

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 Portfolio / Portfolio Category	30 Juni 2025 / June 30, 2025								30 Juni 2024 / June 30, 2024							
		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	18,060,613	-	-	-	-	-	-	18,060,613	17,122,649	-	-	-	-	-	-	17,122,649
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	13,520,728	-	-	-	-	-	-	13,520,728	9,353,610	-	-	-	-	-	-	9,353,610
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	7,949,128	-	-	-	-	-	4,917,312	12,866,440	8,962,123	-	-	-	-	-	2,944,966	11,907,089
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	27,311,218	235,228	-	-	-	-	-	27,546,446	31,516,834	35,000	-	-	-	-	-	31,551,834
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	22,726	10,828	562	-	-	-	-	34,116	21,719	10,348	596	-	-	-	-	32,663
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	7,839	6,929	162	-	193	1	-	15,124	9,216	7,794	259	-	24	9	-	17,302
13	Tagihan Kepada Korporasi / Receivables on Corporate	21,134,808	11,236,733	1,245,279	896,822	362,397	-	288,915	35,164,954	20,317,572	10,568,193	1,079,863	953,555	818,880	-	402,271	34,140,334
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	430,366	-	-	-	-	-	-	430,366	332,726	-	-	-	-	-	-	332,726
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total	88,437,426	11,489,718	1,246,003	896,822	362,590	1	5,206,227	107,638,787	87,636,449	10,621,335	1,080,718	953,555	818,904	9	3,347,237	104,458,207

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	30 Juni 2025 / June 30, 2025						30 Juni 2024 / June 30, 2024					
		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	7,969,980	3,978,000	-	285,413	5,827,220	18,060,613	9,143,574	3,354,762	-	285,179	4,339,134	17,122,649
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	3,230,358	5,261,296	-	5,029,074	-	13,520,728	-	5,583,879	-	3,769,731	-	9,353,610
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	5,713,349	966,934	2,295,233	26,871	3,864,053	12,866,440	5,231,693	2,357,510	1,496,145	64,075	2,757,666	11,907,089
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	422,859	23,052,950	2,469,745	1,600,892	-	27,546,446	125,793	26,582,404	3,023,254	1,820,383	-	31,551,834
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	-	-	-	34,116	-	34,116	-	-	-	32,663	-	32,663
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	19	554	767	13,784	-	15,124	5	790	917	15,590	-	17,302
12	Tagihan Kepada Korporasi / Receivables on Corporate	4,603,917	20,697,145	3,099,732	6,738,298	25,862	35,164,954	1,652,420	24,583,517	2,160,889	5,715,450	28,058	34,140,334
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	430,366	-	-	-	-	430,366	332,726	-	-	-	-	332,726
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total		22,370,848	53,956,879	7,865,477	13,728,448	9,717,135	107,638,787	16,486,211	62,462,862	6,681,205	11,703,071	7,124,858	104,458,207

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
30 Juni 2025 / June 30, 2025																	
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	4,889	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	6,420,552	-	-	-	-	-	-	-	-	-	-	2,214,672	-	-	-
4	Industri Pengolahan / Manufacturing	-	389,480	-	-	-	-	-	-	-	-	-	-	19,555,417	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,388,528	-	-	-	-	-	-	-	-	-	-	22,169	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	-	2,392,586	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	3,149,183	-	-	-	-	-	-	-	-	-	-	5,651,110	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	650,395	-	-	-	-	-	-	-	-	-	-	4,759,128	-	-	-
10	Perantara Keuangan / Financial Intermediary	17,775,200	-	-	12,866,440	-	27,546,446	-	-	-	-	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	1,522,590	-	-	-	-	-	-	-	-	-	-	388,283	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	176,700	-	-	-
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	285,413	-	-	-	-	-	-	34,116	-	-	-	15,124	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	430,366	-
Jumlah / Total		18,060,613	13,520,728	-	12,866,440	-	27,546,446	-	34,116	-	-	-	15,124	35,164,954	-	430,366	-
30 Juni 2024 / June 30, 2024																	
	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	639	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	3,793,170	-	-	-	-	-	-	-	-	-	-	1,520,240	-	-	-
4	Industri Pengolahan / Manufacturing	-	84,493	-	-	-	-	-	-	-	-	-	-	22,628,992	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,475,329	-	-	-	-	-	-	-	-	-	-	26,441	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	-	2,164,379	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	3,217,303	-	-	-	-	-	-	-	-	-	-	4,553,447	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	783,315	-	-	-	-	-	-	-	-	-	-	2,486,112	-	-	-
10	Perantara Keuangan / Financial Intermediary	16,791,897	-	-	11,907,089	-	31,551,834	-	-	-	-	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-	-	760,084	-	-	-
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	330,752	-	-	-	-	-	-	32,663	-	-	-	17,302	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	332,726	-
Jumlah / Total		17,122,649	9,353,610	-	11,907,089	-	31,551,834	-	32,663	-	-	-	17,302	34,140,334	-	332,726	-

