

1. Ukuran Utama

1. Key Metrics

No.	Deskripsi	30 Juni 2024	31 Maret 2024	31 Desember 2023*	30 September 2023	30 Juni 2023
	Modal yang Tersedia (nilai) <i>Available capital (value)</i>					
1	Modal Inti Utama (CET1) Common Equity Tier 1	3,092,171	3,077,986	3,048,054	3,046,674	3,029,688
2	Modal Inti (Tier 1) Core Capital (Tier 1)	3,092,171	3,077,986	3,048,054	3,046,674	3,029,688
3	Total Modal Total Capital	3,144,700	3,127,745	3,097,927	3,097,988	3,078,833
	Aset Tertimbang Menurut Risiko (Nilai) <i>Risk weighted assets (value)</i>					
4	Total Aset Tertimbang Menurut Risiko (ATMR) Risk weighted total assets	4,501,873	4,266,504	4,251,194	4,363,718	4,190,042
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR <i>Risk-based capital ratio a percentage of ATMR</i>					
5	Rasio CET1 (%) Ratio CET1	68.68%	72.14%	71.70%	69.82%	72.31%
6	Rasio Tier 1 (%) Ratio Tier1	68.68%	72.14%	71.70%	69.82%	72.31%
7	Rasio Total Modal (%) Total ratio capital	69.85%	73.31%	72.87%	70.99%	73.48%
	Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR <i>Additional CET1 which serves as a buffer in percentage of ATMR</i>					
8	Capital conservation buffer (2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)	0.00%	0.00%	0.00%	0.00%	0.00%
12	Komponen CET1 untuk buffer	0.00%	0.00%	0.00%	0.00%	0.00%
	Rasio pengungkit sesuai Basel III <i>Leverage ratio according to Basel III</i>					
13	Total Eksposur Total Exposures	8,560,697	8,621,354	8,208,904	8,411,002	8,408,852
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) The value of the lever ratio,including the impact of adjustments of temporary exceptions on placement of current account with an indonesian bank in the context of meeting the minimum statutory reserve requirements (%)	36.12%	35.70%	37.13%	36.22%	36.03%
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) (%) The value of the lever ratio,does not include the impact of adjustments to the temporary exemption on the placement of current account with an indonesian bank in the context of meeting the minimum statutory reserve requirements (%)	36.12%	35.70%	37.13%	36.22%	36.03%
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 <i>Securities Financing Transaction</i> (SFT) secara gross (%) Value of the leverage ratio, including the impact of adjustments to temporary exceptions on the placement of current account at bank indonesia in the context of meeting the minimum statutory reserve requirements , included the average value of the carrying value of the SFT assets in gross (%)	35.71%	35.81%	36.10%	35.75%	36.16%
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 (%) Value of the leverage ratio, not including the impact of adjustments to temporary exceptions on the placement of current account at bank indonesia in the context of meeting the minimum statutory reserve requirements ,included the average value of the carrying value of the SFT assets in gross (%)	35.71%	35.81%	36.10%	35.75%	36.16%

Rasio Kecukupan Likuiditas (LCR) <i>Liquidity adequacy ratio (LCR)</i>						
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total High quality liquid assets (HQLA)	1,978,723	2,547,668	2,708,328	2,650,652	2,880,098
16	Total Arus Kas Keluar Bersih Total Net cash outflow	902,717	1,020,799	854,011	692,675	853,658
17	LCR (%)	219.20%	249.58%	317.13%	382.67%	337.38%
Rasio Pendanaan Stabil Bersih (NSFR) <i>Net stable funding ratio (NSFR)</i>						
18	Total Pendanaan Stabil yang Tersedia (ASF) Total Available Stable Funding	6,027,852	5,780,092	5,742,848	5,848,777	5,892,409
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total Required Stable Funding	3,533,060	3,398,266	3,432,843	3,508,177	3,518,430
20	NSFR (%)	170.61%	170.09%	167.29%	166.72%	167.47%

*Diaudit

*Audited

2. Permodalan - Komposisi Permodalan (CC1)
2. Capital - Composition of Capital (CC1)

(dalam jutaan Rp in million Rp)

No. No.	Komponen Component	30 Juni 2024	30 Juni 2023	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasian Reference from Consolidated Statements of Financial Position
		Jumlah (dalam Jutaan Rupiah) Amount (in million Rupiah)	Jumlah (dalam Jutaan Rupiah) Amount (in million Rupiah)	
Modal Inti Utama (Common Equity Tier I) / CET 1: Instrumen dan Tambahan Modal Disetor Common Equity Tier 1 Capital: Instruments and Reserves				
1	Saham biasa (termasuk <i>stock surplus</i>) Directly issued qualifying common share (and equivalent for nonjoint stock companies) capital plus related stock surplus	1,683,652	1,683,652	24, 25
2	Laba ditahan Retained earnings	746,966	672,657	
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulated other comprehensive income (and other reserves)	742,798	741,894	2r,26,27
4	Modal yang termasuk <i>phase out</i> dari CET 1 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A	
5	Kepentingan Non Pengendali yang dapat diperhitungkan Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6	CET 1 sebelum <i>regulatory adjustment</i> Common Equity Tier 1 capital before regulatory adjustments	3,173,416	3,098,203	
CET 1: Faktor Pengurang (Regulatory Adjustment) Common Equity Tier 1 Capital: Regulatory Adjustments				
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i> Prudential valuation adjustments	-	-	
8	<i>Goodwill</i> Goodwill (net of related tax liability)	-	-	
9	Aset tidak berwujud lain (selain <i>Mortgage-Servicing Rights</i>) Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	-	
10	Aset pajak tangguhan yang berasal dari <i>future profitability</i> Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	N/A	
11	<i>Cash-flow hedge reserve</i> Cash-flow hedge reserve	N/A	N/A	
12	<i>Shortfall on provisions to expected losses</i> Shortfall on provisions to expected losses	N/A	N/A	
13	Keuntungan penjualan aset dalam transaksi sekuritisasi Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-	
14	Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA) Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Aset pensiun manfaat pasti Defined-benefit pension fund net assets	N/A	N/A	
16	Investasi pada saham sendiri (jika belum di <i>net</i> dalam modal di Laporan Posisi Keuangan) Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	N/A	
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain Reciprocal cross-holdings in common equity	-	-	
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	N/A	
19	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi <i>short</i> yang diperkenankan (jumlah di atas batasan 10%) Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	N/A	
20	<i>Mortgage servicing rights</i> Mortgage servicing rights (amount above 10% threshold)	-	-	
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, <i>net</i> dari kewajiban pajak) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	N/A	
22	Jumlah melebihi batasan 15% dari : Amount exceeding the 15% threshold	N/A	N/A	
23	Investasi signifikan pada saham biasa <i>financials</i> Significant investments in the common stock of financials	N/A	N/A	
24	<i>Mortgage servicing rights</i> Mortgage servicing rights	N/A	N/A	
25	Pajak tangguhan dari perbedaan temporer Deferred tax assets arising from temporary differences	N/A	N/A	
26	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	(81,245)	(68,515)	
	a. Selisih PPKA dan CKPN a. Difference between allowance for possible losses and allowance for impairment losses on earning assets	-	-	
	b. PPKA non produktif b. Allowance for losses on non productive assets required to be provided	(42,970)	(39,911)	
	c. Aset Pajak Tangguhan c. Deferred tax asset	(38,275)	(28,604)	2ee, 36c
	d. Penyertaan d. Investments in shares of stock	-	-	
	e. Kekurangan modal pada perusahaan anak asuransi e. Shortage of capital on insurance subsidiary company	-	-	
	f. Eksposur sekuritisasi f. Securitisation Exposure	-	-	
	g. Lainnya g. Other deduction factor of common equity tier 1	-	-	
27	Penyesuaian pada CET 1 akibat Additional Tier (AT) 1 dan Tier 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	Jumlah pengurang (<i>regulatory adjustment</i>) terhadap CET 1 Total Regulatory Adjustments to Common Equity Tier 1	(81,245)	(68,515)	
29	Jumlah CET 1 setelah faktor pengurang Common Equity Tier 1 Capital (CET1)	3,092,171	3,029,688	-

