Pengungkapan Kualitatif Mengenai Struktur Permodalan dan Kecukupan Permodalan
Qualitative Disclosure on Capital Structure and Capital Adequacy

Laporan Permodalan-Laporan Ukuran Utama (Key Matriks) Individu
Report on Capital - Key Matrix Report, Individual

Posisi Desember 2024
Position December 2024

(dalam jutaan Rupiah / *in million Rupiah*)

No.	Uraian	Des 2024 Dec 2024	Sep 2024 Sep 2024	Jun 2024 Jun 2024	Mar 2024 Mar 2024	Des 2023 Dec 2023	Description
Modal yang Tersedia (nilai) / Available Capital (value)							
1	Modal Inti Utama (CET1)	6.149.859	6.344.734	6.455.007	6.541.580	6.039.033	Common Equity Tier (CET1)
2	Modal Inti (*Tier* 1)	6.149.859	6.344.734	6.455.007	6.541.580	6.039.033	Core Capital (Tier 1)
3	**Total Modal**	**6.204.570**	**6.395.869**	**6.504.877**	**6.588.632**	**6.076.391**	**Total Capital**
Aset Tertimbang Menurut Risiko (Nilai) / Risk Weighted Assets (Value)							
4	Total Aset Tertimbang Menurut Risiko (ATMR)	4.842.922	4.681.806	4.696.668	4.597.898	3.925.550	Total Risk Weighted Assets (RWA)
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR / Risk-based Capital Ratio as a percentage of RWA							
5	Rasio CET1 (1%)	126,99%	135,52%	137,44%	142,27%	153,84%	CET1 Ratio (1%)
6	Rasio *Tier* 1 (%)	126,99%	135,52%	137,44%	142,27%	153,84%	Tier 1 Ratio (%)
7	Rasio Total Modal (%)	128,12%	136,61%	138,50%	143,30%	154,79%	Total Capital Ratio (%)
Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR / Additional CET1, which functions as a buffer as a percentage of RWA							
8	*Capital Conservation Buffer* (2,5% dari ATMR) (%)	2,50%	2,50%	2,50%	2,50%	2,50%	Capital Conservation Buffer (2.5% of ATMR) (%)
9	*Countercyclical Buffer* (0-2,5% dari ATMR) (%)	0,00%	0,00%	0,00%	0,00%	0,00%	Countercyclical Buffer (0-2.5% of ATMR) (%)
10	*Capital Surcharge* untuk Bank Sistemik (1%-2,5%) (%)	0,00%	0,00%	0,00%	0,00%	0,00%	Capital Surcharge for Systemic Banks (1%-2.5%) (%)
11	**Total CET1 sebagai *Buffer* (Baris 8 + Baris 9+ Baris 10)**	**2,50%**	**2,50%**	**2,50%**	**2,50%**	**2,50%**	**Total CET1 as Buffer (Row 8 + Row 9 + Row 10)**
12	Komponen CET1 untuk *Buffer*	118,87%	127,36%	129,25%	134,04%	145,54%	CET1 Components for Buffer
Rasio Pengungkit Sesuai Basel III / Leverage Ratio According to Basel III							
13	Total Eksposur	13.098.642	13.066.045	12.855.472	12.537.383	11.429.831	Total Exposure
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)	46,95%	48,56%	50,21%	52,18%	52,84%	Leverage Ratio value, including the impact of adjustments to temporary exemptions on current account placements with Bank Indonesia in order to meet GWM requirements (if any)
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)	46,95%	48,56%	50,21%	52,18%	52,84%	Leverage Ratio value, excluding the impact of adjustments to temporary exemptions on current account placements with Bank Indonesia in order to meet GWM requirements (if any)
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transaction* (SFT) secara *gross*	0,00%	0,00%	0,00%	0,00%	0,00%	Leverage Ratio Value, including the impact of adjustments to temporary exemptions on current account placements with Bank Indonesia in order to meet GWM requirements (if any), which has included the average value of the gross carrying value of Securities Financing Transaction (SFT) assets
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross*	0,00%	0,00%	0,00%	0,00%	0,00%	Leverage Ratio Value, excluding the impact of adjustments to temporary exemptions on current account placements with Bank Indonesia in order to meet GWM requirements (if any), which has included the average value of the gross carrying value of SFT assets

(dalam jutaan Rupiah / in million Rupiah)

No.	Uraian	Des 2024 Dec 2024	Sep 2024 Sep 2024	Jun 2024 Jun 2024	Mar 2024 Mar 2024	Des 2023 Dec 2023	Description
Rasio Kecukupan Likuiditas (LCR) / Liquidity Adequacy Ratio (LCR)							
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	7.069.006	7.299.592	7.125.616	6.956.674	5.060.224	Total High Quality Liquid Assets (HQLA)
16	Total Arus Kas Keluar Bersih	337.085	358.003	348.775	353.976	234.245	Total Net Cash Outflows
17	LCR (%)	2.097,10%	2.038,97%	2.043,04%	1.965,30%	2.160,23%	LCR (%)
Rasio Pendanaan Stabil Bersih (NSFR) / Net Stable Funding Ratio (NSFR)							
	Total Pendanaan Stabil yang Tersedia (ASF)	10.575.924	10.356.888	10.328.392	10.358.925	9.438.056	Total Available Stable Funding (ASF)
	Total Pendanaan Stabil yang Diperlukan (RSF)	4.112.253	4.073.737	4.021.967	3.955.083	3.692.656	Total Required Stable Funding (RSF)
	NSFR (%)	257,18%	254,24%	256,80%	261,91%	255,59%	NSFR (%)

Analisa Kualitatif Qualitative Analysis	
Rasio KPMM / CAR Ratio	
Rasio KPMM Bank pada Desember 2024 (T) adalah sebesar 128,12% mengalami penurunan sebesar 8,49% dibandingkan dengan September 2024 (T-1) adalah sebesar 136,61%. Penurunan ini disebabkan adanya penurunan total modal sebesar Rp191 miliar sejalan dengan pencatatan rugi Bank Jasa Jakarta.	The Bank's CAR ratio in December 2024 (T) was 128.12%, decreasing by 8.49% compared to September 2024 (T-1) of 136.61%. This decrease was due to a decrease in total capital of Rp191 billion in line with the recording of Bank Jasa Jakarta's loss.
Rasio Pengungkit / Leverage Ratio	
Rasio pengungkit Bank posisi Desember 2024 adalah 46,95% sedangkan posisi September 2024 sebesar 48,56%. Rasio ini masih memenuhi ketentuan Otoritas Jasa Keuangan yaitu minimal sebesar 3%. Perhitungan rasio Desember 2024 berdasarkan modal *Tier* 1 Bank yang sebesar Rp6,2 triliun dibandingkan dengan total eksposur sebesar Rp13 triliun. Rasio *leverage* mengalami penurunan dibandingkan posisi sebelumnya dikarenakan terdapat kenaikan total eksposur dan penurunan total modal dari periode sebelumnya.	The Bank's leverage ratio in December 2024 was 46.95% while in September 2024 it was 48.56%. This ratio still meets Financial Services Authority requirements of at least 3%. The calculation of December 2024 ratio was based on the Bank's Tier 1 capital of Rp6.2 trillion compared to the total exposure of Rp13 trillion. The leverage ratio decreased compared to the previous position due to an increase in total exposure and a decrease in total capital from the previous period.
LCR / LCR	
Kondisi Likuditas Bank sangat baik dengan pencapaian ratio LCR yang melebihi 100% dikarenakan adanya ekses likuiditas yang ditempatkan pada produk treasuri Bank Indonesia (*Reverse Repo*) & SRBI.	The Bank's Liquidity Condition is very good with the achievement of an LCR ratio exceeding 100% due to excess liquidity placed in Bank Indonesia's treasury products (Reverse Repo) & SRBI.
NSFR / NSFR	
Analisis nilai NSFR periode Triwulan IV Desember 2024 secara individu masih di atas rasio yang dipersyaratkan oleh Otoritas Jasa Keuangan, yaitu sebesar 257,18% mengalami peningkatan dari bulan September 2024 sebesar 2,94% (Rasio NSFR bulan September 2024 sebesar 254,24%).	Analysis of NSFR value for the period of Quarter IV December 2024 individually was still above the ratio required by Financial Services Authority, which is 257.18%, an increase from September 2024 of 2.94% (NSFR Ratio in September 2024 was 254.24%).