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	30 Juni 2025 / June 30, 2025							
		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	75,819,516	8,597,927	1,172,127	752,248	266,720	1	4,746,722	91,355,261
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	183,000	9,235	619,332	-	-	-	-	811,567
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	4,369	692	30	23	6	-	547	5,667
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	1,689	1,930	-	87	-	-	-	3,706
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	78,434	-	619,332	-	-	-	-	697,766
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)									
No	Keterangan / Description	30 Juni 2024 / June 30, 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	73,873,596	8,075,995	1,024,547	847,399	791,405	9	2,756,838	87,369,789
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	57,313	45,113	604,171	-	-	-	-	706,597
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	4,383	1,129	53	40	137	-	1,466	7,208
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	3,910	1,207	-	75	26	-	-	5,218
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	17,441	1,561	604,171	-	-	-	-	623,173
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

				(Jutaan Rupiah / million Rupiah)				
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 dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Not Yet Due	Telah Jatuh Tempo / Already Due				
30 Juni 2025 / June 30, 2025								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	162	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Extracting	7,750,001	-	-	845	-	-	-
4	Industri Pengolahan / Manufacturing	14,823,188	628,567	-	809	3,206	619,332	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,323,588	-	-	221	-	-	-
6	Konstruksi / Construction	135,292	-	-	15	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	6,908,208	183,000	-	466	3	78,434	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	4,973,747	-	-	443	33	-	-
10	Perantara Keuangan / Financial Intermediary	52,668,623	-	-	2,432	152	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	1,840,733	-	-	203	312	-	-
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 Masyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	166,700	-	-	233	-	-	-
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	334,653	-	-	-	-	-	-
20	Lainnya / Others	430,366	-	-	-	-	-	-
Jumlah / Total		91,355,261	811,567	-	5,667	3,706	697,766	-

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				
30 Juni 2024 / June 30, 2024								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	164	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Extracting	4,174,856	-	-	152	-	-	-
4	Industri Pengolahan / Manufacturing	18,004,093	706,597	-	1,588	3,108	623,173	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,475,329	-	-	369	-	-	-
6	Konstruksi / Construction	24,064	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	6,179,069	-	-	319	163	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	2,867,827	-	-	239	70	-	-
10	Perantara Keuangan / Financial Intermediary	53,250,409	-	-	4,506	513	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	680,536	-	-	35	1,364	-	-
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	380,716	-	-	-	-	-	-
20	Lainnya / Others	332,726	-	-	-	-	-	-
Jumlah / Total		87,369,789	706,597	-	7,208	5,218	623,173	-

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	30 Juni 2025 / June 30, 2025			30 Juni 2024 / June 30, 2024		
		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	5,443	5,355	690,931	6,983	5,433	600,036
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Establishment (Recovery) of CKPN in the current period (Net)	(1,152)	(18,093)	22,837	(62)	(287)	13,240
	2.a Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period	5,599	1,002	117,732	12,301	518	28,189
	2.b Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period	(6,751)	(19,095)	(94,895)	(12,363)	(805)	(14,949)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada peride 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	1,376	16,444	(16,002)	287	72	9,897
	Saldo akhir CKPN / Ending Balance	5,667	3,706	697,766	7,208	5,218	623,173

