-	[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr]A3	Less than [idr]A3					
PT. PEFINDO	idAAA	idAA+ to idAA-	idA+ to idA-	idBBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Less than idB-	idA1	idA2	idA3 to idA4	Less than idA4					
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	6,343,550	16,737,110
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	5,423,745
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	1,457,044	3,177,405	2,628,578	3,782,173	-	-	-	-	-	-	-	-	-	282,428	11,327,628
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	2,329,025	3,751,624	839,035	1,438,115	-	-	-	-	-	-	-	-	-	23,193,213	31,551,012
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	33,661	33,661
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	16,048	16,048
13	Tagihan Kepada Korporasi / Receivables on Corporate	-	4,696,615	824,525	3,740,330	-	-	-	-	-	-	-	-	-	28,995,772	38,257,242
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	237,424	237,424
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>3,806,069</b>	<b>11,625,644</b>	<b>4,292,138</b>	<b>24,757,923</b>	-	-	-	-	-	-	-	-	-	<b>59,102,096</b>	<b>103,583,870</b>

31 Desember 2023 / December 31, 2023																
No	Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivables													Tanpa Peringkat / Unrated	Jumlah / Total
		Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating						
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3			
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3			
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3			
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)			
PT. ICRA Indonesia	[idr]AAA	[idr]AA+ to [idr]AA-	[idr]A+ to [idr]A-	[idr]BBB+ to [idr]BBB-	[idr]BB+ to [idr]BB-	[idr]B+ to [idr]B-	Less than [idr]B-	[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr]A3	Less than [idr]A3					
PT. PEFINDO	idAAA	idAA+ to idAA-	idA+ to idA-	idBBB+ to idBBB-	idBB+ to idBB-	idB+ to idB-	Less than idB-	idA1	idA2	idA3 to idA4	Less than idA4					
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	3,721,596	17,540,434
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	867,505	5,901,338
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	1,579,992	1,711,810	3,161,159	897,217	-	-	-	-	-	-	-	-	-	1,008,857	8,359,035
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	1,776,730	1,896,250	2,119,349	1,859,560	-	-	-	-	-	-	-	-	-	20,753,712	28,405,601
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	33,877	33,877
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	16,681	16,681
13	Tagihan Kepada Korporasi / Receivables on Corporate	-	2,556,284	1,204,492	1,431,879	-	-	-	-	-	-	-	-	-	29,475,037	34,667,692
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	255,044	255,044
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>3,356,722</b>	<b>6,164,344</b>	<b>6,485,000</b>	<b>23,041,327</b>	-	-	-	-	-	-	-	-	-	<b>56,132,309</b>	<b>95,179,702</b>