Tabel 1.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individu
Table 1.1. Disclosure of Net Receivables by Area - Bank Individually

No.	Kategori Portofolio Category of Portfolio	Posisi Desember 2024 Position December 2024				
		Tagihan Bersih berdasarkan Wilayah Net Receivables by Region				
		DKI Jakarta	Banten	Jawa Barat West Java	Lainnya Others	Total
a	b	c	d	e	f	g
1	Tagihan kepada Pemerintah Receivable on Sovereign	6.669.978	-	-	-	6.669.978
2	Tagihan kepada Entitas Sektor Publik Receivable on Public Sector Entities	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Tagihan kepada Bank Receivable on Bank	422.104	-	-	-	422.104
5	Tagihan berupa *Covered Bond* Receivables from Covered Bond	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	201.348	-	-	-	201.348
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Securities, Equity and Other Capital Instruments	-	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property Collateralized Loans	88.072	31.454	5.220	438	125.184
9	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	94.756	135.213	12.837	8.717	251.524
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans	-	-	-	-	-
11	Kredit Pegawai/Pensiunan Employee/Retired Loan	-	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivable on Micro, Small Business, and Retail Portfolio	396.458	221.647	482.478	1.358.038	2.458.622
13	Tagihan kepada Korporasi Receivable on Corporate	1.892.580	378.747	143.790	213.189	2.628.306
14	Tagihan yang Telah Jatuh Tempo Past due Receivable	6.189	1.684	3.709	5.911	17.493
15	Aset Lainnya Other Assets	-	-	-	311.678	311.678
	Total	9.771.486	768.746	648.034	1.897.971	13.086.236

(dalam jutaan Rupiah / in million Rupiah)

	Posisi Desember 2023 Position December 2023				
	Tagihan Bersih berdasarkan Wilayah Net Receivables by Region				
	DKI Jakarta	Banten	Jawa Barat West Java	Lainnya Others	Total
	h	i	j	k	l
	6.755.229	-	-	-	**6.755.229**
	-	-	-	-	**-**
	-	-	-		**-**
	157.296	-	-	-	**157.296**
	-	-	-	-	**-**
	150.830	-	-	-	**150.830**
	-	-	-	-	**-**
	124.500	41.396	6.247	172	**172.315**
	121.413	154.502	26.832	15.238	**317.985**
	-	-	-	-	**-**
	-	-	-	-	**-**
	1.008.465	161.396	285.876	454.528	**1.910.265**
	1.122.104	378.514	144.359	231.022	**1.876.000**
	6.745	1.874	468	-	**9.087**
	-	-	-	458.877	**458.877**
	9.446.583	**737.681**	**463.782**	**1.159.838**	**11.807.884**

Tabel 1.2. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank secara Individu
Table 1.2. Disclosure of Net Receivables by Economic Sector - Bank Individually

No.	Sektor Ekonomi Economy Sector	Tagihan kepada Pemerintah Receivable on Sovereign	Tagihan kepada Entitas Sektor Publik Receivable on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivable on Bank	Tagihan berupa *Covered Bond* Receivables from Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
a	b	c	d	e	f	g	h
	Posisi Desember 2024 **Position December 2024**						
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Excavation	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/ Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Supplies of Accomodation, Food, and Beverage	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-	-	-
12	Real Estat Real Estate	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-

(dalam jutaan Rupiah / in million Rupiah)

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans	Kredit Pegawai atau Pensiunan Employee/ Retired Loan	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivable on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivable on Corporate	Tagihan yang Telah Jatuh Tempo Past due Receivable	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	-	1.280	20.552	-	-
	-	-	3.818	-	-	-	8.288	-	-
	-	-	53.342	-	-	33.941	394.060	2.426	-
	-	-	-	-	-	-	530	-	-
	-	-	-	-	-	-	-	-	-
	-	-	188	-	-	9.977	234.231	266	-
	-	-	65.515	-	-	83.567	772.893	1.921	-
	-	-	12.708	-	-	37.438	419.464	193	-
	-	-	-	-	-	3.862	15.550	-	-
	-	-	2.783	-	-	2.354	19.918	-	-
	-	-	-	-	-	753	305.018	-	-
	-	-	21.513	-	-	745	67.652	-	-
	-	-	503	-	-	2.350	47.532	-	-

No.	Sektor Ekonomi Economy Sector	Tagihan kepada Pemerintah Receivable on Sovereign	Tagihan kepada Entitas Sektor Publik Receivable on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivable on Bank	Tagihan berupa *Covered Bond* Receivables from Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
a	b	c	d	e	f	g	h
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental Activity and Leasing Activities without Option Rights, Employment, Travel Agents, and Other Business Support	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Public Administration, Defense, and Compulsory Social Insurance	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-
22	Rumah Tangga Household	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Businesses	-	-	-	-	-	-
24	Lainnya Others	6.669.978	-	-	422.104	-	201.348
	Total	6.669.978	-	-	422.104	-	201.348

(dalam jutaan Rupiah / in million Rupiah)

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans	Kredit Pegawai atau Pensiunan Employee/ Retired Loan	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivable on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivable on Corporate	Tagihan yang Telah Jatuh Tempo Past due Receivable	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	4.489	-	-	7.143	122.017	-	-
	-	-	-	-	-	-	-	-	-
	-	-	35.403	-	-	608	1.757	-	-
	-	-	45.863	-	-	704	1.467	495	-
	-	-	-	-	-	670	499	-	-
	-	-	5.399	-	-	-	1.340	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	125.184	-	-	-	2.273.231	195.538	12.192	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	311.678
	-	125.184	251.524	-	-	2.458.621	2.628.306	17.493	311.678

No.	Sektor Ekonomi Economy Sector	Tagihan kepada Pemerintah Receivable on Sovereign	Tagihan kepada Entitas Sektor Publik Receivable on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivable on Bank	Tagihan berupa *Covered Bond* Receivables from Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
a	b	c	d	e	f	g	h
	Posisi Desember 2023 **Position December 2023**						
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Excavation	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/ Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	-	-	-	-	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Supplies of Accomodation, Food, and Beverage	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	-	-	-	-	-	-
12	Real Estat Real Estate	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-

(dalam jutaan Rupiah / in million Rupiah)