Modal Inti Tambahan (AT 1): Instrumen <i>Additional Tier 1 Capital: Instruments</i>				
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i>) Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-	
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi Classified as equity under applicable accounting standards	-	-	
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi Classified as liabilities under applicable accounting standards	-	-	
33	Modal yang termasuk phase out dari AT 1 Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	N/A	
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-	
35	Instrumen yang diterbitkan Entitas Anak yang termasuk <i>phase out</i> Instruments issued by subsidiaries subject to phase out	N/A	N/A	
36	Jumlah AT 1 sebelum <i>regulatory adjustment</i> Additional Tier 1 Capital Before Regulatory Adjustments	-	-	
Modal Inti Tambahan: Faktor Pengurang (<i>Regulatory Adjustment</i>) <i>Additional Tier 1 Capital: Regulatory Adjustments</i>				
37	Investasi pada instrumen AT 1 sendiri Investments in own Additional Tier 1 instruments	N/A	N/A	
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	N/A	
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan) Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
41	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	-	-	
	a. Penempatan dana pada instrumen AT 1 pada Bank lain a. Investments in instrument issued by the other Bank that meet the criteria for inclusion in additional tier 1	-	-	
42	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	Jumlah faktor pengurang (<i>regulatory adjustment</i>) terhadap AT 1 Total Regulatory Adjustments to Additional Tier 1 Capital	-	-	
44	Jumlah AT 1 setelah faktor pengurang Additional Tier 1 Capital (AT1)	-	-	
45	Jumlah Modal Inti (Tier 1) (CET 1 + AT 1) Tier 1 Capital (T1 = CET 1 + AT 1)	3,092,171	3,029,688	
Modal Pelengkap (Tier 2): Instrumen dan cadangan <i>Tier 2 Capital: Instruments and Provisions</i>				
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i>) Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	
47	Modal yang termasuk <i>phase out</i> dari Tier 2 Directly issued capital instruments subject to phase out from Tier 2	N/A	N/A	
48	Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	
49	Modal yang diterbitkan Entitas Anak yang termasuk <i>phase out</i> Instruments issued by subsidiaries subject to phase out	N/A	N/A	
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit Provisions	52,529	49,145	
51	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang Tier 2 capital before regulatory adjustments	52,529	49,145	
Modal Pelengkap (Tier 2): Faktor Pengurang (<i>Regulatory Adjustment</i>) <i>Tier 2 Capital: Regulatory Adjustments</i>				
52	Investasi pada instrumen Tier 2 sendiri Investments in own Tier 2 instruments	N/A	N/A	
53	Kepemilikan silang pada instrumen Tier 2 pada entitas lain Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	-	
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan <i>threshold</i> 5% namun tidak lagi memenuhi kriteria (untuk Bank Sistemik) Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	N/A	
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi <i>short</i> yang diperkenankan) Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	N/A	
56	Penyesuaian berdasarkan ketentuan spesifik nasional National specific regulatory adjustments	-	-	
	a. <i>Sinking fund</i> a. Sinking fund	-	-	
	b. Penempatan dana pada instrumen Tier 2 pada Bank lain b. Investments in instrument issued by the other Bank that meet the criteria for inclusion in additional tier 2	-	-	
57	Jumlah faktor pengurang (<i>regulatory adjustment</i>) Modal pelengkap Total regulatory adjustments to Tier 2 capital	-	-	
58	Jumlah Modal Pelengkap (Tier 2) setelah <i>regulatory adjustment</i> Tier 2 capital (T2)	52,529	49,145	
59	Total Modal (Modal Inti + Modal Pelengkap) Total capital (TC = T1 + T2)	3,144,700	3,078,833	
60	Total Aset Tertimbang Menurut Risiko (ATMR) Total risk weighted assets	4,501,873	4,190,042	

Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (<i>Capital Buffer</i>) Capital Ratios and Buffers			
61	Rasio Modal Inti Utama (CET 1) - persentase terhadap ATMR Common Equity Tier 1 (as a percentage of risk weighted assets)	68.68%	72.31%
62	Rasio Modal Inti (Tier 1) - persentase terhadap ATMR Tier 1 (as a percentage of risk weighted assets)	68.68%	72.31%
63	Rasio Total Modal - persentase terhadap ATMR Total Capital (as a percentage of risk weighted assets)	69.85%	73.48%
64	Tambahan modal (<i>buffer</i>) - persentase terhadap ATMR Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	-	-
65	<i>Capital Conservation Buffer requirement</i> Capital Conservation Buffer Requirement	-	-
66	<i>Countercyclical Buffer</i> Bank Specific Countercyclical Buffer Requirement	-	-
67	<i>Capital Surcharge untuk Bank Sistemik</i> G-SIB Buffer Requirement	-	-
68	Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (<i>Buffer</i>) – persentase terhadap ATMR Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	58.78%	62.49%
National minimal (jika berbeda dari Basel 3) National minimal (if different from Basel 3)			
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A
70	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3) National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	N/A
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3) National total capital minimum ratio (if different from Basel 3 minimum)	N/A	N/A
Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) Amounts below the thresholds for deduction (before risk weighting)			
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya entitas keuangan lain Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	N/A
73	Investasi signifikan pada saham biasa entitas keuangan Significant investments in the common stock of financial entities	N/A	N/A
74	<i>Mortgage servicing rights</i> (net dari kewajiban pajak) Mortgage servicing rights (net of related tax liability)	N/A	N/A
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak) Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	N/A
Cap yang dikenakan untuk provisi pada Tier 2 Applicable caps on the inclusion of provisions in Tier 2			
76	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	N/A
77	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	N/A
78	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	N/A
79	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB Cap for inclusion of provisions in Tier 2 under internal ratings based approach	N/A	N/A
Instrumen Modal yang termasuk <i>phase out</i> (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022) Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 to 1 Jan 2022)			
80	Cap pada CET 1 yang termasuk <i>phase out</i> Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A
81	Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah <i>redemptions</i> dan <i>maturities</i>) Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
82	Cap pada AT 1 yang termasuk <i>phase out</i> Current cap on AT1 instruments subject to phase out arrangements	N/A	N/A
83	Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah <i>redemptions</i> dan <i>maturities</i>) Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A
84	Cap pada Tier 2 yang termasuk <i>phase out</i> Current cap on T2 instruments subject to phase out arrangements	N/A	N/A
85	Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah <i>redemptions</i> dan <i>maturities</i>) Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A