Tabel 3.9 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual/  
Tabel 3.9 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Portofolio / Portfolio Category	Tagihan Bersih / Net Receivable	31 Desember 2024 / December 31, 2024					Tagihan Bersih / Net Receivable	31 Desember 2023 / December 31, 2023				
			Bagian yang Dijamin Dengan / Portion Covered				Bagian Yang Tidak Dijamin / Portion uncovered		Bagian yang Dijamin Dengan / Portion Covered				Bagian Yang Tidak Dijamin / Portion uncovered
			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
<b>1</b>	<b>EKSPOSUR SELAIN DERIVATIF/ OTHER THAN DERIVATIVE EXPOSURE</b>												
<b>1.A</b>	<b>Eksposur Neraca / Balance Sheet Exposures</b>												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	16,558,358	-	-	-	-	16,558,358	17,493,790	-	-	-	-	17,493,790
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	4,447,242	-	1,122,910	-	-	3,324,332	4,836,144	-	1,559,635	-	-	3,276,509
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	8,521,219	-	-	-	-	8,521,219	6,015,822	-	-	-	-	6,015,822
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	28,352,212	-	15,427,133	-	-	12,925,079	26,474,575	-	13,489,364	-	-	12,985,211
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	33,661	-	-	-	-	33,661	33,877	-	-	-	-	33,877
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	16,048	-	-	-	-	16,048	16,681	-	-	-	-	16,681
13	Tagihan Kepada Korporasi / Receivables on Corporate	28,556,891	-	1,775,501	-	-	26,781,390	26,075,227	-	2,850,255	-	-	23,224,972
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	237,424	-	-	-	-	237,424	255,044	-	-	-	-	255,044
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur Neraca</b>	<b>86,723,055</b>	-	<b>18,325,544</b>	-	-	<b>68,397,511</b>	<b>81,201,160</b>	-	<b>17,899,254</b>	-	-	<b>63,301,906</b>
<b>1.B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures</b>												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	976,503	-	-	-	-	976,503	1,065,193	-	-	-	-	1,065,193
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	80,475	-	-	-	-	80,475	123,176	-	-	-	-	123,176
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	2,354,087	-	15,287	-	-	2,338,800	1,028,564	-	43,747	-	-	984,817
6	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-
9	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
11	Tagihan Kepada Korporasi / Receivables on Corporate	9,227,932	34,823	1,788,190	-	-	7,404,919	8,242,968	895	2,103,884	-	-	6,138,189
12	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
13	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA</b>	<b>12,638,997</b>	<b>34,823</b>	<b>1,803,477</b>	-	-	<b>10,800,697</b>	<b>10,459,901</b>	<b>895</b>	<b>2,147,631</b>	-	-	<b>8,311,375</b>
<b>1.C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur Counterparty Credit Risk</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>EKSPOSUR DERIVATIF / DERIVATIVE EXPOSURE</b>												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	178,753	-	-	-	-	178,753	46,644	-	-	-	-	46,644
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	2,725,934	-	-	-	-	2,725,934	2,220,037	-	-	-	-	2,220,037
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	844,712	-	-	-	-	844,712	902,462	-	-	-	-	902,462
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	472,420	-	-	-	-	472,420	349,498	-	-	-	-	349,498
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur Derivatif</b>	<b>4,221,819</b>	-	-	-	-	<b>4,221,819</b>	<b>3,518,641</b>	-	-	-	-	<b>3,518,641</b>
	<b>Total</b>	<b>103,583,871</b>	<b>34,823</b>	<b>20,129,021</b>	-	-	<b>83,420,027</b>	<b>95,179,702</b>	<b>895</b>	<b>20,046,885</b>	-	-	<b>75,131,922</b>

Tabel 3.10 Analisis Risiko Kredit terhadap Eksposur Derivat/  
 Tabel 3.10 Analysis Credit Risk to Derivative Exposure

	31 Desember 2024 / December 31, 2024					31 Desember 2023 / December 31, 2023						
	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1 SA-CCR (untuk derivatif)	1.496.493	1.519.123		1,4	4.221.820	1.390,047	1.092.610	1.420.705		1,4	1.516.641	1.324.171
2 Metode Internal Model (untuk derivatif dan SFT)					N/A	N/A					N/A	N/A
3 Penurunan sederhana untuk mitigasi risiko kredit (untuk SFT)					N/A	N/A					N/A	N/A
4 Penuliskan komprehensif untuk mitigasi risiko kredit (untuk SFT)												
5 VaR untuk SFT					N/A	N/A					N/A	N/A
6 Total						1.390,047						1.324.171

**Analisis Kualitatif**

Risiko kredit Eksposur Derivat bagi Bank adalah risiko yang timbul dari kegagalan pembayaran pihak lawan atas suatu kontrak dengan pihak Bank yang menyebabkan potensi kerugian bagi Bank.  
 Risiko kredit terhadap Eksposur Derivat pada umumnya timbul dari transaksi FX swap dan Derivat. Mitigasi risiko kredit pihak lawan dilakukan sesuai SE OJK No. 24/SE/OJK/2021, yaitu dengan adanya pengakuan keberadaan agunan, garansi, penjaminan, atau asuransi kredit dan dilengkapi dengan kebijakan Bank untuk mitigasi risiko kredit dari counterparty.  
 Credit Risk of Derivative Exposure for Bank is the risk arising from counterparty's failure to pay upon a contract with the Bank which causes potential losses for the Bank.  
 Credit Risk on Derivative Exposure generally arises from FX swap and Derivative transactions. Counterparty credit risk mitigation is carried out in accordance with SE OJK No. 24/SE/OJK/2021, namely by recognizing the existence of collateral, guarantees, guarantees or credit insurance and complemented by the Bank's policy for managing credit risk from counterparties.