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans	Kredit Pegawai atau Pensiunan Employee/ Retired Loan	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivable on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivable on Corporate	Tagihan yang Telah Jatuh Tempo Past due Receivable	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	-	-	-	5.002	3.918	154	-
	-	-	5.185	-	-	-	11.004	-	-
	-	-	63.782	-	-	77.188	355.943	2.120	-
	-	-	-	-	-	939	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	4.421	-	-	61.717	246.354	402	-
	-	-	90.799	-	-	152.322	326.906	1.361	-
	-	-	15.019	-	-	149.426	275.920	853	-
	-	-	518	-	-	4.628	2.500	-	-
	-	-	3.389	-	-	6.499	6.188	1.008	-
	-	-	14	-	-	61.060	233.687	-	-
	-	-	29.062	-	-	9.437	73.065	48	-
	-	-	4.480	-	-	15.404	19.663	513	-

No.	Sektor Ekonomi Economy Sector	Tagihan kepada Pemerintah Receivable on Sovereign	Tagihan kepada Entitas Sektor Publik Receivable on Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable on Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivable on Bank	Tagihan berupa *Covered Bond* Receivables from Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
a	b	c	d	e	f	g	h
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya Rental Activity and Leasing Activities without Option Rights,Employment,Travel Agents and Other Business Support	-	-	-	-	-	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense, and Compulsory Social Insurance	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	-	-	-	-	-	-
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-
22	Rumah Tangga Household	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Other Businesses	-	-	-	-	-	-
24	Lainnya Others	6.755.229	-	-	157.296	-	150.830
	Total	**6.755.229**	**-**	**-**	**157.296**	**-**	**150.830**

(dalam jutaan Rupiah / in million Rupiah)

	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments	Kredit Beragun Properti Rumah Tinggal Residential Property Collateralized Loans	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans	Kredit Pegawai atau Pensiunan Employee/ Retired Loan	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivable on Micro, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivable on Corporate	Tagihan yang Telah Jatuh Tempo Past due Receivable	Aset Lainnya Other Assets
	i	j	k	l	m	n	o	p	q
	-	-	5.984	-	-	63.195	112.298	-	-
	-	-	-	-	-	-	-	-	-
	-	-	38.803	-	-	379	1.888	-	-
	-	-	49.900	-	-	1.992	1.100	466	-
	-	-	-	-	-	499	-	-	-
	-	-	6.628	-	-	1.152	1.308	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	172.315	-	-	-	1.299.424	204.258	2.163	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	458.877
	-	**172.315**	**317.985**	**-**	**-**	**1.910.265**	**1.876.000**	**9.087**	**458.877**

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Tabel 1.3. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individu
Table 1.3. Disclosure of Net Receivables Based on Contract Maturity Outstanding - Bank Individually

No.	Kategori Portofolio Portfolio Category	Posisi Desember 2024 Position December 2024			
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Receivable Based on Contract Maturity Outstanding			
		≤ 1 tahun ≤ 1 year	>1 tahun s.d. 3 tahun >1 year to 3 years	>3 tahun s.d. 5 tahun >3 years to 5 years	> 5 tahun >5 years
a	b	c	d	e	f
1	Tagihan kepada Pemerintah Receivable on Sovereign	5.669.929	287.019	246.310	466.720
2	Tagihan kepada Entitas Sektor Publik Receivable on Public Sector Entities	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan kepada Bank Receivable on Bank	320.703	101.402	-	-
5	Tagihan berupa *Covered Bond* Receivables from Covered Bond	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	-	201.348	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Securities, Equity and Other Capital Instruments	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Residential Property Collateralized Loans	2.804	29.185	43.628	49.567
9	Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	8.648	32.272	34.369	176.234
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans	-	-	-	-
11	Kredit Pegawai atau Pensiunan Employee/Retired Loan	-	-	-	-
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivable on Micro, Small Business,and Retail Portfolio	164.540	697.400	1.587.938	8.743
13	Tagihan kepada Korporasi Receivable on Corporate	1.421.563	594.401	246.414	365.928
14	Tagihan yang Telah Jatuh Tempo Past due Receivable	3.562	3.066	10.865	-
15	Aset Lainnya Other Assets	-	-	-	-
	Total	7.591.749	1.946.092	2.169.525	1.067.192

(dalam jutaan Rupiah / in million Rupiah)

		Posisi Desember 2023 Position December 2023					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Receivable Based on Contract Maturity Outstanding					
	Total	≤ 1 tahun ≤ 1 year	>1 tahun s.d. 3 tahun >1 year to 3 years	>3 tahun s.d. 5 tahun >3 years to 5 years	> 5 tahun >5 years	Non-Kontraktual Non-Contractual	Total
	h	i	j	k	l	m	n
	6.669.978	5.981.933	285.272	247.138	240.885	-	6.755.229
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	422.104	57.296	100.000	-	-	-	157.296
	-	-	-	-	-	-	-
	201.348	50.000	100.830	-	-	-	150.830
	-	-	-	-	-	-	-
	125.184	3.484	48.130	40.508	80.193	-	172.315
	251.524	1.892	44.726	56.159	215.209	-	317.985
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	2.458.621	594.364	433.405	812.194	70.302	-	1.910.265
	2.628.306	768.345	386.486	191.843	529.327	-	1.876.000
	17.493	4.765	1.452	1.995	875	-	9.087
	311.678	-	-	-	-	458.877	458.877
	13.086.236	**7.462.078**	**1.400.302**	**1.349.836**	**1.136.791**	**458.877**	**11.807.884**

Tabel 1.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Table 1.4. Disclosure of Receivables and Provisioning Based on Area - Bank Individually

No.	Kategori Portofolio Portfolio Category	Posisi Desember 2024 Position December 2024				
		Wilayah Region				
		Jakarta	Banten	Jawa Barat West Java	Lainnya Others	Total
a	b	c	d	e	f	g
1	Tagihan Receivables	10.113.986	773.092	653.787	1.627.075	13.167.940
2	Tagihan yang Mengalami Penurunan Nilai (*Impaired*) Impaired Recevaibles					
	a. Belum Jatuh Tempo Non-Past Due	20.011	27.127	34.593	68.201	149.932
	b. Telah Jatuh Tempo Past Due	35.485	6.031	9.462	35.487	86.465
3	CKPN- *Stage* 1 Allowance for Impairment Losses (CKPN)-Stage 1	14.353	7.347	12.944	27.904	62.547
4	CKPN- *Stage* 2 Allowance for Impairment Losses (CKPN)-Stage 2	1.885	1.928	3.488	5.320	12.620
5	CKPN- *Stage* 3 Allowance for Impairment Losses (CKPN)-Stage 3	29.341	4.354	5.753	29.635	69.083
6	Tagihan yang Dihapus Buku Written of Receivables	84.661	-	-	-	84.661

Tabel 1.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table 1.5. Disclosure of Receivables and Provisioning Based on Economic Sectors - Bank Individually

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Mengalami Penurunan Nilai (*Impaired*) Impaired Recevaibles	
			Belum Jatuh Tempo Non-Past Due	Telah Jatuh Tempo Past Due
a	b	c	d	e
	Posisi Tanggal 31 Desember 2024 **Position as of December 31, 2024**			
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	21.832	-	-
2	Pertambangan dan Penggalian Mining and Excavation	12.106	-	-
3	Industri Pengolahan Manufacturing	487.909	-	6.566
4	Pengadaan Listrik , Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	530	-	-
6	Konstruksi Construction	263.775	1.110	19.296

(dalam jutaan Rupiah / *in million Rupiah*)