* 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

30 Juni 2025 / June 30, 2025																(jutaan Rupiah / million Rupiah)	
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables												Tanpa Peringkat / Unrated	Jumlah / Total	
			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	Baa1to 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	[ldr]AAA	[ldr]AA+ to [ldr]AA-	[ldr]A+ to [ldr]A-	[ldr]BBB+ to [ldr]BBB-	[ldr]BB+ to [ldr]BB-	[ldr]B+ to [ldr]B-	Less than [ldr]B-	[ldr]A1+ to [ldr]A1	[ldr]A2+ to [ldr]A2	[ldr]A3+ to [ldr] A3	Less than [ldr]A3					
	PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4					
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns													6,202,318	18,060,613		
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		308,305											3,149,183	13,520,728		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions																
4	Tagihan Kepada Bank / Receivables on Banks		1,952,852	4,442,175	2,611,353	3,410,138								449,922	12,866,440		
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		1,627,005	3,072,995	505,615	1,054,385								21,286,446	27,546,446		
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													34,116	34,116		
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													15,124	15,124		
13	Tagihan Kepada Korporasi / Receivables on Corporate			3,552,891	628,651	3,063,426								27,919,986	35,164,954		
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables																
15	Aset Lainnya / Other Assets													430,366	430,366		
16	Eksposur di Unit Syariah /Exposures at Sharia Based																
Jumlah / Total			3,888,162	11,068,061	3,745,619	29,449,484								59,487,461	107,638,787		

30 Juni 2024 / June 30, 2024																		
Kategori Porfolio / Portfolio Category		Tagihan Bersih / Net Receivables																
		Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / Long Term Rating								Peringkat Jangka Pendek / Short Term Rating						Tanpa Peringkat / Unrated	Jumlah / Total
			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	Baa1to 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	[ldr]AAA	[ldr]AA+ to [ldr]AA-	[ldr]A+ to [ldr]A-	[ldr]BBB+ to [ldr]BBB-	[ldr]BB+ to [ldr]BB-	[ldr]B+ to [ldr]B-	Less than [ldr]B-	[ldr]A1+ to [ldr]A1	[ldr]A2+ to [ldr]A2	[ldr]A3+ to [ldr] A3	Less than [ldr]A3							
PT. PFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4							
No	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	10,317,471	-	-	-	-	-	-	-	6,805,178	17,122,649			
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	-	-	5,352,991	-	-	-	-	-	-	-	4,000,619	9,353,610			
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Tagihan Kepada Bank / Receivables on Banks		2,503,069	3,411,191	3,056,363	2,753,690	-	-	-	-	-	-	-	182,776	11,907,089			
5	Tagihan berupa Covered Bond / Receivables on Covered Bond		-	-	-	-	-	-	-	-	-	-	-	-	-			
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya /		3,398,199	3,373,452	1,163,493	1,858,266	-	-	-	-	-	-	-	21,758,424	31,551,834			
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya /		-	-	-	-	-	-	-	-	-	-	-	-	-			
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property		-	-	-	-	-	-	-	-	-	-	-	32,663	32,663			
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-	-	-	-	-			
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi /		-	-	-	-	-	-	-	-	-	-	-	-	-			
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans		-	-	-	-	-	-	-	-	-	-	-	-	-			
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel /		-	-	-	-	-	-	-	-	-	-	-	17,302	17,302			
13	Tagihan Kepada Korporasi / Receivables on Corporate		-	5,317,271	1,005,345	1,125,204	-	-	-	-	-	-	-	26,692,514	34,140,334			
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-			
15	Aset Lainnya / Other Assets		-	-	-	-	-	-	-	-	-	-	-	332,726	332,726			
16	Eksposur di Unit Syariah /Exposures at Sharia Based		-	-	-	-	-	-	-	-	-	-	-	-	-			
Jumlah / Total			5,901,268	12,101,914	5,225,201	21,407,622	-	-	-	-	-	-	-	59,822,202	104,458,207			