3. Permodalan - Rekonsiliasi Permodalan (CC2)

3. Capital - Reconciliation of Capital (CC2)

(dalam jutaan Rp I in million Rp)

No.	Pos-Pos Account	30 Juni 2024		30 Juni 2023	
		Laporan Publikasi Posisi Keuangan Published Statements of Financial Position	Laporan Posisi Keuangan Konsolidasi Dengan Cakupan Konsolidasi berdasarkan ketentuan kehati-hatian Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation	Laporan Publikasi Posisi Keuangan Published tatements of Financial Position	Laporan Posisi Keuangan Konsolidasi Dengan Cakupan Konsolidasi berdasarkan ketentuan kehati-hatian Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation
	A. Aset Assets				
1	Kas Cash	76,643	76,643	50,165	50,165
2	Penempatan Pada Bank Indonesia Placements With Bank Indonesia	1,038,135	1,038,135	957,835	957,835
3	Penempatan Pada Bank Lain Placement With Other Bank	33,063	33,063	48,343	48,343
4	Tagihan Spot dan Derivatif/Forward Spot and Derivatif/Forward Receivables	-	-	-	-
5	Surat Berharga yang Dimiliki Securities	122,535	122,535	122,435	122,435
6	Surat Berharga yang dijual dengan janji dibeli kembali (Repo) Securities Sold Under Repurchase Agreements (Repo)	-	-	-	-
7	Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (Reverse Repo) Claims on Securities Bought Under Reverse Repo	2,106,050	2,106,050	2,153,446	2,153,446
8	Tagihan Akseptasi Acceptance Receivable	7,378	7,378	6,534	6,534
9	Kredit yang Diberikan Credit	4,145,378	4,145,378	4,017,417	4,017,417
10	Pembiayaan Syariah Sharia Financing	-	-	-	-
11	Penyertaan Modal Equity Investment	10	10	10	10
12	Aset Keuangan Lainnya Other Financial Assets	48,714	48,714	58,820	58,820
13	Cadangan Kerugian Penurunan Nilai Aset Keuangan Impairment on Financial Assets	(141,969)	(141,969)	(174,142)	(174,142)
14	Aset Tidak Berwujud Intangible Assets	58,793	58,793	44,046	44,046
	Akumulasi Amortisasi Aset Tidak Berwujud Accumulated Amortization on Intangible Assets	(45,354)	(45,354)	(33,686)	(33,686)
15	Aset Tetap dan Inventaris Fixed Assets and Equipment	870,467	870,467	869,572	869,572
	Akumulasi Penyusutan dan Inventaris Accumulated Depreciation on Fixed Assets and Equipment	(86,177)	(86,177)	(75,487)	(75,487)
16	Aset Non Produktif Non Earning Assets	66,432	66,432	79,891	79,891
17	Aset Lainnya Others Assets	60,503	60,503	50,225	50,225
	Total Aset Total Assets	8,360,601	8,360,601	8,175,424	8,175,424
	B. Kewajiban Dan Ekuitas Liabilities and Equity				
1	Giro Current Account	548,453	548,453	466,879	466,879
2	Tabungan Saving Account	356,677	356,677	375,660	375,660
3	Deposito Time Deposit	4,117,231	4,117,231	4,033,634	4,033,634
4	Uang Elektronik Electronic Money	-	-	-	-
5	Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-
6	Liabilitas kepada Bank Lain Liabilities to Other Banks	485	485	1,492	1,492
7	Liabilitas Spot dan Derivatif/Forward Spot and Derivatif/Forward Liabilities	-	-	-	-
8	Liabilitas Atas Surat Berharga yang dijual dengan janji dibeli kembali (Repo) Liabilities on Securities Sold Under Repurchase Agreements (Repo)	-	-	-	-
9	Liabilitas Akseptasi Acceptance Liabilities	7,378	7,378	6,534	6,534
10	Surat Berharga yang Diterbitkan Issued Securities	-	-	-	-
11	Pinjaman/Pembiayaan yang Diterima Loans/Financing Received	-	-	-	-
12	Setoran Jaminan Margin Deposit	658	658	-	-
13	Liabilitas Antar Kantor Interbranch Liabilities	-	-	-	-
14	Liabilitas Lainnya Others Liabilities	164,421	164,421	201,955	201,955
15	Kepentingan Minoritas Non-Controlling Interest	-	-	-	-
	Total Kewajiban Total Liabilities	5,195,303	5,195,303	5,086,154	5,086,154
16	Modal Disetor Paid in Capital	338,800	338,800	338,800	338,800
17	Tambahan Modal Disetor Additional Paid In Capital	1,344,852	1,344,852	1,344,852	1,344,852
18	Pendapatan Komprehensif lain Other Comprehensive Income	687,180	687,180	687,961	687,961
19	Cadangan Reserves	47,500	47,500	45,000	45,000
20	Laba/rugi Gain/loss	746,966	746,966	672,657	672,657
	Total Ekuitas Total Equity	3,165,298	3,165,298	3,089,270	3,089,270
	Total Kewajiban Dan Ekuitas Total Liabilities And Equity	8,360,601	8,360,601	8,175,424	8,175,424

4. Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA)

4. Capital - Main Features of Capital and TLAC - Eligible Instruments (CCA)

Bank tidak memiliki Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible (CCA)

Bank has no Main Features of Capital and TLAC - Eligible Instruments (CCA)

5.a. Rasio Pengungkit - Laporan Total Eksposur Dalam Rasio Pengungkit

5.a. Leverage Ratio - Exposure in Leverage Ratio Report

No	Keterangan Item	30 Juni 2024
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai <i>gross</i> sebelum dikurangi CKPN). Total consolidated assets as per published financial statements	8,519,886
2	Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun diluar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol). Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference. In the event that the underlying financial assets have been deducted from the total assets on the statement of financial position, the number in this row is zero (0)	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustment for temporary exemption of central bank reserve (if applicable)	-
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit. Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure.	-
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan. Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Penyesuaian untuk nilai transaksi <i>cash pooling</i> yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini. Adjustments for eligible cash pooling transactions	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustments for derivative financial instruments.	-
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi <i>reverse repo</i> . Adjustments for securities financing transactions i.e. repos and similar secured lending.	-
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK. Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures).	238,371
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN. Adjustments for prudent valuation adjustments and specific and general provisions which have reduced tier 1 capital.	(197,560)
12	Penyesuaian lainnya. Other adjustment	-
13	Total Eksposur dalam perhitungan Rasio Pengungkit Leverage Ratio Exposure	8,560,697