	Posisi Desember 2023 Position December 2023				
	Wilayah Region				
	Jakarta	Jawa Java	Sumatera Sumatra	Wilayah Timur Eastern Region	Total
	h	i	j	k	l
	9.950.572	747.532	467.218	702.323	11.867.646
	33.798	14.333	21.807	31.109	101.047
	40.868	8.795	1.847	-	51.509
	8.671	2.843	2.379	1.813	15.706
	2.918	1.857	2.057	1.013	7.845
	41.560	7.994	1.379	350	1.015
	1.015	-	-	-	1.015

(dalam jutaan Rupiah / *in million Rupiah*)

	CKPN *Stage* 1 Allowance for Impairment Losses (CKPN) Stage 1	CKPN *Stage* 2 Allowance for Impairment Losses (CKPN) Stage 2	CKPN *Stage* 3 Allowance for Impairment Losses (CKPN) Stage 3	Tagihan yang Dihapus Buku Written of Receivables
	f	g	h	i
	61	-	-	-
	26	-	-	-
	1.607	-	4.140	-
	-	-	-	-
	2	-	-	-
	862	84	19.030	-

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Mengalami Penurunan Nilai (*Impaired*) Impaired Recevaibles	
			Belum Jatuh Tempo Non-Past Due	Telah Jatuh Tempo Past Due
a	b	c	d	e
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	934.706	2.530	12.381
8	Pengangkutan dan Pergudangan Transportation and Warehousing	471.488	4.191	862
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Supplies of Accommodation and Food Beverage	22.315	-	2.902
10	Informasi dan Komunikasi Information and Communication	28.556	-	3.500
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	305.771	-	-
12	Real Estat Real Estate	89.947	117	-
13	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	50.385	503	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Rental Activity and Leasing Activities without Option Rights, Employment, Travel Agents, and Other Business Support	133.649	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Public Administration, Defense, and Compulsory Social Insurance	-	-	-
16	Pendidikan Education	40.207	-	2.439
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	48.967	-	933
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment, and Recreation	1.169	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	6.739	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra International Agencies	-	-	-
22	Rumah Tangga Household	2.623.784	141.480	37.586
23	Bukan Lapangan Usaha Lainnya Other Businesses	-	-	-
24	Lainnya Others	7.624.108	-	-
	Total	13.167.940	149.932	86.465

(dalam jutaan Rupiah / in million Rupiah)

	CKPN *Stage* 1 Allowance for Impairment Losses (CKPN) Stage 1	CKPN *Stage* 2 Allowance for Impairment Losses (CKPN) Stage 2	CKPN *Stage* 3 Allowance for Impairment Losses (CKPN) Stage 3	Tagihan yang Dihapus Buku Written of Receivables
	f	g	h	i
	4.660	350	10.460	-
	684	1.017	669	-
	70	-	2.902	-
	54	-	3.500	-
	2.442	-	-	-
	196	36	-	-
	167	-	-	-
	260	-	-	-
	-	-	-	-
	55	-	2.439	-
	72	-	438	-
	1	-	-	-
	10	-	-	-
	-	-	-	-
	-	-	-	-
	51.318	11.134	25.505	-
	-	-	-	-
	-	-	-	84.661
	62.547	12.620	69.083	84.661

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Mengalami Penurunan Nilai (*Impaired*) Impaired Recevaibles	
			Belum Jatuh Tempo Non-Past Due	Telah Jatuh Tempo Past Due
a	b	c	d	e
	Posisi Tanggal 31 Desember 2023 **Position as of December 31, 2023**			
1	Pertanian, Kehutanan dan Perikanan Agriculture, Forestry, and Fisheries	9.385	-	466
2	Pertambangan dan Penggalian Mining and Excavation	16.189	-	-
3	Industri Pengolahan Manufacturing	506.704	-	9.791
4	Pengadaan Listrik , Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Air	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi Water Management, Wastewater Management, Waste Management and Recycling, and Remediation Activities	939	-	-
6	Konstruksi Construction	316.022	5.617	1.220
7	Perdagangan Besar dan Eceran ; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	945.882	12.390	14.734
8	Pengangkutan dan Pergudangan Transportation and Warehousing	444.919	853	4.445
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Supplies of Accomodation, Food, and Beverage	11.072	3.426	-
10	Informasi dan Komunikasi Information and Communication	19.576	-	3.500
11	Aktivitas Keuangan dan Asuransi Financial and Insurance Activities	294.761	-	-
12	Real Estat Real Estate	111.709	-	144
13	Aktivitas Profesional, Ilmiah dan Teknis Professional, Scientific, and Technical Activities	41.102	-	1.554
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanandan Penunjang Usaha Lainnya Rental Activity and Leasing Activities without Option Rights, Employment, Travel Agents and Other Business Support	181.477	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Public Administration, Defense, and Compulsory Social Insurance	-	-	-
16	Pendidikan Education	44.397	3.326	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health Activities and Social Activities	54.405	-	1.413
18	Kesenian, Hiburan dan Rekreasi Arts, Entertainment, and Recreation	499	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	9.088	-	-
20	Aktivitas Rumah Tangga sebagai pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employers; Activities that Produce Goods and Services by Households Used to Meet Their Own Needs	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra International Agencies	-	-	-
22	Rumah Tangga Household	1.332.429	75.436	14.243

(dalam jutaan Rupiah / in million Rupiah)

	CKPN *Stage* 1 Allowance for Impairment Losses (CKPN) Stage 1	CKPN *Stage* 2 Allowance for Impairment Losses (CKPN) Stage 2	CKPN *Stage* 3 Allowance for Impairment Losses (CKPN) Stage 3	Tagihan yang Dihapus Buku Written of Receivables
	f	g	h	i
	22	-	312	-
	28	-	-	-
	2.579	-	7.671	-
	-	-	-	-
	2	-	-	-
	913	159	2.968	-
	3.315	3.463	13.373	-
	571	-	3.701	-
	25	-	3.426	-
	30	-	2.492	-
	1.750	-	-	-
	1.679	-	97	-
	126	-	1.041	-
	1.536	-	-	-
	-	-	-	-
	53	-	3.326	-
	75	-	947	-
	0	-	-	-
	12	-	-	-
	-	-	-	-
	-	-	-	-
	2.991	4.224	11.929	-

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Mengalami Penurunan Nilai (*Impaired*) Impaired Recevaibles	
			Belum Jatuh Tempo Non-Past Due	Telah Jatuh Tempo Past Due
a	b	c	d	e
23	Bukan Lapangan Usaha Lainnya Other Businesses	-	-	-
24	Lainnya Others	7.527.091	-	-
	Total	**11.867.646**	**101.047**	**51.509**

Tabel 1.6 Pengungkapan Tagihan Berdasarkan Hari Tunggakan - Bank Secara Individu
Table 1.6 Disclosure of Receivables by Due Date - Bank Individually

No	Jenis Eksposur Exposure Type	Posisi 31 Desember 2024 Position December 31, 2024		
		Tagihan Berdasarkan Hari Tunggakan Receivables by Due Date		
		>90 hari s.d . 120 hari >90 days to 120 days	>120 hari s.d. 180 hari >120 days to 180 days	>180 hari >180 days
a	b	c	d	e
1	Kredit yang Termasuk Dalam Tagihan yang Telah Jatuh Tempo Loan Included in Due Receivables	16.760	1.254	68.451
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo Securities Included in Due Receivables	-	-	-
	Total	16.760	1.254	68.451

Analisa Kualitatif
Qualitative Analysis

1. Definisi Tagihan, Tagihan Jatuh Tempo dan Tagihan Belum Jatuh Tempo / Definition of Receivables, Due Receivables and Not Yet Due Receivables

Tagihan merupakan sisa kewajiban yang harus dibayarkan oleh debitur kepada Bank. Secara inheren, tagihan yang masih tersisa memiliki risiko yang memungkinkan kerugian terjadi karena debitur tidak memenuhi kewajiban pembayaran pada saat jatuh tempo. Tagihan dibagi menjadi 2 kategori, yaitu tagihan yang telah jatuh tempo dan tagihan yang belum jatuh tempo. Tagihan yang telah jatuh tempo merupakan tagihan yang belum dibayarkan pada tanggal yang telah ditetapkan sebagai batas akhir pembayaran, sedangkan tagihan yang belum jatuh tempo merupakan tagihan yang belum sampai pada tanggal batas akhir pembayaran.