Tabel 3.8 Pengungkapan Tagihan Bersin Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual
Tabel 3.8 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

No	Kategori Portofolio	30 Juni 2025 / June 30, 2025										ATMR	Beban Modal	30 Juni 2024 / June 30, 2024										(Jutaan Rupiah / million Rupiah)							
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit												Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit										ATMR	Beban Modal						
		0%	10%	15%	20%	25%	30%	35%	40%	50%	75%			85%	100%	0%	10%	15%	20%	25%	30%	35%	40%			50%	75%	85%	100%		
1	EKSPOSUR SELAIN DERIVATIF / OTHER THAN DERIVATIVE EXPOSURE																														
1.A	Eksposur Neraca / Balance Sheet Exposures																														
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	17,961,231	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	300,305	-	5,496,102	-	-	-	-	-	-	5,051,776	454,660	-	-	-	-	-	-	3,541,914	-	4,630,505	-	-	-	3,377,827	304,004	-		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Tagihan Kepada Bank / Receivables on Banks	-	-	8,305,981	-	-	-	-	-	-	-	-	2,689,556	242,060	-	-	-	7,183,284	-	-	-	-	812,434	-	-	-	1,842,874	165,859	-		
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	-	-	3,411,450	-	14,769,414	-	6,438,895	10,193	-	-	-	7,693,769	692,439	-	-	-	5,471,658	-	-	15,804,219	-	7,421,786	5,969	-	-	8,807,296	792,657	-		
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Kredit Beragam Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	644	-	2,415	31,057	-	-	-	16,688	1,502	-	-	-	-	737	-	2,731	29,195	-	-	-	15,911	1,432	-	-		
9	Kredit Beragam 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	-	-	-	-	-	-	-	-	-	-	-	15,124	11,343	1,021	-	-	-	-	-	-	17,302	-	-	-	12,976	1,168	-	-		
13	Tagihan kepada Korporasi / Receivables on Corporate	2,964,690	-	1,677,654	-	-	-	592,990	1,676,940	-	-	-	18,637,416	21,287,850	1,915,907	-	-	5,085,014	-	1,558,825	-	803,155	499,170	-	17,369,778	19,630,383	1,766,734	-	-		
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Aset Lainnya / Other Assets	-	-	-	-	-	-	-	-	-	-	-	430,366	430,366	38,733	-	-	-	-	-	-	-	-	-	-	332,726	332,726	29,945	-	-	
16	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total Eksposur Neraca		17,961,231	-	-	-	14,982,426	-	21,943,814	-	6,441,310	9,376,728	1,692,064	-	19,067,782	37,181,348	3,346,321	-	16,881,812	-	-	17,739,956	-	20,905,695	-	7,424,517	6,281,258	516,472	-	17,702,504	34,019,993	3,061,799
1.B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures																														
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	48,705	-	8,000	-	-	-	-	-	-	-	-	-	-	-	-	-	49,125	-	-	-	-	1,181,191	-	-	-	590,596	53,154	-		
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	1,030,552	-	516,876	46,519	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	81,175	-	32,470	2,922	-	-	-	-	-	131,000	-	524,000	-	-	-	301,300	27,117	-		
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Kredit Beragam Rumah Tinggal / Loans Secured by Residential Property	-	-	1,055,633	-	56,981	-	1,057,459	-	-	-	-	-	651,205	58,608	-	-	816,659	-	183,864	1,010,132	-	-	-	-	622,544	56,029	-	-		
7	Kredit Beragam 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	35,179	-	585,082	-	1,729,219	-	-	-	10,799	268,820	-	6,350,858	7,193,654	647,429	-	-	870	-	229,224	1,898,959	-	194,987	293,080	-	5,954,639	6,887,474	619,873	-		
12	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total Eksposur TRA		83,884	-	-	-	1,648,715	-	1,786,200	-	1,138,634	1,041,351	268,820	-	6,350,858	8,394,205	755,478	-	49,995	-	-	1,045,883	-	2,213,823	-	1,010,132	1,900,178	293,080	-	5,954,639	8,401,914	756,172
1.C	Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk																														
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total Eksposur Counterparty Credit Risk		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	EKSPOSUR DERIVATIF / DERIVATIVE EXPOSURE																														
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	50,677	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	191,712	-	-	-	-	-	-	-	-	-	-	-		
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	-	-	1,054,375	-	1,346,626	-	-	21,563	-	-	-	625,644	56,308	-	-	-	-	-	1,440,444	-	1,634,992	-	180,935	-	-	869,054	78,215	-		
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	232,919	-	16,474	-	497,028	16,474	-	-	-	253,632	22,827	-	-	-	-	483,333	-	8,076	346,119	19	-	-	237,547	21,379	-	-		
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	3,119	-	-	-	-	-	20,803	199,650	-	411,736	572,499	51,525	-	-	-	3,033	-	-	-	3,109	17,691	-	228,801	244,230	21,981	-		
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total Eksposur Derivatif		50,677	-	-	-	1,290,413	-	1,346,626	-	497,028	58,840	199,650	-	411,736	1,451,775	130,660	-	191,712	-	-	1,926,810	-	1,643,068	-	346,119	184,063	17,691	-	228,801	1,350,831	121,575

