

Tabel 1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /  
Table 1. Disclosure of Net Receivables by Area – Bank Only

(jutaan rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2025 / December 31, 2025								31 Desember 2024 / December 31, 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	19,856,169	-	-	-	-	-	-	19,856,169	16,737,110	-	-	-	-	-	-	16,737,110
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	7,203,751	-	-	-	-	-	-	7,203,751	5,423,745	-	-	-	-	-	-	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	7,449,627	-	-	-	-	-	3,805,961	11,255,588	7,868,360	-	-	-	-	-	3,459,268	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	29,293,187	280,055	-	-	-	-	-	29,573,242	31,200,854	350,158	-	-	-	-	-	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	21,557	10,453	544	-	-	-	-	32,554	21,889	11,193	579	-	-	-	-	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	7,930	6,846	104	-	-	-	-	14,880	8,764	7,044	224	-	11	5	-	16,048
13	Tagihan Kepada Korporasi / Receivables on Corporate	25,457,850	10,688,795	1,486,979	943,346	378,117	357,413	264,853	39,577,353	22,385,034	12,412,568	1,533,720	808,133	713,893	-	403,894	38,257,242
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	298,943	-	-	-	-	-	-	298,943	237,424	-	-	-	-	-	-	237,424
16	Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Jumlah / Total</b>	<b>89,589,014</b>	<b>10,986,149</b>	<b>1,487,627</b>	<b>943,346</b>	<b>378,117</b>	<b>357,413</b>	<b>4,070,814</b>	<b>107,812,480</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>

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 2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /

Table 2. Disclosure of Net Receivables by Contractual Maturity – Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	31 Desember 2025 / December 31, 2025						31 Desember 2024 / December 31, 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	7,105,400	5,350,908	-	285,598	7,114,263	19,856,169	7,932,131	4,006,373	-	285,357	4,513,249	16,737,110
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	66,700	2,270,784	-	4,866,267	-	7,203,751	-	148,760	-	5,274,985	-	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	4,565,134	647,169	2,381,056	21,540	3,640,689	11,255,588	5,244,195	1,358,686	2,275,453	48,378	2,400,916	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	554,800	25,117,739	2,200,554	1,700,149	-	29,573,242	740,659	25,815,198	3,264,009	1,731,146	-	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	-	-	-	32,554	-	32,554	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
11	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	5	278	575	14,022	-	14,880	11	814	973	14,250	-	16,048
12	Tagihan Kepada Korporasi / Receivables on Corporate	4,750,864	25,250,247	2,949,272	6,610,060	16,910	39,577,353	3,351,908	24,876,545	2,927,551	7,076,903	24,335	38,257,242
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	298,943	-	-	-	-	298,943	237,424	-	-	-	-	237,424
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Jumlah / Total</b>	<b>17,341,846</b>	<b>58,637,125</b>	<b>7,531,457</b>	<b>13,530,190</b>	<b>10,771,862</b>	<b>107,812,480</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>

Tabel 3. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 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 2025 / December 31, 2025</b>																	
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	17,551	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	2,051,166	-	-	-	-	-	-	-	-	-	-	2,142,672	-	-	-
4	Industri Pengolahan / Manufacturing	-	516,568	-	-	-	-	-	-	-	-	-	-	21,198,133	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	2,469,639	-	-	-	-	-	-	-	-	-	-	21,552	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	-	3,204,870	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-	-	-	-	-	-	-	6,464,257	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	603,480	-	-	-	-	-	-	-	-	-	-	4,303,011	-	-	-
10	Perantara Keuangan / Financial Intermediary	19,570,571	-	-	11,255,588	-	29,573,242	-	-	-	-	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	1,562,898	-	-	-	-	-	-	-	-	-	-	2,009,811	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	215,496	-	-	-
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	285,598	-	-	-	-	-	-	32,554	-	-	-	14,880	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	298,943	-
<b>Jumlah / Total</b>		<b>19,856,169</b>	<b>7,203,751</b>	-	<b>11,255,588</b>	-	<b>29,573,242</b>	-	<b>32,554</b>	-	-	-	<b>14,880</b>	<b>39,577,353</b>	-	-	<b>298,943</b>
<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>

Tabel 4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual /  
Table 4. Disclosure of Receivables and Provisioning based on Area - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Desember 2025 / December 31, 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	74,571,358	7,968,508	1,466,909	831,780	280,587	316,916	3,671,902	89,107,960
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	251,863	-	-	-	-	-	-	251,863
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	14,287	1,643	72	95	21	237	509	16,864
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	20,298	176	-	-	-	-	-	20,474
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	-	-	-	-	-	-	-	-
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	700,169	-	-	-	-	700,169