5.b. Rasio Pengungkit - Laporan Perhitungan Rasio Pengungkit
5.b. Leverage Ratio Common Disclosure

(dalam jutaan Rp I in million Rp)

Keterangan Item		Periode	
		30 Juni 2024	31 Maret 2024
Eksposur Aset dalam Laporan Posisi Keuangan <i>On Balance Sheet Exposures</i>			
1	Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN) <i>On Balance Sheet items (excluding derivatives and SFTs, but including collateral)</i>	6,413,836	6,275,289
2	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan <i>Gross up for derivatives collateral provided where deducted from the B/S assets pursuant to the operative accounting framework</i>		
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) <i>(Deduction of receivables assets for cash variation margin provided in derivatives transaction)</i>		
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) <i>(Adjustment for securities received under securities financing transactions that are recognised as an asset)</i>		
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan) <i>(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)</i>	(159,285)	(159,920)
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum) <i>(Asset amount deducted in determining Basel III Tier 1 Capital)</i>	(38,275)	(38,275)
7	Total Eksposur aset dalam laporan posisi keuangan Penjumlahan dari baris 1 sampai dengan baris 6 <i>Total On B/S Exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</i>	6,216,276	6,077,094
Eksposur Transaksi Derivatif <i>Derivative Exposure</i>		30 Juni 2024	31 Maret 2024
8	Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat <i>variation margin</i> yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu. <i>Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)</i>	-	-
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif <i>Add on amounts for PFE associated with all derivatives transactions</i>	-	-
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui <i>central counterparty</i> (CCP)) <i>(Exempted central counterparty (CCP) leg of client-cleared trade exposures)</i>	N/A	N/A
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit <i>Adjusted effective notional amount of written credit derivatives</i>	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan <i>add-on</i> untuk transaksi penjualan derivatif kredit) <i>(Adjusted effective notional offsets and add on deductions for written credit derivatives)</i>	-	-
13	Total Eksposur Transaksi Derivatif Penjumlahan baris 8 sampai dengan baris 12 <i>Total derivatives Exposures (sum of rows 8 to 12)</i>	-	-
Eksposur Securities Financing Transaction (SFT) <i>Securities Financing Transaction Exposures</i>		30 Juni 2024	31 Maret 2024
14	Nilai tercatat aset SFT secara <i>gross</i> <i>Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction</i>	2,106,050	2,297,961
15	(Nilai bersih antara liabilitas kas dan tagihan kas) <i>(Netted amounts of cash payables and cash receivables of gross SFT assets)</i>	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan <i>current exposure</i> sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini <i>CCR exposure for SFT assets</i>	-	-
17	Eksposur sebagai agen SFT <i>Agent transaction exposures</i>	-	-
18	Total Eksposur SFT Penjumlahan baris 14 sampai dengan baris 17 <i>Total Securities Financing Transaction Exposures (sum of rows 14 to 17)</i>	2,106,050	2,297,961

Eksposur Transaksi Rekening Administratif (TRA) Other Off Balance Sheet Exposures		30 Juni 2024	31 Maret 2024
19	Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi Nilai gross sebelum dikurangi CKPN Off B/S exposures at gross notional amount	1,579,467	1,680,198
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustment for conversion to credit equivalent amount)	(1,339,389)	(1,431,930)
21	(CKPN atas TRA sesuai standar akuntansi keuangan) (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)	(1,707)	(1,969)
22	Total Eksposur TRA Penjumlahan dari baris 19 sampai dengan baris 21 Off Balance Sheet Items (sum of rows 19 to 21)	238,371	246,299
Modal dan Total Ekposur Capital and Total Exposures		30 Juni 2024	31 Maret 2024
23	Modal Inti Tier 1 Capital (CEMA)	3,092,171	3,077,986
24	Total Eksposur Penjumlahan baris 7, baris 13, baris 18, dan baris 22 Total Exposures (sum of rows 7, 13, 18, 22)	8,560,697	8,621,354
Rasio Pengungkit (Leverage) Leverage Ratio		30 Juni 2024	31 Maret 2024
25	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) The value of the lever ratio, including the impact of adjustments of temporary exceptions on placement of current account with an Indonesian bank in the context of meeting the minimum statutory reserve requirements (if applicable)	36.12%	0
25a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) The value of the lever ratio, does not include the impact of adjustments to the temporary exemption on the placement of current account with an Indonesian bank in the context of meeting the minimum statutory reserve requirements (if applicable).	36.12%	0
26	Nilai Minimum Rasio Pengungkit National minimum leverage ratio requirement	3.00%	0
27	Bantalan terhadap nilai Rasio Pengungkit Applicable leverage buffers	N/A	N/A
Pengungkapan Nilai Rata-Rata Disclosure of average scores		30 Juni 2024	31 Maret 2024
28	Nilai rata-rata dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (<i>sale accounting transaction</i>) yang dihitung secara bersih (<i>nett</i>) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT The average value of the carrying value of the gross SFT asset, after adjustments from net sales accounting transaction calculated with cash liabilities in SFT and internal cash bill SFT	2,203,864	2,272,654
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (<i>sale accounting transaction</i>) yang dihitung secara bersih (<i>nett</i>) dengan liabilitas kas dalam SFT dan tagihan kas dalam SF Final quarterly report value of gross carrying value of SFT asset, after adjustments for sales accounting transactions that are calculated on a net basis with a cash liability in SFT and Cash bill	2,106,050	2,297,961

30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Total exposure , including the impact of adjustments to temporary exceptions on the placement of current account at Bank Indonesia in the context of meeting the minimum statutory reserve requirements , which has included the gross average value of the gross asset value as referred to in line 28	8,658,511	8,596,047
30A	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Total exposure , not including the impact of adjustments to temporary exceptions on the placement of current account at bank indonesia in the context of meeting the minimum statutory reserve requirements , which has included the gross average value of the gross asset value as referred to in line 28	8,658,511	8,596,047
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Value of the leverage ratio, including the impact of adjustments to temporary exceptions on the placement of current account at bank indonesia in the context of meeting the minimum statutory reserve requirements , included the average value of the carrying value of the SFT assets in gross , as referred to in line 28	35.71%	0
31A	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Value of the leverage ratio, not including the impact of adjustments to temporary exceptions on the placement of current account at bank indonesia in the context of meeting the minimum statutory reserve requirements ,included the average value of the carrying value of the SFT assets in gross , as referred to in line 28	35.71%	0
<p>Terjadi peningkatan Rasio Pengungkit pada Juni 2024 (36,12%) apabila dibandingkan dengan bulan Maret 2024 (35,70%) sebesar 0,42%. Hal ini disebabkan karena adanya penurunan total eksposur yang berasal dari penempatan pada Bank Indonesia.</p> <p>There was an increase in the value of the leverage ratio in June 2024 (36,12%) compared to March 2024 (35,70%), as much as 0,42%. This is caused by decrease of total exposure from a placement in Bank Indonesia.</p>			

6. Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu

6. Credit Risk - Disclosure of Net Receivables by Area - Banks Individually

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2024				30 Juni 2023			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area				Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total	Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	3,269,395	-	-	3,269,395	3,236,388	-	-	3,236,388
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	33,061	-	2	33,063	48,341	-	2	48,343
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	465,304	13,613	14,975	493,892	568,318	10,129	22,893	601,340
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,725,977	34,272	128,274	1,888,523	1,692,522	92,692	80,910	1,866,124
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	246,831	190,007	27,230	464,068	298,619	190,603	30,172	519,394
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	122,432	2,117	1,007	125,556	101,628	-	-	101,628
9	Tagihan kepada Korporasi Receivables on Corporate	1,092,674	82,652	65,903	1,241,229	891,067	80,038	55,704	1,026,809
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	112,748	1,039	45	113,832	108,522	355	7	108,884
11	Aset Lainnya Other Assets	916,102	42,828	11,760	970,690	907,101	42,820	11,986	961,907
Total		7,984,524	366,528	249,196	8,600,248	7,852,506	416,637	201,674	8,470,817

Area 1 : Jawa dan Bali

Area 2 : Sumatera

Area 3 : Di luar Jawa, Bali dan Sumatera Outside Java, Bali and Sumatera

7. Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu

7 Credit Risk - Disclosure of Net Receivables by Contractual Maturity - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2024					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contractual Maturity					
		≤ 1 tahun ≤ 1 years	>1 s.d 3 thn >1 - 3 years	>3 s.d 5 thn >3 - 5 years	>5 thn >5 years	Non Kontraktual Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	3,269,395	-	-	-	-	3,269,395
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	33,063	-	-	-	-	33,063
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	445,432	12,482	34,466	1,512	-	493,892
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,733,623	35,443	83,695	35,762	-	1,888,523
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	6,511	47,322	223,283	186,952	-	464,068
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	107,598	5,832	12,126	-	-	125,556
9	Tagihan kepada Korporasi Receivables on Corporate	1,048,238	42,205	110,045	40,741	-	1,241,229
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	91,656	4,262	13,804	4,110	-	113,832
11	Aset Lainnya Other Assets	-	-	-	-	970,690	970,690
Total		6,735,516	147,546	477,419	269,077	970,690	8,600,248

7. Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu

7. Credit Risk - Disclosure of Net Receivables by Contractual Maturity - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2023					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contractual Maturity					
		≤ 1 tahun ≤ 1 years	>1 s.d 3 thn >1 - 3 years	>3 s.d 5 thn >3 - 5 years	>5 thn >5 years	Non Kontraktual Non Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	3,236,388	-	-	-	-	3,236,388
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	48,343	-	-	-	-	48,343
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	544,819	21,201	11,852	23,468	-	601,340
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,686,483	47,495	22,312	109,834	-	1,866,124
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	7,265	51,233	85,071	375,825	-	519,394
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	88,797	9,577	3,254	-	-	101,628
9	Tagihan kepada Korporasi Receivables on Corporate	895,818	33,121	29,763	68,107	-	1,026,809
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	77,136	9,095	3,080	19,573	-	108,884
11	Aset Lainnya Other Assets	-	-	-	-	961,907	961,907
Total		6,585,049	171,722	155,332	596,807	961,907	8,470,817

8. Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu

8. Credit Risk - Disclosure of Net Receivables by Economic Sectors - Banks Individually

(dalam jutaan Rp / in million Rp)

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	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
30 Juni 2024												
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	2,568	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	55,780	494,037	-	30,074	58,995	18,189	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Water Procurement	-	-	-	-	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	2,477	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	34,111	13,026	-	20,030	-	15,741	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	-	-	-	-	262,572	1,267,973	-	60,646	969,030	66,351	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	10,379	26,152	-	9,803	77,035	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	-	-	-	-	7,181	50,376	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	186	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	-	-	-	-	-	-	-	-	126,868	-	-
12	Real Estate Real Estate	-	-	-	-	70,254	80	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	21,716	5,593	-	-	-	3,732	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Activities Without Option Rights, Employment, Travel Agent, and Other Business Support	-	-	-	-	15,205	2,383	-	975	9,301	2,472	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	50	74	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	-	-	-	-	-	417	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	15,378	-	-	-	1,085	-
19	Aktivitas Jasa lainnya Others Services Activities	-	-	-	-	727	3,828	-	1,994	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution Activities and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-	-	-	464,068	1,852	-	945	-
23	Lainnya Others	3,269,395	-	-	33,063	13,349	6,543	-	182	-	5,317	970,690
Total		3,269,395	-	-	33,063	493,892	1,888,523	464,068	125,556	1,241,229	113,832	970,690

8. Risiko Kredit - Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu

8. Credit Risk - Disclosure of Net Receivables by Economic Sectors - Banks Individually

(dalam jutaan Rp / in million Rp)

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	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	Tagihan kepada Korporasi Receivables to Corporate	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
30 Juni 2023												
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	9,994	-	-	-	-	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	65,129	475,341	-	29,195	52,507	20,120	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Water Procurement	-	-	-	-	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	954	1,992	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	26,072	24,975	-	16,092	-	2,328	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	-	-	-	-	335,250	1,229,426	-	45,296	848,228	77,879	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	6,042	19,002	-	5,035	64,830	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	-	-	-	-	14,703	64,062	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	143	-	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	-	-	-	-	-	-	-	-	54,681	-	-
12	Real Estate Real Estate	-	-	-	-	76,522	80	-	897	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	23,790	12,051	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Activities Without Option Rights, Employment, Travel Agent, and Other Business Support	-	-	-	-	20,086	7,315	-	1,285	6,563	5,325	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	51	66	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	-	-	-	-	-	509	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	1,712	16,318	-	-	-	1,210	-
19	Aktivitas Jasa lainnya Others Services Activities	-	-	-	-	1,462	1,726	-	1,004	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution Activities and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-	18	-	519,394	1,962	-	662	-
23	Lainnya Others	3,236,388	-	-	48,343	19,412	13,261	-	862	-	1,360	961,907
Total		3,236,388	-	-	48,343	601,340	1,866,124	519,394	101,628	1,026,809	108,884	961,907