Receivables are the remaining obligations that must be paid by the debtor to the Bank. Inherently, the remaining receivables bear a risk of losses due to debtor fail to fulfill the payment obligation when due. Receivables are divided into 2 categories, namely receivables that are due and receivables that are not yet due. Receivables that are due are receivables that have not been paid on the date that has been set as the payment deadline, while receivables that are not yet due are receivables that have not reached the payment deadline

2. Penilaian atas Kualitas Aset Bank / Assessment of Bank Asset Quality

Bank melakukan penilaian dan penetapan kualitas pada aset dalam bukunya. Penilaian dilakukan berdasarkan prospek usaha, kinerja debitur, dan kemampuan membayar. Kualitas aset Bank ditetapkan menjadi:
- Lancar;
- Dalam Perhatian Khusus;
- Kurang Lancar;
- Diragukan; atau
- Macet.

The Bank assesses and determines the quality of assets in its books. The assessment is based on business prospects, debtor performance, and ability to pay. The quality of the Bank's assets is determined as:
- Current;
- Special Mention;
- Sub Standard;
- Doubtful; or
- Loss

(dalam jutaan Rupiah / in million Rupiah)

	CKPN *Stage* 1 Allowance for Impairment Losses (CKPN) Stage 1	CKPN *Stage* 2 Allowance for Impairment Losses (CKPN) Stage 2	CKPN *Stage* 3 Allowance for Impairment Losses (CKPN) Stage 3	Tagihan yang Dihapus Buku Written of Receivables
	f	g	h	i
	-	-	-	-
	-	-	-	1.015
	15.706	**7.845**	**51.283**	**1.015**

(dalam jutaan Rupiah / in million Rupiah)

		Posisi 31 Desember 2023 Position December 31, 2023			
		Tagihan Berdasarkan Hari Tunggakan Receivables by Due Date			
	Total	>90 hari s.d. 120 hari >90 days to 120 days	>120 hari s.d. 180 hari >90 days to 120 days	>180 hari >180 days	Total
	f	g	h	i	j
	86.465	28.600	-	22.909	51.509
	-	-	-	-	-
	86.465	**28.600**	**-**	**22.909**	**51.509**

Analisa Kualitatif Qualitative Analysis	
3. Metodologi Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) / Methodology for Establishing Allowance for Impairment Losses (CKPN)	
CKPN dibentuk untuk mengantisipasi kerugian yang mungkin terjadi akibat kredit bermasalah. Pembentukannya memperhatikan beberapa aspek indikator untuk memprediksi kerugian yang akan terjadi dengan mempertimbangkan aspek *forward looking approach*.	CKPN is formed to anticipate losses that may occur due to non-performing loans, by considering several aspects of indicators to predict losses that will occur by observing the forward-looking approach aspect.
4. Mitigasi Risiko Konsentrasi Kredit / Credit Concentration Risk Mitigation	
Pengawasan terhadap konsentrasi risiko kredit dilakukan secara berkala untuk mengantisipasi risiko yang timbul dari sektor tertentu.	Credit risk concentration is monitored periodically to anticipate risks arising from certain sectors.

2.1 Pengungkapan Aset *Performing* dan *Non-Performing*
2.1 Disclosure of Performing and Non-Performing Assets

No.	Uraian Description	*Performing* (Kualitas L dan DPK) Performing (Quality L and DPK)	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses
		a	b
1	Surat Berharga Securities	6.305.770	25
2	Kredit Credit	-	-
	a. Korporasi Corporate	2.178.928	12.443
	b. Ritel Retail	2.801.912	62.836
3	Transaksi Rekening Administratif Administrative Account Transactions	427.332	-

2.2 Pengungkapan Aset Restrukturisasi *Performing* dan *Non-Performing*
2.2 Disclosure of Performing and Non-Performing Assets

No.	Uraian Description	*Performing* (Kualitas L dan DPK) Performing (Quality L and DPK)		*Non-Performing* (Kualitas L dan DPK) Non-Performing (Quality KL, D, M)	
		Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses
		a	b	c	d
1	Surat Berharga Securities	-	-	-	-
2	Kredit Credit	-	-	-	-
	a. Korporasi Corporate	-	-	-	-
	b. Ritel Retail	-	-	24.068	23.839
3	Transaksi Rekening Administratif Administrative Account Transactions	-	-	-	-

(dalam jutaan Rupiah / *in million Rupiah*)

	Non-Performing (Kualitas KL, D,M) Non-Performing (Quality KL, D, M)					
	Tagihan yang Mengalami Penurunan Impaired Recevaibles		Tagihan yang Tidak Mengalami Penurunan Nilai Non Impaired Receivables			
			Memiliki Tunggakan >90 Hari >90 days past due		Memiliki Tunggakan ≤90 Hari >90 days past due	
	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses
	c	d	e	f	g	h
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	86.465	68.972	-	-	-	-
	-	-	-	-	-	-

(dalam jutaan Rupiah / *in million Rupiah*)

	Stage 1 Stage 1		*Stage 2* Stage 2		*Stage 3* Stage 3	
	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto Gross Carrying Amount	CKPN Allowance for Impairment Losses
	e	f	g	h	i	j
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	24.068	23.839
	-	-	-	-	-	-

Pengungkapan Kualitas Kredit atas Aset Bank- Secara Individu
Disclosure of Credit Quality of Assets - Bank Individually

Posisi Desember 2024
Position December 2024

No.	Uraian Description	Nilai Tercatat Bruto Gross Carrying Value	
		Tagihan yang Telah Jatuh Tempo Past due Receivable	Tagihan yang Belum Jatuh Undue Bills
		a	b
1	Kredit Credit	86.465	4.980.840
2	Surat Berharga Securities	-	6.305.770
3	Transaksi Rekening Administratif Administrative Account Transactions	-	446.331
4	**Total**	**86.465**	**11.732.941**

Pengungkapan Kuantitatif terkait Teknik MRK (CR3)
Quantitative Disclosures related to MRK Techniques (CR3)

Posisi Desember 2024
Position December 2024

No.	Uraian Description	Tagihan yang Tidak Dijamin dengan Teknik MRK Receivables not Guaranteed by MRK Technique	Tagihan yang Dijamin dengan Teknik MRK Receivables Guaranteed by MRK Technique
		a	b
1	Kredit Credit	4.968.108	-
2	Surat Berharga Securities	6.305.746	-
3	**Total**	**11.273.854**	**-**
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo Due Loans and Securities	17.493	-