jutaan Rupiah / million Rupiah)

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 Portolio / Portfolio Category	Tagihan Bersih / Net Receivable	30 Juni 2025 / June 30, 2025				Tagihan Bersih / Net Receivable	30 Juni 2024 / June 30, 2024						
			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		
1	EKSPOSUR SELAIN DERIVATIF/ OTHER THAN DERIVATIVE EXPOSURE													
1.A	Eksposur Neraca / Balance Sheet Exposures													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	17,961,231	-	-	-	-	17,961,231	16,881,812	-	-	-	-	-	16,881,812
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	12,482,176	-	5,496,102	-	-	6,986,074	8,172,419	-	3,541,914	-	-	-	4,630,505
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	10,362,700	-	-	-	-	10,362,700	7,995,717	-	-	-	-	-	7,995,717
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	24,629,952	-	14,263,800	-	-	10,366,152	28,703,632	-	14,792,677	-	-	-	13,910,955
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	34,116	-	-	-	-	34,116	32,663	-	-	-	-	-	32,663
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	15,124	-	-	-	-	15,124	17,302	-	-	-	-	-	17,302
13	Tagihan Kepada Korporasi / Receivables on Corporate	25,549,690	-	1,677,654	-	-	23,872,036	25,315,942	-	1,558,825	-	-	-	23,757,117
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	430,366	-	-	-	-	430,366	332,726	-	-	-	-	-	332,726
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur Neraca		91,465,355	-	21,437,556	-	-	70,027,799	87,452,213	-	19,893,416	-	-	-	67,558,797
1.B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	48,705	-	-	-	-	48,705	49,125	-	-	-	-	-	49,125
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,038,552	-	-	-	-	1,038,552	1,181,191	-	-	-	-	-	1,181,191
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	81,175	-	-	-	-	81,175	655,000	-	-	-	-	-	655,000
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	2,170,073	-	56,981	-	-	2,113,092	2,010,654	-	39,989	-	-	-	1,970,665
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	8,979,957	35,179	1,729,219	-	-	7,215,559	8,571,759	870	1,898,959	-	-	-	6,671,930
12	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA		12,318,462	35,179	1,786,200	-	-	10,497,083	12,467,729	870	1,938,948	-	-	-	10,527,911
1.C	Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk													
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	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur Counterparty Credir Risk		-	-	-	-	-	-	-	-	-	-	-	-	-
2	EKSPOSUR DERIVATIF / DERIVATIVE EXPOSURE													
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	50,677	-	-	-	-	50,677	191,712	-	-	-	-	-	191,712
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	2,422,564	-	-	-	-	2,422,564	3,256,372	-	-	-	-	-	3,256,372
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	746,421	-	-	-	-	746,421	837,547	-	-	-	-	-	837,547
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	635,308	-	-	-	-	635,308	252,634	-	-	-	-	-	252,634
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Eksposur Derivatif		3,854,970	-	-	-	-	3,854,970	4,538,265	-	-	-	-	-	4,538,265
Total		107,638,787	35,179	23,223,756	-	-	84,379,852	104,458,207	870	21,832,364	-	-	-	82,624,973