9. Risiko Kredit - Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individu

9. Credit Risk - Disclosure of Receivables and Provisioning Based on Area - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Keterangan Description	30 Juni 2024			
		Wilayah Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	5,770,272	362,615	242,674	6,375,561
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) Receivables With Increased and Worsening Credit Risk	271,345	6,593	2,094	280,032
	a. Belum Jatuh Tempo Non Past Due	106,113	768	181	107,062
	b. Telah Jatuh Tempo Past Due	165,232	5,825	1,913	172,970
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	30,919	1,101	5,825	37,845
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	44,492	410	84	44,986
5	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	67,222	7,364	1,868	76,454
6	Tagihan yang Dihapus Buku Written-Off Receivables	-	-	-	-

9. Risiko Kredit - Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individu

9. Credit Risk - Disclosure of Receivables and Provisioning Based on Area - Banks Individually

(dalam jutaan Rp I in million Rp)

No.	Keterangan Description	30 Juni 2023			
		Wilayah Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	5,568,376	411,729	196,422	6,176,527
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) Receivables With Increased and Worsening Credit Risk	276,925	6,158	2,355	285,438
	a. Belum Jatuh Tempo Non Past Due	112,127	1,293	275	113,695
	b. Telah Jatuh Tempo Past Due	164,798	4,865	2,080	171,743
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	59,220	846	516	60,582
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	47,805	703	148	48,656
5	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	64,927	6,915	2,073	73,915
6	Tagihan yang Dihapus Buku Written-Off Receivables	-	-	-	-

Area 1 : Jawa dan Bali

Area 2 : Sumatera

Area 3 : Di luar Jawa, Bali dan Sumatera Outside Java, Bali and Sumatera

10. Risiko Kredit - Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individu

10. Credit Risk - Disclosure Of Receivables and Provisioning based on Economic Sectors - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Stage 1 Allowance for Impairment Losses Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) Stage 2 Allowance for Impairment Losses Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) Stage 3 Allowance for Impairment Losses Stage 3	Tagihan Yang Dihapus Buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
30 Juni 2024								
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	965	-	-	13	-	-	-
3	Industri Pengolahan Manufacturing	683,383	75,088	25,138	5,870	33,225	6,948	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Water Procurement	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	2,362	-	-	30	-	-	-
6	Konstruksi Construction	83,254	-	17,518	582	-	1,777	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	2,467,264	27,547	100,530	25,309	9,584	36,754	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	122,559	-	-	782	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	56,845	-	-	3,050	-	7,268	-
10	Informasi dan Komunikasi Information and Communication	96	-	-	1	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	114,965	-	-	366	-	-	-
12	Real Estate Real Estate	68,588	-	-	587	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	32,328	-	5,830	262	-	2,099	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Activities Without Option Rights, Employment, Travel Agent, and Other Business Support	28,571	-	4,488	210	-	2,017	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	54	-	-	1	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	417	-	-	2	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	16,648	-	1,314	81	-	229	-
19	Aktivitas Jasa lainnya Others Services Activities	6,526	-	-	85	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Internasional Institution Activities and Other Extra International Agencies	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	479,542	3,426	11,684	444	1,939	10,739	-
23	Lainnya Others	2,211,194	1,001	6,468	170	238	8,623	-
Total		6,375,561	107,062	172,970	37,845	44,986	76,454	-

10. Risiko Kredit - Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individu

10. Credit Risk - Disclosure Of Receivables and Provisioning based on Economic Sectors - Banks Individually

(dalam jutaan Rp I in million Rp)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan Kerugian Penurunan Nilai (CKPN) Stage 1 Allowance for Impairment Losses Stage 1	Cadangan Kerugian Penurunan Nilai (CKPN) Stage 2 Allowance for Impairment Losses Stage 2	Cadangan Kerugian Penurunan Nilai (CKPN) Stage 3 Allowance for Impairment Losses Stage 3	Tagihan Yang Dihapus Buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
30 Juni 2023								
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	9,990	-	-	35	-	-	-
3	Industri Pengolahan Manufacturing	647,602	53,208	26,721	8,783	30,365	6,600	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Water Procurement	-	-	-	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water Management, Wastewater Management, Waste Management and Recycling	2,939	-	-	29	-	-	-
6	Konstruksi Construction	77,473	31,362	4,500	289	7,877	2,172	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	2,370,439	24,766	118,655	44,623	7,973	45,146	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	91,529	-	-	433	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	77,952	-	-	2,546	-	4,015	-
10	Informasi dan Komunikasi Information and Communication	143	-	-	1	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	53,341	-	-	269	-	-	-
12	Real Estate Real Estate	73,663	-	-	410	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	34,294	-	-	1,518	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Activities Without Option Rights, Employment, Travel Agent, and Other Business Support	38,860	-	5,759	193	-	1,614	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	46	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	509	-	-	2	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	19,748	-	1,823	93	-	613	-
19	Aktivitas Jasa lainnya Others Services Activities	4,161	-	-	269	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Internasional Institution Activities and Other Extra International Agencies	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	536,144	4,359	12,329	631	2,441	11,667	-
23	Lainnya Others	2,137,694	-	1,956	458	-	2,088	-
Total		6,176,527	113,695	171,743	60,582	48,656	73,915	-

11. Risiko Kredit - Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individu

11. Credit risk - Movements of Impairment Provision Disclosure - Banks Individually

(dalam jutaan Rp I in million Rp)

(1)	Keterangan Description	30 Juni 2024			30 Juni 2023		
		CKPN Stage 1 Allowance for Impairment Losses Stage 1	CKPN Stage 2 Allowance for Impairment Losses Stage 2	CKPN Stage 3 Allowance for Impairment Losses Stage 3	CKPN Stage 1 Allowance for Impairment Losses Stage 1	CKPN Stage 2 Allowance for Impairment Losses Stage 2	CKPN Stage 3 Allowance for Impairment Losses Stage 3
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Saldo Awal CKPN Beginning balance - allowance for impairment losses	37,691	66,979	72,842	25,669	53,965	56,975
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Provision (reversal) allowance for impairment losses during the year (Net)	-	-	-	-	-	-
	2.a. Pembentukan CKPN pada periode berjalan Provision allowance for impairment losses during the year	4,784	-	8,330	34,913	1,863	16,940
	2.b. Pemulihan CKPN pada periode berjalan Reversal allowance for impairment losses during the year	(4,630)	(21,993)	(4,718)	-	(7,172)	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for impairment losses used for written-off receivables during the year	-	-	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other provision (reversal) of allowance during the year	-	-	-	-	-	-
	Saldo akhir CKPN Ending Balance	37,845	44,986	76,454	60,582	48,656	73,915

12. Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individu
 12. Credit Risk - Disclosure of Net Receivables by Portfolio and Rating Category - Banks Individually

(dalam jutaan Rp / in million Rp)