Pengungkapan Tambahan :
Additional Disclosure :

(dalam jutaan Rupiah / in million Rupiah)

CKPN Allowance for Impairment Losses (CKPN)	CKPN Allowance for Impairment Losses (CKPN)		CKPN (Pendekatan IRB) Allowance for Impairment Losses (IRB Approach)	Nilai Bersih Net Value
	Stage 2 dan *Stage* 3 Stage 2 and Stage 3	*Stage* 1 Stage 1		
c	d	e	f	g
144.251	81.704	62.547		4.923.054
25	-	25		6.305.746
-	-	-		446.331
144.275	**81.704**	**62.571**		**11.675.131**

(dalam jutaan Rupiah / in million Rupiah)

Tagihan yang Dijamin dengan Agunan Receivables Guaranteed with Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit Receivables Guaranteed with Guaranteed and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Receivables Guaranteed with Credit Derivatives
c	d	e
-	-	-
-	-	-
-	**-**	**-**
-	-	-

Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank Secara Individu
Disclosure of Changes in Due Loans and Securities - Bank Individually

Posisi Desember 2024
Position December 2024

(dalam jutaan Rupiah / in million Rupiah)

No	Uraian Description	a
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Periode Pelaporan Terakhir Due Loans and Securities on Last Reporting Period	51.509
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo Sejak Periode Pelaporan Terakhir Due Loans and Securities since Last Reporting Period	199.336
3	Kredit dan Surat Berharga yang Kembali Menjadi Tagihan yang Belum Jatuh Tempo Loans and Securities that Return to Become Undue Bills	65.471
4	Nilai Hapus Buku Write-Off Value	84.661
5	Perubahan Lain Other Changes	(14.249)
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada Akhir Periode Pelaporan (1+2-3-4+5) Due Loans and Securities on Last Reporting Period (1+2-3-4+5)	86.465

Pengungkapan Informasi Kualitatif Terkait Risiko Kredit Secara Umum (CRA)
Disclosure of Qualitative Information Related to General Credit Risk (CRA)

Analisa Kualitatif
Qualitative Analysis

1. Penjelasan model bisnis sebagaimana tercermin dalam komponen profil risiko kredit Bank / Explanation of the business model as reflected in the components of the Bank's credit risk profile

Bank terus menumbuhkan portofolio kredit yang sehat dengan memastikan penyaluran kredit pada debitur yang dinilai baik oleh Bank. Penilaian debitur dilakukan secara komprehensif dengan mengikuti kriteria pemilihan dan pengambilan keputusan pemberian kredit sesuai dengan *risk appetite* Bank.

The Bank consistently grows a sound credit portfolio by ensuring loan distribution to debtors who are considered good by the Bank. Debtor are assessed comprehensively by following the selection criteria and making loan decisions in accordance with the Bank's risk appetite.

2. Penjelasan kriteria dan pendekatan yang digunakan untuk menetapkan kebijakan manajemen risiko kredit dan menetapkan limit risiko Kredit. Bank telah memiliki Kebijakan dan Prosedur Manajemen / Explanation of the criteria and approaches used to determine credit risk management policies and determine credit risk limits. The Bank already has a Management Policy and Procedure

Bank menerapkan prinsip kehati-hatian dalam menetapkan kebijakan manajemen Risiko Kredit yang digunakan sebagai acuan dalam pengambilan keputusan pemberian kredit kepada debitur. Dalam hal tersebut, Bank memastikan penilaian sudah mengikuti aspek *Character, Capacity, Capital, Collateral*, dan *Condition* (5C) dan penerapan *four-eyes principal* dalam proses operasional yang berlangsung. Proses monitoring juga dilakukan secara berkala untuk memastikan kebijakan yang dibuat tetap relevan sesuai dengan *risk appetite* Bank. Penentuan limit risiko kredit juga dilakukan sebagai bagian dari pemantauan dan pengendalian pada saat kondisi portofolio Bank mengalami pemburukan dan perlu dilakukan tindakan perbaikan untuk memperbaiki kondisi tersebut.

The Bank applies the principle of prudence in determining the Credit Risk management policy, which is used as a reference in making credit decisions to debtors. In this case, the Bank ensures that the assessment has followed the aspects of Character, Capacity, Capital, Collateral, and Condition (5C) and the four-eyes principal in the ongoing operational process. The monitoring process is also carried out periodically to ensure that the policies made remain relevant in accordance with the Bank's risk appetite. Credit risk limits are also determined as part of monitoring and control when the Bank's portfolio conditions deteriorate and corrective actions need to be taken to improve the condition.

Analisa Kualitatif Qualitative Analysis	
3. Penjelasan struktur dan organisasi manajemen risiko / Explanation of risk management structure and organization	
Bank memiliki unit Manajemen Risiko Kredit yang melapor langsung ke *Chief Risk Officer* dan memiliki tugas untuk mengidentifikasi, mengukur, dan menyusun langkah-langkah mitigasi risiko kredit sesuai dengan *risk appetite* Bank. Bank menerapkan prinsip *Three Lines of Defense* dalam mengimplementasikan manajemen risiko kredit, dimana unit bisnis dan kredit sebagai lini pertahanan pertama, berfungsi untuk menilai kelayakan debitur. Unit Manajemen Risiko sebagai lini pertahanan kedua bertanggung jawab untuk mengkomunikasikan risiko kredit yang datang dari portofolio kredit Bank kepada Manajemen dan regulator (Otoritas Jasa Keuangan dan Bank Indonesia). Audit Intern sebagai lini pertahanan ketiga, secara efektif menerapkan *risk-based* audit dalam pelaksanaan audit tahunan. Hasil pengawasan yang dilakukan akan dikomunikasikan kepada Direksi dan Dewan Komisaris, dibantu oleh Komite terkait.	The Bank has a Credit Risk Management unit that reports directly to the Chief Risk Officer and is responsible for identifying, measuring, and compiling credit risk mitigation measures in accordance with the Bank's risk appetite. The Bank applies the principle of Three Lines of Defense in implementing credit risk management, where business and credit units as the first line of defense, function to assess debtors' creditworthiness. The Risk Management Unit as the second line of defense is responsible for communicating credit risks originating from the Bank's credit portfolio to Management and regulators (Financial Services Authority and Bank Indonesia). Internal Audit as the third line of defense effectively conducts risk-based audits as part of its annual audits. The supervision results will be communicated to the Board of Directors and the Board of Commissioners, assisted by the relevant Committee.
4. Penjelasan hubungan antara fungsi manajemen risiko kredit, pengendalian risiko, kepatuhan, dan audit internal/ Explanation of the relationship between credit risk management, risk control, compliance, and internal audit functions	
Manajemen risiko kredit dilakukan mengikuti kerangka kerja *three lines of defense*, dimana lini pertahanan pertama oleh bisnis atau fungsi pemilik produk dan risiko, serta pelaku fungsi pengendalian internal dan pemilik proses. Lini pertahanan kedua yang bertanggung jawab dalam mengelola risiko, kepatuhan, serta pengawasan, dan *advisory*, lini pertahanan ketiga oleh Audit Intern yang melakukan proses audit secara independen.	Credit risk management is carried out by following the three lines of defense framework, where the first line of defense is by the business or product and risk owner function, as well as the internal control function and process owner. The second line of defense is responsible for managing risk, compliance, and supervision, and advisory, the third line of defense is by Internal Audit that carries out the audit process independently.
5. Penjelasan cakupan dan informasi utama dari pelaporan tentang eksposur risiko kredit dan fungsi manajemen risiko kredit kepada Direksi dan Dewan Komisaris / Explanation of the scope and main information of reporting on credit risk exposure and credit risk management functions to the Board of Directors and the Board of Commissioners	
Pelaporan manajemen risiko kredit kepada Direksi dan manajemen senior Bank disampaikan secara berkala pada rapat Direksi dan Dewan Komisaris, dibantu dengan Komite terkait, yang antara lain mencakup indikator-indikator utama termasuk *risk appetite* untuk risiko kredit meliputi kualitas kredit dan konsentrasi.	Credit risk management reporting to the Board of Directors and senior management of the Bank is submitted periodically at meetings of the Board of Directors and the Board of Commissioners, assisted by the relevant Committee, which includes, among others, key indicators including risk appetite for credit risk, covering credit quality and concentration.