Tabel 3.11 Capital Charge untuk Credit Valuation Adjustment (CVA) /  
 Tabel 3.11 Capital Charge for Credit valuation adjustment (CVA)

(jutaan Rupiah / million Rupiah)

		31 Desember 2024 / December 31, 2024		31 Desember 2023 / December 31, 2023	
		Tagihan bersih	ATMR	Tagihan bersih	ATMR
1	Total portfolios berdasarkan Advanced CVA capital charge	N/A	N/A	N/A	N/A
2	(i) komponen VaR (termasuk 3x multiplier)		N/A		N/A
3	(ii) komponen Stressed VaR (termasuk 3x multiplier)		N/A		N/A
4	Semua Portfolio sesuai Standardised CVA Capital Charge	4,221,820	1,648,484	3,317,532	1,917,444
5	Total sesuai CVA Capital Charge	4,221,820	1,648,484	3,317,532	1,917,444

Tabel 3.12 Eksposur Risiko Kredit terhadap Eksposur Derivatf berdasarkan kategori portfolio dan bobot risiko /  
 Tabel 3.12 Exposure Credit Risk to Derivative Exposure under portfolio category and risk weight

(jutaan Rupiah / million Rupiah)

No	Kategori Portfolio / Portfolio Category	31 Desember 2024 / December 31, 2024														
		Bobot Risiko												Total Tagihan Bersih		
		0%	10%	15%	20%	25%	30%	35%	40%	50%	75%	85%	100%			
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	178,753	-	-	-	-	-	-	-	-	-	-	-	-	-	178,753
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	1,146,780	-	1,488,462	-	-	-	90,693	-	-	-	-	2,725,934
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Banks	-	-	-	396,086	-	-	-	-	448,626	-	-	-	-	-	844,712
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	-	8,523	-	-	-	-	-	3,859	214,054	-	245,944	-	472,420
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Total</b>	<b>178,753</b>	-	-	<b>1,551,389</b>	-	<b>1,488,462</b>	-	<b>448,626</b>	<b>94,593</b>	<b>214,054</b>	-	<b>245,944</b>	-	<b>4,221,820</b>	

No	Kategori Portfolio / Portfolio Category	31 Desember 2023 / December 31, 2023														
		Bobot Risiko												Total Tagihan Bersih		
		0%	10%	15%	20%	25%	30%	35%	40%	50%	75%	85%	100%			
1	Tagihan kepada Pemerintah dan Bank Sentral	46,644	-	-	-	-	-	-	-	-	-	-	-	-	-	46,644
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain	-	-	-	523,517	-	1,074,958	-	-	502,255	119,306	-	-	-	-	2,220,037
5	Tagihan kepada perusahaan sekuritas	-	-	-	239,144	-	17,172	-	644,003	2,144	-	-	-	-	-	902,462
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	9,703	-	-	-	-	20,395	27,066	-	292,334	-	349,497	
8	Aset lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Total</b>	<b>46,644</b>	-	-	<b>772,364</b>	-	<b>1,092,130</b>	-	<b>1,146,258</b>	<b>141,845</b>	<b>27,066</b>	-	<b>292,334</b>	-	<b>3,518,641</b>	

Tabel 3.13 Tagihan Bersih Derivatif Kredit /  
Tabel 3.13 Net Receivables Credit Derivative

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 14 Eksposeur Sekuritisasi pada *Banking Book* /  
Tabel 14 Exposure Securities for Banking Book

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 15 Eksposeur Sekuritisasi pada *Trading Book* /  
Tabel 15 Exposure Securities for Trading Book

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 16 Eksposur sekuritisasi pada *Banking Book* dan persyaratan permodalannya - Bank sebagai Originator atau Sponsor /  
Tabel 16 Exposure Securities for Banking Book and Capital Requirement - Bank as Originator or Sponsor

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 17 Eksposur sekuritisasi pada *Banking Book* dan persyaratan permodalannya - Bank sebagai Investor /  
Tabel 17 Exposure Securities for Banking Book and Capital Requirement - Bank as Investor

Bank tidak memiliki eksposur pada pengungkapan ini.

Table 18a Perhitungan ATMR Risiko Kredit Pendekatan Standar: Ekspose Aset di Neraca /  
Table 18a Calculation of Risk Weighted Assets for Credit Risk under Standardized Method