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

(utaan Rupiah / million Rupiah)

	30 Juni 2022 / June 30, 2022						30 Juni 2024 / June 30, 2024					
	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)	1.135.065	1.418.185		1.4	3.854.870	1.451.774	1.917.737	1.373.882		1.4	4.138.265	1.150.831
2 Metode internal Model (untuk derivatif dan SFT)					N/A	N/A					N/A	N/A
3 Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)					N/A	N/A					N/A	N/A
4 Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)					-	-					-	-
5 VaR untuk SFT					N/A	N/A					N/A	N/A
6 Total						1.451.774						1.350.831

Analisis Kualitatif

Risiko kredit Eksposur Derivatif 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 Derivatif pada umumnya timbul dari transaksi FX swap dan Derivatif. Mitigasi risiko kredit pihak lawan dilakukan sesuai SE OJK No. 24/SE/OJK.02/2021, yaitu dengan adanya pengakuan keberadaan agunan, garansi, penjaminan, atau asuransi kredit dan dilengkapi dengan kebijakan Bank untuk mengatasi 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.02/2021, 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)

		30 Juni 2025 / June 30, 2025		(jutaan Rupiah / million Rupiah) 30 Juni 2024 / June 30, 2024	
		<i>Tagihan bersih</i>	<i>ATMR</i>	<i>Tagihan bersih</i>	<i>ATMR</i>
1	Total portfolios berdasarkan Advanced CVA capital charge	N/A	N/A	N/A	N/A
2	(i) komponen VaR (termasuk 3× multiplier)		N/A		N/A
3	(ii) komponen Stressed VaR (termasuk 3× multiplier)		N/A		N/A
4	Semua Portfolio sesuai Standardised CVA Capital Charge	3,854,970	1,522,257	4,538,265	1,423,977
5	Total sesuai CVA Capital Charge	3,854,970	1,522,257	4,538,265	1,423,977

Tabel 3.12 Eksposur Risiko Kredit terhadap Eksposur Derivatif 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 Portofolio / Portfolio Category	30 Juni 2025 / June 30, 2025													
		Bobot Risiko													
		0%	10%	15%	20%	25%	30%	35%	40%	50%	75%	85%	100%	Total Tagihan Bersih	
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	50,677	-	-	-	-	-	-	-	-	-	-	-	50,677	
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	-	-	-	1,054,376	-	1,346,626	-	-	21,563	-	-	-	2,422,564	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Banks	-	-	-	232,919	-	-	-	497,029	16,474	-	-	-	746,421	
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	-	3,119	-	-	-	-	20,803	199,650	-	411,735	635,308	
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	
9		Total	50,677	-	-	1,290,414	-	1,346,626	-	497,029	58,840	199,650	-	411,735	3,854,970

No	Kategori Portofolio / Portfolio Category	30 Juni 2024 / June 30, 2024												
		Bobot Risiko												
		0%	20%	15%	20%	25%	30%	35%	40%	50%	75%	85%	100%	Total Tagihan Bersih
1	Tagihan kepada Pemerintah dan Bank Sentral	191,712	-	-	-	-	-	-	-	-	-	-	-	191,712
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain	-	-	-	1,440,444	-	1,634,992	-	-	180,935	-	-	-	3,256,372
5	Tagihan kepada perusahaan sekuritas	-	-	-	483,333	-	8,076	-	346,119	19	-	-	-	837,547
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	3,033	-	-	-	-	3,109	17,691	-	228,801	252,634
8	Aset lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-
9		Total	191,712	-	-	1,926,811	-	1,643,068	-	346,119	184,063	17,691	-	4,538,265

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

Bank tidak memiliki eksposur pada pengungkapan ini.