(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	-	-	-	-	-	-	-	-

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 5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 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 2025 / December 31, 2025</b>								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	167	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Extracting	2,493,531	-	-	1,834	-	-	-
4	Industri Pengolahan / Manufacturing	16,170,500	-	-	2,121	1,449	-	700,169
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,215,675	-	-	440	-	-	-
6	Konstruksi / Construction	945,875	251,863	-	72	3,838	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	4,756,640	-	-	1,106	14,454	-	-
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	4,504,325	-	-	938	44	-	-
10	Perantara Keuangan / Financial Intermediary	54,699,980	-	-	4,575	343	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	3,477,462	-	-	5,271	346	-	-
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 Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	211,830	-	-	507	-	-	-
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	333,032	-	-	-	-	-	-
20	Lainnya / Others	298,943	-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>89,107,960</b>	<b>251,863</b>	<b>-</b>	<b>16,864</b>	<b>20,474</b>	<b>-</b>	<b>700,169</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 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 Masyarakat, 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>	<b>-</b>

Tabel 6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual/  
Tabel 6. Movement of Allowance for Impairment Losses Disclosure - Bank Only

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	31 Desember 2025 / December 31, 2025			31 Desember 2024 / December 31, 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)	9,932	(32,776)	(19,107)	(1,597)	(285)	83,801
	2.a Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period	21,045	3,659	147,162	25,683	3,259	106,258
	2.b Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period	(11,113)	(36,435)	(166,269)	(27,280)	(3,544)	(22,457)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / CKPN used for writtren off receivables in the current period	-	-	(628,317)	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other establishtment (recovery) in the current period	1,489	47,895	(43,507)	57	207	7,094
	<b>Saldo akhir CKPN / Ending Balance</b>	<b>16,864</b>	<b>20,474</b>	<b>-</b>	<b>5,443</b>	<b>5,355</b>	<b>690,931</b>

\* termasuk POCI / Including POCI

Tabel 7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual /  
Table 7. Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

(jutaan Rupiah / million Rupiah)

31 Desember 2025 / December 31, 2025																
No	Kategori Portofolio / 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							
			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 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		-	-	-	13,332,124	-	-	-	-	-	-	-	6,524,045	19,856,169	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		20,000	-	-	6,580,271	-	-	-	-	-	-	-	603,480	7,203,751	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks		2,207,282	4,203,067	1,391,063	3,081,695	-	-	-	-	-	-	-	372,481	11,255,588	
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		2,026,860	3,804,436	193,000	2,032,866	-	-	-	-	-	-	-	21,516,080	29,573,242	
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		-	-	-	-	-	-	-	-	-	-	-	32,554	32,554	
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		-	-	-	-	-	-	-	-	-	-	-	14,880	14,880	
13	Tagihan Kepada Korporasi / Receivables on Corporate		-	4,739,791	672,981	3,689,766	-	-	-	-	-	-	-	30,474,815	39,577,353	
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Aset Lainnya / Other Assets		-	-	-	-	-	-	-	-	-	-	-	298,943	298,943	
16	Eksposur di Unit Syariah /Exposures at Sharia Based		-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Jumlah / Total</b>		<b>4,254,142</b>	<b>12,747,294</b>	<b>2,257,044</b>	<b>28,716,722</b>	-	-	-	-	-	-	-	<b>59,837,278</b>	<b>107,812,480</b>	

31 Desember 2024 / December 31, 2024																
No	Kategori Portofolio / 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							
			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 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		-	-	-	10,393,560	-	-	-	-	-	-	-	6,343,550	16,737,110	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		20,000	-	-	5,403,745	-	-	-	-	-	-	-	-	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>	