No	Kategori Portofolio / Portfolio Category	31 Desember 2024 / December 31, 2024			31 Desember 2023 / December 31, 2023		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MKK / RWA Before CRM	ATMR Setelah MKK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MKK / RWA Before CRM	ATMR Setelah MKK / RWA After CRM
1	Tagihan Kepada Pemerintah / Claims on Sovereigns						
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	16.558.308	-	-	17.493.790	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	4.447.242	2.223.621	1.999.039	4.834.144	2.418.072	2.106.145
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Claims on Banks						
a	Tagihan jangka Pendek / Short term Receivables	6.486.369	1.297.274	1.297.274	6.233.843	1.042.769	1.042.769
b	Tagihan jangka Panjang / Long term Receivables	2.034.850	1.017.185	1.017.185	801.979	397.647	397.647
5	Tagihan kepada Perusahaan ESK dan lembaga jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	-	-	-	-
a	Tagihan jangka Pendek / Short term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long term Receivables	28.352.212	10.560.148	8.878.754	26.474.576	9.936.459	8.408.223
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Beasbas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments						
a	Surat berharga/piutang subordinasi / Subordinated securities/Subordinated Receivables	-	-	-	-	-	-
b	Instrumen modal / Equity instruments	-	-	-	-	-	-
c	Instrumen modal lainnya / Other capital instruments	-	-	-	-	-	-
d	Pemertan dalam rangka program nasional / Participation in the framework of the national program	-	-	-	-	-	-
8	Kredit Beragam Rumah Tinggal / Claims secured by residential property	33.661	16.435	16.435	33.877	16.494	16.494
9	Kredit Beragam Properti komersial / Claims secured by commercial property	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-
11	Kredit Pegawai atau Penjualan / Claims on Employees or Retirees	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	16.048	12.036	12.036	16.681	12.511	12.511
13	Tagihan Kepada Korporasi / Claims on Corporations	28.556.891	24.168.688	23.131.897	26.075.228	23.562.985	21.642.806
14	Tagihan yang dijamin oleh Tanah / Past Due Loans						
a	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b	Ekspose lainnya / Other Exposure	-	-	-	-	-	-
15	Aset Lainnya / Other assets						
a	Uang tunai, emas, dan komoditas lainnya / Cash, gold, and commensurate coin	-	-	-	-	-	-
b	Aset tetap dan inventaris neto / Fixed assets and inventory - net	376.281	-	376.281	84.142	-	84.142
c	Akungan Yang Diambil AHN (AYDA) / Foreclosed Collaterals (AYDA)	-	-	-	-	-	-
d	Akiva bank neto / Inter-Office - net	-	-	-	-	-	-
e	Lainnya / Others	61.143	-	61.143	170.902	-	170.902
	<b>TOTAL</b>	<b>86.723.055</b>	<b>39.295.386</b>	<b>36.590.043</b>	<b>81.261.160</b>	<b>37.386.331</b>	<b>33.881.260</b>

Table 18b Perhitungan ATMR Risiko Kredit Pendekatan Standar: Ekspose Kewajiban Gombelan/Kontinjensi pada Transaksi Rekening Administratif /  
Table 18b Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

No	Kategori Portofolio / Portfolio Category	31 Desember 2024 / December 31, 2024			31 Desember 2023 / December 31, 2023		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MKK / RWA Before CRM	ATMR Setelah MKK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MKK / RWA Before CRM	ATMR Setelah MKK / RWA After CRM
1	Tagihan Kepada Pemerintah / Claims on Sovereigns						
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	-	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	976.503	482.251	482.251	1.066.194	532.597	532.597
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Claims on Banks						
a	Tagihan jangka Pendek / Short term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long term Receivables	-	-	-	-	-	-
5	Tagihan kepada Perusahaan ESK dan lembaga jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	80.475	24.143	24.143	123.176	24.635	24.635
a	Tagihan jangka Pendek / Short term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long term Receivables	2.354.087	645.236	643.707	1.028.554	353.554	349.179
6	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
7	Kredit Beragam Properti komersial / Claims secured by commercial property	-	-	-	-	-	-
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-
9	Kredit Pegawai atau Penjualan / Claims on Employees or Retirees	-	-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
11	Tagihan Kepada Korporasi / Claims on Corporations	9.227.341	8.573.779	7.293.089	8.342.968	7.774.693	6.301.079
12	Tagihan yang dijamin oleh Tanah / Past Due Loans						
a	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b	Ekspose lainnya / Other Exposure	-	-	-	-	-	-
	<b>TOTAL</b>	<b>12.638.996</b>	<b>9.725.409</b>	<b>8.443.200</b>	<b>10.453.901</b>	<b>8.665.479</b>	<b>7.207.490</b>