Pengungkapan Tambahan Terkait Kualitas Kredit atas Aset (CRB)
Additional Disclosure Related to Credit Quality of Assets (CRB)

Analisa Kualitatif Qualitative Analysis	
Penilaian terhadap kualitas aset Bank dilakukan berdasarkan faktor penilaian prospek usaha, kinerja debitur, dan menilai kemampuan pembayaran nasabah yang dapat dilihat pada ketepatan pembayaran pokok dan bunga. Nasabah yang tidak melakukan pemenuhan kewajiban pada saat pinjaman jatuh tempo akan mengalami penurunan kualitas dan dinilai sebagai kredit macet jika sudah melebihi dari 90 hari setelah tanggal tagihan jatuh tempo. Dalam hal memitigasi risiko yang terjadi karena faktor tersebut, Bank melakukan pembentukan cadangan mengikuti metode perhitungan *Expected Credit Loss* dengan mempertimbangkan *Probability of Default* (PD), *Loss Given Default* (LGD), dan *Exposure at Default* (EAD). Perhitungan tersebut dilakukan dengan mempertimbangkan data historikal kredit yang ada di Bank dan memperhitungkan *Macroeconomic Variable* untuk memperhitungkan kondisi ekonomi di masa depan (*forward looking approach*). Dalam penentuan pencadangan, portofolio Bank akan dikategorikan dalam 3 tahap: • Tahap 1 (*performing loan*): Aset yang tidak mengalami peningkatan risiko kredit; • Tahap 2 (*underperforming loan*): Aset yang mengalami peningkatan risiko kredit yang signifikan; serta • Tahap 3 (*non-performing loan*): Aset yang mengalami penurunan nilai yang tajam serta memiliki riwayat keterlambatan.	The Bank's asset quality is evaluated based on assessment factors of business prospects, debtor performance, and customer's ability to pay, which can be seen from the timely payments of the loan principal and interest. The loan quality of customers who fail to meet their obligations will decrease and will be classified as non-performing loans if the outstanding balance remains in arrears for more than 90 days after the due date. In terms of mitigating risks that occur due to these factors, the Bank has established reserves following the Expected Credit Loss calculation method by considering the Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD). The calculation is carried out by considering historical credit data in the Bank and the Macroeconomic Variables to calculate future economic conditions (forward looking approach). In determining the reserves, the Bank's portfolio will be categorized into 3 stages: • Stage 1 (performing loan): Assets that do not experience an increase in credit risk; • Stage 2 (underperforming loan): Assets that experience a significant increase in credit risk; and • Stage 3 (non-performing loan): Assets that experience a sharp decline in value and have a history of delays.

Pengungkapan Kualitatif Terkait Teknik Mitigasi Risiko Kredit (CRC)
Qualitative Disclosures Relating to Credit Risk Mitigation Techniques (CRC)

Analisa Kualitatif Qualitative Analysis	
Nihil.	Nil.

Pengungkapan Penggunaan Peringkat Kredit Eksternal (CRD)
Disclosure on The Use Of External Credit Ratings (CRD)

Analisa Kualitatif Qualitative Analysis	
Lembaga pemeringkat yang digunakan adalah lembaga pemeringkat yang diakui oleh Otoritas Jasa Keuangan, yaitu Moody's Investor Service, Standard and Poor's, Fitch Ratings, dan PT Pemeringkat Efek Indonesia (Pefindo). Kategori portofolio yang menggunakan peringkat adalah tagihan yang berupa surat berharga. Sedangkan, tagihan yang lain menggunakan *unrated* (tanpa peringkat) karena Bank belum menggunakan metode berbasis peringkat/ rating yang dapat diselaraskan dengan Peringkat Kredit Eksternal.	The rating agencies used are rating agencies recognized by the Financial Services Authority, namely Moody's Investor Service, Standard and Poor's, Fitch Ratings, and PT Pemeringkat Efek Indonesia (Pefindo). The portfolio category that uses ratings is receivables in the form of securities. While other receivables use unrated (without rating) due to the Bank has not used a rating-based method that can be aligned with the External Credit Rating.

Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4)
Disclosure of Credit Risk Exposure and Impact of MRK Technique (CR4)

Posisi Desember 2024
Position December 2024

No.	Kategori Portofolio Category of Portfolio	Tagihan Bersih sebelum Penerapan FKK dan Teknik MRK Net Receivables before the Application of FKK and MRK Technique	
		Laporan Posisi Keuangan Financial Statement Position	TRA Administrative Account Transactions
		a	b
1	Tagihan kepada Pemerintah Receivable on Sovereign	6.669.978	-
2	Tagihan kepada Entitas Sektor Publik Receivable on Public Sector Entities	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable on Multilateral Development Banks and International Institutions	-	-
4	Tagihan kepada Bank Receivable on Bank	422.104	-
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[1)] Receivables from Securities Companies and Other Financial Services Institutions[1)]	201.348	-
5	Tagihan berupa *Covered Bond* Receivables from Covered Bond	-	-
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum[2)] Receivables from Corporations - General Corporate Exposure[2)]	2.177.831	450.475

(dalam jutaan Rupiah / in million Rupiah)

Tagihan Bersih setelah Penerapan FKK dan Teknik MRK Net Receivables after the Application of FKK and MRK Technique		ATMR dan Rata-Rata Bobot Risiko RWA and Average Risk Weighting	
Laporan Posisi Keuangan Financial Statement Position	TRA Administrative Account Transactions	ATMR Risk Weighted Assets (RWA)	Rata-Rata Bobot Risiko (e/(c+d)) Average Risk Weighting (e/(c+d))
c	d	e	f
6.669.978	-	-	-
-	-	-	-
-	-	-	0,20
422.104	-	84.421	0,20
201.348	-	40.270	0,20
-	-	-	-
2.177.831	52.647	2.038.753	0,91

No.	Kategori Portofolio Category of Portfolio	Tagihan Bersih sebelum Penerapan FKK dan Teknik MRK Net Receivables before the Application of FKK and MRK Technique	
		Laporan Posisi Keuangan Financial Statement Position	TRA Administrative Account Transactions
		a	b
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[3)] Receivables from Securities Companies and Other Financial Services Institutions[3)]	-	-
	Eksposur Pembiayaan Khusus[4)] Special Financing Exposure[4)]	-	-
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Securities, Equity, and Other Capital Instruments	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivable on Micro, Small Business, and Retail Portfolio	2.434.185	24.436
9	Kredit Beragun Properti Property Collateralized Loans	-	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow	125.184	-
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung secara Material pada Arus Kas Properti Residential Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow	-	-
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung secara Material pada Arus Kas Properti Commercial Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow	166.400	-
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung secara Material pada Arus Kas Properti Commercial Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow	85.124	-
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans	-	-
10	Tagihan yang Telah Jatuh Tempo Past due Receivable	17.493	-
11	Aset Lainnya Other Assets	311.678	-
12	**Total**	**12.611.326**	**474.910**