Tabel 9. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual/  
Tabel 9. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Portfolio / Portfolio Category	Tagihan Bersih / Net Receivable	31 Desember 2025 / December 31, 2025				Bagian Yang Tidak Dijamin / Portion uncovered	Tagihan Bersih / Net Receivable	31 Desember 2024 / December 31, 2024				Bagian Yang Tidak Dijamin / Portion uncovered
			Bagian yang Dijamin Dengan / Portion Covered						Bagian yang Dijamin Dengan / Portion Covered				
			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	19,798,014	-	-	-	-	19,798,014	16,558,358	-	-	-	16,558,358	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	4,008,696	-	855,395	-	-	3,153,301	4,447,242	-	1,122,910	-	3,324,332	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	9,291,063	-	-	-	-	9,291,063	8,521,219	-	-	-	8,521,219	
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	25,896,158	-	14,217,661	-	-	11,678,497	28,352,212	-	15,427,133	-	12,925,079	
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	32,554	-	-	-	-	32,554	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	14,880	-	-	-	-	14,880	16,048	-	-	-	16,048	
13	Tagihan Kepada Korporasi / Receivables on Corporate	29,999,041	-	1,230,650	-	-	28,768,391	28,556,891	-	1,775,501	-	26,781,390	
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	
15	Aset Lainnya / Other Assets	298,943	-	-	-	-	298,943	237,424	-	-	-	237,424	
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total Eksposur Neraca</b>	<b>89,339,349</b>		<b>16,303,706</b>			<b>73,035,643</b>	<b>86,723,055</b>		<b>18,325,544</b>		<b>68,397,511</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	1,025	-	-	-	-	1,025	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	3,195,055	-	-	-	-	3,195,055	976,503	-	-	-	976,503	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	83,375	-	-	-	-	83,375	80,475	-	-	-	80,475	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	2,556,303	-	25,859	-	-	2,530,444	2,354,087	-	15,287	-	2,338,800	
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	8,802,925	1,087	1,322,427	-	-	7,479,411	9,227,932	34,823	1,788,190	-	7,404,919	
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>14,638,683</b>	<b>1,087</b>	<b>1,348,286</b>			<b>13,289,310</b>	<b>12,638,997</b>	<b>34,823</b>	<b>1,803,477</b>		<b>10,800,697</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	57,131	-	-	-	-	57,131	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 Institutions	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	1,881,148	-	-	-	-	1,881,148	2,725,935	-	-	-	2,725,935	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	1,120,782	-	-	-	-	1,120,782	844,712	-	-	-	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	775,387	-	-	-	-	775,387	472,420	-	-	-	472,420	
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total Eksposur Derivatif</b>	<b>3,834,448</b>					<b>3,834,448</b>	<b>4,221,820</b>				<b>4,221,820</b>	
	<b>Total</b>	<b>107,812,480</b>	<b>1,087</b>	<b>17,651,992</b>			<b>90,159,401</b>	<b>103,583,872</b>	<b>34,823</b>	<b>20,129,021</b>		<b>83,420,028</b>	

Tabel 10. Analisis Risiko Kredit terhadap Eksposur Derivatif/  
 Tabel 10. Analysis Credit Risk to Derivative Exposure

	31 Desember 2023 / December 31, 2023					31 Desember 2024 / December 31, 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-CCB (untuk derivatif)	1.145.933	1.597.959		1.4	3.834.488	1.544.758	1.495.463	1.519.123		1.4	4.221.820	1.190.047
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						1.544.758						1.190.047

**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.03/2021, yaitu dengan adanya pengakuan keberaban 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.03/2021, 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 11. *Capital Charge* untuk *Credit Valuation Adjustment (CVA)* /  
 Tabel 11. *Capital Charge* for *Credit valuation adjustment (CVA)*

		31 Desember 2025 / December 31, 2025		31 Desember 2024 / December 31, 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 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	3,834,448	1,450,266	4,221,820	1,648,484
5	Total sesuai CVA Capital Charge	3,834,448	1,450,266	4,221,820	1,648,484

(jutaan Rupiah / million Rupiah)

Tabel 12. Eksposis Risiko Kredit terhadap Eksposis Derivatif berdasarkan kategori portfolio dan bobot risiko /  
 Tabel 12. Exposure Credit Risk to Derivative Exposure under portfolio category and risk weight

(jutaan Rupiah / million Rupiah)

No	Kategori Portfolio / Portfolio Category	31 Desember 2025 / December 31, 2025													
		Bobot Risiko											Total Tagihan Bersih		
		0%	10%	15%	20%	25%	30%	35%	40%	50%	75%	85%		100%	
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	57,131	-	-	-	-	-	-	-	-	-	-	-	-	57,131
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	-	-	-	836,368	-	1,030,628	-	-	-	14,152	-	-	-	1,881,148
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Banks	-	-	-	505,700	-	-	-	-	600,604	14,478	-	-	-	1,120,782
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	-	360	-	-	-	-	-	17,670	214,662	-	542,695	775,387
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Total</b>	<b>57,131</b>	<b>-</b>	<b>-</b>	<b>1,342,428</b>	<b>-</b>	<b>1,030,628</b>	<b>-</b>	<b>600,604</b>	<b>46,300</b>	<b>214,662</b>	<b>-</b>	<b>542,695</b>	<b>3,834,448</b>	