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

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 15 Exposure 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.

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023			30 Juni 2024 / June 30, 2024		
		Tagihan Bersih / Net Receivables	ATMR Sebelum Mtk / Risk Before CRM	ATMR Setelah Mtk / Risk After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum Mtk / Risk Before CRM	ATMR Setelah Mtk / Risk After CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah / Claims on Sovereigns	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	17,861,231	-	-	16,861,812	-	-
b.	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	12,482,176	6,150,997	5,051,778	8,172,433	4,089,210	3,377,827
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	8,105,191	1,661,196	1,661,196	7,183,394	1,438,657	1,438,657
b.	Tagihan jangka Panjang / Long-term Receivables	2,056,720	1,028,360	1,028,360	812,434	406,217	406,217
5.	Tagihan Berasap Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-
6.	Tagihan kepada Perusahaan Efek 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	24,629,952	9,272,930	7,894,769	26,705,632	10,471,793	8,807,296
7.	Tagihan Berasap Surat Berharga/Piutang Subordinasi, Ekuitas, 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 ekuitas / Equity instruments	-	-	-	-	-	-
c.	Instrumen modal lainnya / Other capital instruments	-	-	-	-	-	-
d.	Peserta dalam rangka program nasional / Participation in the framework of the national program	-	-	-	-	-	-
8.	Kredit Berasap Rumah Tinggal / Claims secured by residential property	36,116	16,688	16,688	32,663	15,911	15,911
9.	Kredit Berasap 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 Pemilik / Claims on Employees or Retirees	-	-	-	-	-	-
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	15,124	11,343	11,343	17,302	12,076	12,076
13.	Tagihan Kepada Korporasi / Claims on Corporations	25,549,690	22,749,958	21,287,850	25,315,942	20,646,561	19,639,383
14.	Tagihan Yang Tidak Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a.	Kredit Berasap Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b.	Eksposur lainnya / Other Exposure	-	-	-	-	-	-
15.	Aset Lainnya / Other assets	-	-	-	-	-	-
a.	Uang tunai, emas, dan komersial/cash/ Cash, gold, and commensative coin	-	-	-	-	-	-
b.	Aset tetap dan inventaris neto / Fixed assets and inventory -net	148,686	148,686	148,686	62,310	62,310	62,310
c.	Akungan Yang Dapat Arah (AYDA) / Forwarded Collateral (AYDA)	-	-	-	-	-	-
d.	Akiva tidak jatuh tempo / Other Office - net	-	-	-	-	-	-
e.	Lainnya / Others	281,679	281,679	281,679	270,417	270,417	270,417
TOTAL		91,465,355	40,938,432	37,181,348	87,412,213	37,076,323	34,019,993

Tabel 18b Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Kewajiban Komitmen/Kontingensi pada Transaksi Rekening Administratif /
Table 18b Calculation of Risk Weighted Assets for Credit Risk under Standardised Approach: Off Balance Sheet Commitment/Contingency Exposures

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023			30 Juni 2024 / June 30, 2024		
		Tagihan Bersih / Net Receivables	ATMR Sebelum Mtk / Risk Before CRM	ATMR Setelah Mtk / Risk After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum Mtk / Risk Before CRM	ATMR Setelah Mtk / Risk After CRM
1.	Tagihan Kepada Pemerintah / Claims on Sovereigns	-	-	-	-	-	-
a.	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	48,705	-	-	49,126	-	-
b.	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	1,038,552	516,876	516,876	1,181,191	590,596	590,596
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	81,179	32,470	32,470	651,000	301,300	301,300
5.	Tagihan kepada Perusahaan Efek 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	2,170,073	856,903	651,205	2,018,654	626,542	622,544
6.	Kredit Berasap Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
7.	Kredit Berasap 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 Pemilik / 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	-	-	-	-	-	-
12.	Tagihan Yang Tidak Jatuh Tempo / Past Due Loans	8,979,957	8,433,034	7,193,655	8,571,758	8,211,751	6,887,475
a.	Kredit Berasap Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b.	Eksposur lainnya / Other Exposure	-	-	-	-	-	-
TOTAL		12,118,442	9,699,283	8,394,206	12,467,729	9,780,191	8,489,314