(dalam jutaan Rupiah / in million Rupiah)

Tagihan Bersih setelah Penerapan FKK dan Teknik MRK Net Receivables after the Application of FKK and MRK Technique		ATMR dan Rata-Rata Bobot Risiko RWA and Average Risk Weighting	
Laporan Posisi Keuangan Financial Statement Position	TRA Administrative Account Transactions	ATMR Risk Weighted Assets (RWA)	Rata-Rata Bobot Risiko (e/(c+d)) Average Risk Weighting (e/(c+d))
c	d	e	f
-	-	-	-
-	-	-	-
-	-	-	-
2.434.185	2.444	1.827.472	0,75
-	-	-	-
125.184	-	27.949	0,22
-	-	-	-
166.400	-	99.840	0,60
85.124	-	72.355	0,85
-	-	-	-
17.493	-	14.934	0,85
311.678	-	287.759	0,92
12.611.326	**55.091**	**4.493.752**	

Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5)
Exposure Disclosure by Asset Class and Risk Weight (CR5)

Posisi Desember 2024
Position December 2024

No.	Kategori Portofolio Category of Portfolio	0%	20%	50%	
1	Tagihan kepada Pemerintah Receivable on Sovereign	6.669.978		-	

No.	Kategori Portofolio Category of Portfolio	20%	50%	
2	Tagihan kepada Entitas Sektor Publik Receivable on Sector Entities	-	-	

No.	Kategori Portofolio Category of Portfolio	0%	20%	30%	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivable on Multilateral Development Banks and International Institutions	-	-	-	

No.	Kategori Portofolio Category of Portfolio	20%	30%	40%	50%	
4	Tagihan kepada Bank Receivable on Bank	422.104	-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[1)] Receivables from Securities Companies and Other Financial Services Institutions[1)]	-	-	-	-	

No.	Kategori Portofolio Category of Portfolio	10%	15%	20%	25%	
5	Tagihan berupa *Covered Bond* Receivables from Covered Bond	-	-	-	-	

No.	Kategori Portofolio Category of Portfolio	20%	50%	65%	75%	80%	
6	Tagihan kepada Korporasi Umum[2)] Receivables from General Corporations[2)]	-		-	-	-	
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain[3)] Receivables from Securities Companies and Other Financial Services Institutions[3)]	201.348		-	-		
	Eksposur Pembiayaan Khusus[4)] Special Financing Exposure[4)]	-	-		-	-	

No.	Kategori Portofolio Category of Portfolio	100%	150%	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Securities, Equity and Other Capital Instruments	-	-	

No.	Kategori Portofolio Category of Portfolio	45%	75%	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivable on Micro, Small Business, and Retail Portfolio			

(dalam jutaan Rupiah / in million Rupiah)

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	-	-	-	6.669.978

	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	-	-	-	-

	50%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	-	-	-	-	-

	75%	100%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	-	-	-		422.104
	-	-	-	-	-

	35%	50%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	-	-	-	-	-

	85%	100%	130%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	1.278.167	952.311	-	-	-	2.230.478
	-	-		-	-	201.348
		-	-	-	-	-

	250%	400%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	-	-	-	-

	85%	100%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
				-

No.	Kategori Portofolio Category of Portfolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	
9	Kredit Beragun Properti Property Collateralized Loans	-	-	-	-	-	-	-	-	-	
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Tidak Bergantung secara Material pada Arus Kas Properti Residential Property Collateralized Loans which the Payments are Not Materially Dependent on Property Cash Flow	-	94.475	15.167	12.054		2.650				
	Tanpa Pendekatan Pembagian Kredit[5)] Without a Credit-Sharing Approach[5)]	-	-	-	-		-		-		
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin)[5)] Using the Credit-Sharing Approach (Guaranteed)[5)]		-								
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin)[5)] Using the Credit-Sharing Approach (Guaranteed)[5)]	-	-		-		-		-		
	Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung secara Material pada Arus Kas Properti Residential Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow				-	-		-		-	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung secara Material pada Arus Kas Properti Commercial Property Collateralized Loans which the Payments are not Materially Dependent on Property Cash Flow	-	-		-		-		-	166.400	

(dalam jutaan Rupiah / in million Rupiah)

	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	-	-	-	-	-	-	-	-	-	-	-
	-	836	-	-	-	-			-	-	125.184
	-	-	-	-					-	-	-
										-	-
	-		-	-		-			-	-	-
	-		-	-			-		-	-	-
	-		-	85.124					-	-	251.524

No.	Kategori Portofolio Category of Portfolio	0%	20%	25%	30%	35%	40%	45%	50%	60%
	Tanpa Pendekatan Pembagian Kredit[5] Without a Credit-Sharing Approach[5]	-	-		-		-		-	-
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin)[5] Using the Credit-Sharing Approach (Guaranteed)[5]									-
	Dengan Menggunakan Pendekatan Pembagian Kredit (Dijamin)[5] Using the Credit-Sharing Approach (Guaranteed)[5]	-	-		-		-		-	
	Kredit Beragun Properti Komersial yang Pembayarannya Bergantung secara Material pada Arus Kas Properti Commercial Property Collateralized Loans which the Payments are Materially Dependent on Property Cash Flow									
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans									

No.	Kategori Portofolio Category of Portfolio	50%	100%
10	Tagihan yang Telah Jatuh Tempo Past due Receivable	5.119	12.375

No.	Kategori Portofolio Category of Portfolio	0%	20%	100%
11	Aset Lainnya Other Assets	-	-	311.678

(dalam jutaan Rupiah / in million Rupiah)

	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
										-	-
										-	-
	-		-	-		-			-	-	-
					-			-	-	-	-
						-			-	-	-

	150%	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
	-	-	17.493

	150%	1250%[5)]	Lainnya Others	Tagihan Bersih Setelah FKK dan Teknik MRK Net Receivables After FKK and MRK Technique
		-	-	311.678

No.	Bobot Risiko Risk Weighting	Tagihan Bersih Laporan Keuangan Net Receivables of Financial Statement	Rata-rata FKK Average FKK	
1	< 40%	7.415.127	-	
2	40% - 70%	175.005	-	
3	75%	2.434.185	24.436	
4	85%	1.336.824	264.678	
5	90% - 100%	1.250.185	185.797	
6	105% - 130%	-	-	
7	150%	-	-	
8	250%	-	-	
9	400%	-	-	
10	1.250%	-	-	
11	**Total Tagihan Bersih** Net Receivables Total	**12.611.326**	**474.910**	

(dalam jutaan Rupiah / in million Rupiah)

Tagihan Bersih TRA (Sebelum Pengenaan FKK) Administrative Account Transactions Net Receivables (Before the Application of FKK Technique)	Tagihan Bersih (Setelah Pengenaan FKK dan Teknik MRK) Net Receivables (After FKK and MRK Technique)
-	7.415.127
-	175.005
2.444	2.436.629
26.468	1.363.291
26.179	1.276.364
-	-
-	-
-	-
-	-
-	-
55.091	**12.666.417**