Table 18c Perhitungan ATMR Risiko Kredit Pendekatan Standar: Ekspose yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) /  
Table 18c Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Counterparty Credit Risk Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2024 / December 31, 2024			31 Desember 2023 / December 31, 2023		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MKK / RWA Before CRM	ATMR Setelah MKK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MKK / RWA Before CRM	ATMR Setelah MKK / RWA After CRM
1	Tagihan Kepada Pemerintah / Claims on Sovereigns						
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	-	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Claims on Banks						
a	Tagihan jangka Pendek / Short term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long term Receivables	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan Kepada Korporasi / Claims on Corporations	-	-	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Table 18d Perhitungan ATMR Risiko Kredit Pendekatan Standar: Ekspose yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) /  
Table 18d Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Settlement Risk Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2024 / December 31, 2024			31 Desember 2023 / December 31, 2023		
		Nilai Ekspose	Faktor Pengurang Modal	ATMR	Nilai Ekspose	Faktor Pengurang Modal	ATMR
1	Delivery versus payment						
a	Beban Modal 8% (8-15 hari) / Capital Charge 8% (8-15 days)	-	-	-	-	-	-
b	Beban Modal 50% (16-30 hari) / Capital Charge 50% (16-30 days)	-	-	-	-	-	-
c	Beban Modal 100% (lebih dari 31 hari) / Capital Charge 100% (more than 31 days)	-	-	-	-	-	-
d	Beban Modal 100% (lebih dari 45 hari) / Capital Charge 100% (more than 45 days)	-	-	-	-	-	-
2	Non-delivery versus payment	-	-	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Table 18e Perhitungan ATMR Risiko Kredit Pendekatan Standar: Ekspose Sekuritasasi /  
Table 18e Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Securities Exposure

No	Jenis Transaksi	31 Desember 2024 / December 31, 2024		31 Desember 2023 / December 31, 2023	
		Faktor Pengurang Modal	ATMR	Faktor Pengurang Modal	ATMR
1	ATMR atas Ekspose Sekuritasasi yang dihitung dengan Metode External Rating Base Approach (ERBA) / RWA on Securitization Exposure calculated using the External Rating Based Approach (ERBA) Method				
a	First Loss Facility	-	-	-	-
b	Secured Loss Facility	-	-	-	-
2	ATMR atas Ekspose Sekuritasasi yang dihitung dengan Metode Standardized Approach (SA) / RWA on Securitization Exposure calculated using the Standardized Approach (SA) Method				
a	Bank merupakan Kreditor Asal	-	-	-	-
b	Bank bukan merupakan Kreditor Asal	-	-	-	-
3	Ekspose Sekuritasasi yang merupakan Faktor Pengurang Modal inti Utama / Securitization Exposure as a Deduction factor to Core Capital	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Table 18f Ekspose Derivat  
Table 18f Derivative Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2024 / December 31, 2024		31 Desember 2023 / December 31, 2023	
		Tagihan Bersih / Net Receivables	ATMR / RWA	Tagihan Bersih / Net Receivables	ATMR / RWA
1	Tagihan Kepada Pemerintah / Claims on Sovereigns				
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	176.752	-	46.844	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan Kepada Bank / Claims on Banks				
a	Tagihan jangka Pendek / Short term Receivables	40.678	8.136	62.108	18.440
b	Tagihan jangka Panjang / Long term Receivables	2.685.254	713.105	2.127.839	668.307
5	Tagihan kepada Perusahaan ESK dan lembaga jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions				
a	Tagihan jangka Pendek / Short term Receivables	657	131	902.462	311.654
b	Tagihan jangka Panjang / Long term Receivables	844.055	258.358	-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	472.420	430.139	349.487	324.771
7	Tagihan Kepada Korporasi / Claims on Corporations	-	-	-	-
8	Ekspose terkait Central Counterparty (CCP)	-	-	-	-
9	Ekspose terhadap dan Credit Valuation Adjustment (CVA risk weighted asset)	-	-	-	-
	<b>TOTAL</b>	<b>4.231.830</b>	<b>1.390.047</b>	<b>3.538.641</b>	<b>1.324.971</b>

Table 18g Pengungkapan Total Pengukuran Risiko Kredit /  
Table 18g Disclosure of Total Credit Risk Measurement

	31 Desember 2024 / December 31, 2024	31 Desember 2023 / December 31, 2023
TOTAL ATMR RISIKO KREDIT / Total Risk Credit Risk	(A)	46.423.293
Faktor Pengurang ATMR RISIKO KREDIT / DEDUCTION FACTORS OF CREDIT RISK RWA	(B)	160.524
Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit / The excess difference between PPKA's general reserve for earning assets that must be calculated and 1,25% ATMR for credit risk	(C)	46.256.867
TOTAL ATMR RISIKO KREDIT (A) - (B) / TOTAL RWA CREDIT RISK (A-B)	(D)	42.523.833
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	(E)	-