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 dan Bank Sentral	178,753	-	-	-	-	-	-	-	-	-	-	-	-	178,753
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain	-	-	-	1,146,780	-	1,488,462	-	-	90,693	-	-	-	-	2,725,934
5	Tagihan kepada perusahaan sekuritas	-	-	-	396,086	-	-	-	448,626	-	-	-	-	-	844,712
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	8,523	-	-	-	-	3,899	214,054	-	245,944	472,420	
8	Aset lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	<b>Total</b>	<b>178,753</b>	<b>-</b>	<b>-</b>	<b>1,551,389</b>	<b>-</b>	<b>1,488,462</b>	<b>-</b>	<b>448,626</b>	<b>94,593</b>	<b>214,054</b>	<b>-</b>	<b>245,944</b>	<b>4,221,820</b>	

Tabel 13. Tagihan Bersih Derivatif Kredit /  
Tabel 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.

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

No	Kategori Portofolio / Portfolio Category	31 Desember 2025 / December 31, 2025			31 Desember 2024 / December 31, 2024		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MTK / RWA Before CRM	ATMR Setelah MTK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MTK / RWA Before CRM	ATMR Setelah MTK / RWA After CRM
1	Tagihan Kepada Pemerintah / Claims on Sovereigns						
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	19,798,024	-	-	16,554,358	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	4,098,696	2,004,348	1,833,269	4,447,242	2,223,621	1,999,039
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	7,177,835	1,435,567	1,435,567	6,486,369	1,297,274	1,297,274
b	Tagihan jangka Panjang / Long term Receivables	2,113,229	1,056,614	1,056,614	2,054,850	1,017,185	1,017,185
5	Tagihan kepada Pemerintah EMK 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	25,896,157	9,749,371	8,209,374	28,352,212	10,560,148	8,878,754
6	Tagihan berupa Surat Berharga/Property Subordinated, Buitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-
a	Surat berharga/jangsubordinasi / Subordinated securities/Subordinated Receivables	-	-	-	-	-	-
b	Instrumen modal/Equity instruments	-	-	-	-	-	-
c	Instrumen modal lainnya / Other capital instruments	-	-	-	-	-	-
d	Pernyataan dalam rangka program nasional / Participation in the framework of the national program	-	-	-	-	-	-
7	Kredit Beragam Rumah Tinggal / Claims secured by residential property	32,524	15,913	15,913	33,661	16,435	16,435
8	Kredit Beragam Properti Komersial / Claims secured by commercial property	-	-	-	-	-	-
9	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-
10	Kredit Pegawai atau Penarikan / Claims on Employees or Retirees	-	-	-	-	-	-
11	Kredit Pegawai atau Penarikan / Claims on Employees or Retirees	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	14,830	14,783	14,783	15,043	15,036	15,036
13	Tagihan Kepada Korporasi / Claims on Corporations	29,999,041	25,413,426	24,764,971	28,556,891	24,148,688	23,131,897
14	Tagihan yang tidak dapat ditagih / Non-Over Loans	-	-	-	-	-	-
a	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b	Eksposur lainnya / Other Exposure	-	-	-	-	-	-
15	Aset Lainnya / Other assets						
a	Uang tunai, emas, dan komoditas lain/ Cash, gold, and commensurate coin	-	-	-	-	-	-
b	Aset tetap dan inventaris neto / Fixed assets and inventory -net	147,520	-	147,520	176,281	-	176,281
c	Aghunan Yang Diambil AHN (AYDA) / Foreclosed Collaterals (AYDA)	-	-	-	-	-	-
d	Akhir kantor neto / Inter-Office -net	-	-	-	-	-	-
e	lainnya / Others	151,423	151,423	151,423	61,143	61,143	61,143
	<b>TOTAL</b>	<b>89,339,349</b>	<b>39,690,043</b>	<b>37,629,454</b>	<b>86,723,051</b>	<b>39,295,384</b>	<b>36,590,043</b>