Tabel 18c Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Meminibulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) /
Table 18c Calculation of Risk Weighted Assets for Credit Risk under Standardised Method: Counterparty Credit Risk Exposure

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023			30 Juni 2024 / June 30, 2024		
		Tagihan Bersih / Net Receivables	ATMR Sebelum Mtk / Risk Before CRM	ATMR Setelah Mtk / Risk After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum Mtk / Risk Before CRM	ATMR Setelah Mtk / Risk 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	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023		30 Juni 2024 / June 30, 2024	
		Nilai Eksposur	Eksposur Pengukuran Modal	Nilai Eksposur	Eksposur Pengukuran Modal
1.	Delivery versus payment	-	-	-	-
a.	Beban Modal 8% (5-15 hari) / Capital Charge 8% (5-15 days)	-	-	-	-
b.	Beban Modal 10% (16-30 hari) / Capital Charge 10% (16-30 days)	-	-	-	-
c.	Beban Modal 15% (31-45 hari) / Capital Charge 15% (31-45 days)	-	-	-	-
d.	Beban Modal 20% (lebih dari 45 hari) / Capital Charge 20% (more than 45 days)	-	-	-	-
2.	Non-delivery versus payment	-	-	-	-
TOTAL		-	-	-	-

Tabel 18e Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Sekuritisasi /
Table 18e Calculation of Risk Weighted Assets for Credit Risk under Standardised Method: Securities Exposure

No	Jenis Transaksi	30 Juni 2023 / June 30, 2023		30 Juni 2024 / June 30, 2024	
		Faktor Pengukuran Modal	ATMR	Faktor Pengukuran Modal	ATMR
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Based Approach (ERBA) / Risk on Securitization Exposure calculated using the External Rating Based Approach (ERBA) Method	-	-	-	-
a.	First loss facility	-	-	-	-
b.	Second loss facility	-	-	-	-
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardised Approach (SA) / Risk on Securitization Exposure calculated using the Standardised Approach (SA) Method	-	-	-	-
a.	Bank merupakan kreditur Asli	-	-	-	-
b.	Bank bukan merupakan kreditur Asli	-	-	-	-
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengukuran Modal inti Utama / Securitization Exposure as a Deduction factor to Core Capital	-	-	-	-
TOTAL		-	-	-	-

Tabel 18f Eksposur Derivat /
Table 18f Derivative Exposure

No	Kategori Portofolio / Portfolio Category	30 Juni 2023 / June 30, 2023		30 Juni 2024 / June 30, 2024	
		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	50,677	-	191,712	-
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	39,319	7,864	65,009	11,002
b.	Tagihan jangka Panjang / Long-term Receivables	2,183,245	617,780	3,191,163	854,052
5.	Tagihan kepada Perusahaan Efek 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	746,421	253,632	837,547	257,547
6.	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
7.	Eksposur terhadap Counterparty (CCP)	635,308	572,498	252,634	244,230
8.	Eksposur terhadap derivat (CVA risk weighted assets)	-	-	-	-
TOTAL		3,854,970	1,451,774	4,538,265	1,308,881

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

		30 Juni 2023 / June 30, 2023	30 Juni 2024 / June 30, 2024
TOTAL ATMR RISIKO KREDIT / Total RWA Credit Risk		(A)	47,827,328
FAKTOR PENGURANG ATMR RISIKO KREDIT / DEDUCTION FACTORS OF CREDIT RISK RWA			
Selisih lebih antara cadangan umum PPKA atau aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit / The excess difference between PPKA's general reserve for existing assets that must be calculated and 1,25% RWA for Credit Risk		(B)	186,578
TOTAL ATMR RISIKO KREDIT (A) - (B) / TOTAL RWA CREDIT RISK (A-B)		(C)	46,840,750
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR		(D)	-