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

No	Kategori Portofolio / Portfolio Category	31 Desember 2025 / December 31, 2025			31 Desember 2024 / December 31, 2024		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MTK / RWA Before CRM	ATMR Setelah MTK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MTK / RWA Before CRM	ATMR Setelah MTK / RWA After CRM
1	Tagihan Kepada Pemerintah / Claims on Sovereigns						
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	1,025	-	-	-	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	3,195,025	1,597,512	1,597,512	976,503	482,251	482,251
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 Pemerintah EMK dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	83,275	33,130	33,130	80,476	24,143	24,143
a	Tagihan jangka Pendek / Short term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long term Receivables	2,556,301	748,172	748,172	2,354,087	645,236	645,207
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 Penarikan / 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	8,402,492	8,400,582	7,473,777	8,227,931	8,579,779	7,293,099
12	Tagihan yang tidak dapat ditagih / Non-Over Loans	-	-	-	-	-	-
a	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b	Eksposur lainnya / Other Exposure	-	-	-	-	-	-
	<b>TOTAL</b>	<b>14,638,843</b>	<b>10,773,612</b>	<b>9,846,241</b>	<b>12,638,996</b>	<b>9,725,400</b>	<b>8,843,200</b>

Table 18c. Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegiatan Pihak Lain (Counterparty Credit Risk) /  
Table 18c. Calculation of Risk Weighted Assets for Credit Risk under Standard Method: Counterparty Credit Risk Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2025 / December 31, 2025			31 Desember 2024 / December 31, 2024		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MTK / RWA Before CRM	ATMR Setelah MTK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MTK / RWA Before CRM	ATMR Setelah MTK / 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: Eksposur yang Menimbulkan Risiko Kredit akibat Kegiatan Settlement (settlement risk) /  
Table 18d. Calculation of Risk Weighted Assets for Credit Risk under Standard Method: Settlement Risk Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2025 / December 31, 2025			31 Desember 2024 / December 31, 2024		
		Nilai Eksposur	Faktor Pengurang Modal	ATMR	Nilai Eksposur	Faktor Pengurang Modal	ATMR
1	Delivery versus payment						
a	Beban Modal 0% (0-15 hari) / Capital Charge 0% (0-15 days)	-	-	-	-	-	-
b	Beban Modal 50% (16-30 hari) / Capital Charge 50% (16-30 days)	-	-	-	-	-	-
c	Beban Modal 100% (31-45 hari) / Capital Charge 100% (31-45 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: Eksposur Sekuritas /  
Table 18e. Calculation of Risk Weighted Assets for Credit Risk under Standard Method: Securities Exposure

No	Jenis Transaksi	31 Desember 2025 / December 31, 2025		31 Desember 2024 / December 31, 2024	
		Faktor Pengurang Modal	ATMR	Faktor Pengurang Modal	ATMR
1	ATMR atas Eksposur Sekuritas yang dihitung dengan Metode External Rating Based Approach (ERBA) / RWA on Securitization Exposure calculated using the External Rating Based Approach (ERBA) Method	-	-	-	-
a	First Loss Facility	-	-	-	-
b	Second Loss Facility	-	-	-	-
2	ATMR atas Eksposur Sekuritas 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	Eksposur Sekuritas 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. Eksposur Derivatif  
Table 18f. Derivative Exposure

No	Kategori Portofolio / Portfolio Category	31 Desember 2025 / December 31, 2025		31 Desember 2024 / December 31, 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	57,121	-	178,752	-
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	30,660	6,132	40,678	8,136
b	Tagihan jangka Panjang / Long term Receivables	1,850,488	477,406	2,685,256	711,105
5	Tagihan kepada Pemerintah EMK dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	-	-
a	Tagihan jangka Pendek / Short term Receivables	4,304	861	657	131
b	Tagihan jangka Panjang / Long term Receivables	1,158,478	847,260	844,053	298,538
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
7	Tagihan Kepada Korporasi / Claims on Corporations	775,387	712,599	472,420	410,139
8	Eksposur terhadap Counterparty (CCP)	-	-	-	-
9	Eksposur (netting) dari Credit Valuation Adjustment (CVA risk weighted asset)	-	-	-	-
	<b>TOTAL</b>	<b>3,434,448</b>	<b>1,544,758</b>	<b>4,221,820</b>	<b>1,390,047</b>

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

	31 Desember 2025 / December 31, 2025	31 Desember 2024 / December 31, 2024
<b>TOTAL ATMR RISIKO KREDIT / Total RWA Credit Risk</b>	(A)	49,018,413
<b>FAKTOR PENGURANG ATMR RISIKO KREDIT / DEDUCTION FACTORS OF CREDIT RISK RWA</b>	(B)	148,229
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)	166,924
<b>TOTAL ATMR RISIKO KREDIT (A) - (B) / TOTAL RWA CREDIT RISK (A-B)</b>	(D)	<b>48,869,924</b>
<b>TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR</b>	(E)	<b>46,256,367</b>