		30 Juni 2024													
No.	Kategori Portofolio Category Portfolio	Tagihan Bersih Net Receivables													
		Lembaga Peringkat Rating Agencies	Peringkat Jangka panjang Long Term Rating							Peringkat Jangka Pendek Short Term Rating				Tanpa Peringkat Without Rating	Total
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	F1+ to F1	F2	F3	Kurang dari F3 Lower than F-3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower 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)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Lower than F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Kurang dari idB- Lower than idB-	idA1	idA2	idA3 to id A4	Kurang dari idA4 Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
1	Tagihan kepada Pemerintah Receivables on Sovereigns		-	-	-	-	-	-	-	-	-	-	-	3,269,395	3,269,395
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		15,142	858	1,117	15,946	-	-	-	-	-	-	-	-	33,063
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property													493,892	493,892
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property													1,888,523	1,888,523
7	Kredit Pegawai/Pensiunan Employee/Retired Loans													464,068	464,068
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio													125,556	125,556
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	-	-	-	-	-	-	1,241,229	1,241,229
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables													113,832	113,832
11	Aset Lainnya Other Assets													970,690	970,690
	Total		-	-	-	-	-	-	-	-	-	-	-	8,567,185	8,600,248

12. Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individu

12. Credit Risk - Disclosure of Net Receivables by Portfolio and Rating Category - Banks Individually

(dalam jutaan Rp | in million Rp)

		30 Juni 2023													
No.	Kategori Portofolio Category Portfolio	Tagihan Bersih Net Receivables												Tanpa Peringkat Without Rating	Total
		Lembaga Pemeringkat Rating Agencies Standard and Poor's	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-	Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	F1+ to F1	F2	F3	Kurang dari F3 Lower than F-3		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower 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)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Lower than F3(idn)		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to id A-	id BBB+ to id BBB-	id BB+ to id BB-	id B+ to id B-	Kurang dari idB- Lower than idB-	idA1	idA2	idA3 to id A4	Kurang dari idA4 Lower than idA4		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	3,236,388	3,236,388
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	39,319	1,848	1,541	5,635	-	-	-	-	-	-	-	-	-	48,343
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	601,340	601,340
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-	-	-	-	-	-	-	1,866,124	1,866,124
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	519,394	519,394
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	101,628	101,628
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	1,026,809	1,026,809
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	108,884	108,884
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	961,907	961,907
Total		39,319	1,848	1,541	5,635	-	-	-	-	-	-	-	-	8,422,474	8,470,817

*Diaudit

*Audited

14. Risiko Kredit - Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu
14. Credit Risk - Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Banks Individually

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2024					Bagian Yang Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A	Eksposur Neraca Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1,163,345	-	-	-	-	1,163,345
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	33,063	-	-	-	-	33,063
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	476,830	480	-	-	-	476,350
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,825,566	19,560	-	-	-	1,806,006
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	464,068	-	-	-	-	464,068
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	121,692	53,028	-	-	-	68,664
9	Tagihan kepada Korporasi Receivables on Corporate	1,085,035	167,638	-	-	-	917,397
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	113,832	-	-	-	-	113,832
11	Aset Lainnya Other Assets	970,690	-	-	-	-	970,690
	Total Eksposur Neraca Total Exposures Balance Sheet	6,254,121	240,706	-	-	-	6,013,415
B	Eksposur Rekening Administratif Off-Balance Sheet Exposures						
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	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	17,062	22	-	-	-	17,040
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	62,957	2,070	-	-	-	60,887
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	3,864	937	-	-	-	2,927
9	Tagihan kepada Korporasi Receivables on Corporate	156,194	6,422	-	-	-	149,772
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet	240,077	9,451	-	-	-	230,626
C	Eksposur Counterparty Credit Risk Counterparty Credit Risk Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	2,106,050	-	-	-	-	-
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 Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk	2,106,050	-	-	-	-	-
	Total (A+B+C)	8,600,248	250,157	-	-	-	6,244,041

14. Risiko Kredit - Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu
14. Credit Risk - Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Banks Individually

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2023					Bagian Yang Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A	Eksposur Neraca Balance Sheet Exposures Balance Sheet Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1,082,942	-	-	-	-	1,082,942
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	48,343	-	-	-	-	48,343
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	577,972	675	-	-	-	577,297
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,798,409	20,200	-	-	-	1,778,209
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	519,394	-	-	-	-	519,394
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	97,397	52,938	-	-	-	44,459
9	Tagihan kepada Korporasi Receivables on Corporate	857,823	234,445	-	-	-	623,378
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	108,884	-	-	-	-	108,884
11	Aset Lainnya Other Assets	961,907	-	-	-	-	961,907
	Total Eksposur Neraca Total Exposures Balance Sheet	6,053,071	308,258	-	-	-	5,744,813
B	Eksposur Rekening Administratif Off-Balance Sheet Exposures						
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	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	23,368	2	-	-	-	23,366
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	67,715	618	-	-	-	67,097
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	4,231	1,152	-	-	-	3,079
9	Tagihan kepada Korporasi Receivables on Corporate	168,986	4,558	-	-	-	164,428
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet	264,300	6,330	-	-	-	257,970
C	Eksposur Counterparty Credit Risk Counterparty Credit Risk Exposures						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	2,153,446	-	-	-	-	2,153,446
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 Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk	2,153,446	-	-	-	-	2,153,446
	Total (A+B+C)	8,470,817	314,588	-	-	-	8,156,229

15. Risiko Kredit - Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individu

15. Credit Risk - Disclosure of Calculation of Risk Weighted Assets for Credit Risk by Using Standardized Approach - Banks Individually

a. Eksposur Aset di Laporan Posisi Keuangan, kecuali Eksposur Sekuritisasi

a. On Financial Statements Assets Exposures, except Securitization Exposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2024			30 Juni 2023		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1,163,345	-	-	1,082,942	-	-
	1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government	1,163,345	-	-	1,082,942	-	-
	1.b. Tagihan Kepada Pemerintah Negara Lain Receivables On Other Countries	-	-	-	-	-	-
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	33,063	6,613	6,613	48,343	9,669	9,669
	4.a. Tagihan Jangka Pendek Short term receivable	33,063	6,613	6,613	48,343	9,669	9,669
	4.b. Tagihan Jangka Panjang Long term receivable	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	476,830	184,835	184,592	577,972	232,341	232,027
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,825,566	1,563,459	1,546,626	1,798,409	1,518,208	1,502,581
7	Kredit Pegawai atau Pensiunan Employee/Retired Loans	464,068	232,034	232,034	519,394	259,697	259,697
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	121,692	113,621	63,635	97,397	90,839	40,894
9	Tagihan kepada Korporasi Receivables on Corporate	1,085,035	1,061,793	902,778	857,823	844,164	618,296
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	113,832	147,904	147,904	108,884	108,760	108,760
	10.a. Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	25,408	25,408	25,408	33,563	33,563	33,563
	10.b. Selain Kredit Beragun Rumah Tinggal Other Loans Secured by Residential Property	88,424	122,496	122,496	75,321	75,197	75,197
11	Aset Lainnya Other Assets	970,690	-	906,865	961,907	-	927,056
	11.a. Uang tunai, emas dan commemorative coin Cash, Gold and Commemorative coin	76,643	-	-	50,165	-	-
	11.b. Penyertaan (selain yang menjadi faktor pengurang modal) Inclusion (In addition to being a deduction factor for capital)	-	-	-	-	-	-
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit	-	-	-	-	-	-
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa	-	-	-	-	-	-
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa	-	-	-	-	-	-
	11.c. Aset tetap dan inventaris neto Fixed Asset and Netto Inventory	784,290	-	784,290	794,085	-	794,085
	11.d. Agunan Yang Diambil Alih (AYDA) Foreclosed Assets	25,636	-	38,454	30,629	-	45,943
	11.e. Antar kantor neto Between Net Offices	-	-	-	-	-	-
	11.f. Lainnya Other	84,121	-	84,121	87,028	-	87,028
	Total	6,254,121	3,310,259	3,991,047	6,053,071	3,063,678	3,698,980

b. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif kecuali Eksposure Sekuritisasi

b. Off-Balance Sheet Commitment/Contingency Exposures except Securitization Exposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2024			30 Juni 2023		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah Receivables on Sovereigns 1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government 1.b. Tagihan Kepada Pemerintah Negara Lain Receivables On Other Countries	-	-	-	-	-	-
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 4.a. Tagihan Jangka Pendek Short term receivable 4.b. Tagihan Jangka Panjang Long term receivable	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	17,062	6,232	6,226	23,368	8,059	8,057
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	62,957	55,366	53,496	67,715	58,478	57,870
7	Kredit Pegawai atau Pensiunan Employee/Retired Loans	-	-	-	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	3,864	3,039	2,332	4,231	3,173	2,309
9	Tagihan kepada Korporasi Receivables on Corporate	156,194	155,375	149,267	168,986	168,986	164,428
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables 10.a. Kredit Beragun Rumah Tinggal Loans Secured by Residential Property 10.b. Selain Kredit Beragun Rumah Tinggal Other Loans Secured by Residential Property	-	-	-	-	-	-
	Total	240,077	220,012	211,321	264,300	238,696	232,664

c. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

c. Counterparty Credit Risk Exposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2024			30 Juni 2023		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	2,106,050	-	-	2,153,446	-	-
	1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government	2,106,050	-	-	2,153,446	-	-
	1.b. Tagihan Kepada Pemerintah Negara Lain Receivables On Other Countries	-	-	-	-	-	-
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	-	-	-	-	-	-
	4.a. Tagihan Jangka Pendek Short term receivable	-	-	-	-	-	-
	4.b. Tagihan Jangka Panjang Long term receivable	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
	Total	2,106,050	-	-	2,153,446	-	-

d. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)

d. Settlement Risk Exposures

(dalam jutaan Rp I in million Rp)

No.	Jenis Transaksi Type of Transaction	30 Juni 2024			30 Juni 2023		
		Nilai Eksposur Exposures	Faktor Pengurang Modal Capital Deduction Factor	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Nilai Eksposur Exposures	Faktor Pengurang Modal Capital Deduction Factor	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment	-	-	-	-	-	-
	a. Beban Modal/Capital Charges 8% (5-15 hari)	-	-	-	-	-	-
	b. Beban Modal/Capital Charges 50% (16-30 hari)	-	-	-	-	-	-
	c. Beban Modal/Capital Charges 75% (31-45 hari)	-	-	-	-	-	-
	d. Beban Modal/Capital Charges 100% (lebih dari 45 hari)	-	-	-	-	-	-
2	Non-delivery versus payment	-	-	-	-	-	-
	Total	-	-	-	-	-	-

e. Eksposur Sekuritisasi

e. Securitization Exposures

(dalam jutaan Rp I in million Rp)

No.	Jenis Transaksi Type of Transaction	30 Juni 2024		30 Juni 2023	
		Faktor Pengurang Modal Capital Deduction Factor	ATMR Risk Weighted Assets	Faktor Pengurang Modal Capital Deduction Factor	ATMR Risk Weighted Assets
(1)	(2)	(3)	(4)	(3)	(4)
1	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA) Qualified Supporting Credit Facility	-	-	-	-
2	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) Unqualified Supporting Credit Facility	-	-	-	-
3	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama Qualified Liquidity Facility	-	-	-	-
	Total	-	-	-	-

f. Eksposur Derivatif
f. Derivative Exposures

No.	Jenis Transaksi Type of Transaction	30 Juni 2024			30 Juni 2023		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Tagihan Bersih Net Receivables	ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(4)	(3)	(4)	(4)
1	Tagihan kepada Pemerintah Receivables on Sovereigns 1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government 1.b. Tagihan Kepada Pemerintah Negara Lain Receivables On Other Countries	-	-	-	-	-	-
2	Tagihan Entitas 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 4.a. Tagihan Jangka Pendek Short term receivable 4.b. Tagihan Jangka Panjang Long term receivable	-	-	-	-	-	-
5	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	-	-	-
	Total	-	-	-	-	-	-

g. Total Pengukuran Risiko Kredit
g. Total Credit Risk Disclosure

(dalam jutaan Rp I in million Rp)

	30 Juni 2024	30 Juni 2023
TOTAL ATMR RISIKO KREDIT		
TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK	4,202,368	3,931,644
FAKTOR PENGURANG ATMR RISIKO KREDIT		
DEDUCTION FACTOR RISK WEIGHTED ASSETS FOR CREDIT RISK		
Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib di hitung dan 1,25% ATMR untuk Risiko Kredit	4,798	7,239
THE EXCESS BETWEEN GENERAL RESERVES PPKA ON PRODUCTIVE ASSETS MUST BE CALCULATED AND 1,25% RISK WEIGHTED ASSETS FOR CREDIT RISK		
TOTAL ATMR RISIKO KREDIT (A) - (B)		
TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK	4,197,570	3,924,405
TOTAL FAKTOR PENGURANG MODAL		
TOTAL CAPITAL DEDUCTION FACTOR	-	-

16. Risiko Kredit - Analisis Eksposur *Counterparty Credit Risk* (CCR1)

16. Credit Risk - Counterparty Credit Risk (CCR1) Exposure Analysis

Bank tidak memiliki Eksposur *Counterparty Credit Risk*

Bank has no Counterparty Credit Risk Exposure

17. Risiko Kredit - Capital Charge untuk *Credit Valuation Adjustment* (CCR2)

17. Credit Risk - Capital Charger for Credit Valuation Adjustment (CCR2)

Bank tidak memiliki Capital Charge untuk *Credit Valuation Adjustment*

Bank has no Capital Charger for Credit Valuation Adjustment

18. Risiko Kredit - Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)

18. Credit Risk - CCR Exposure based on Portfolio Category and Risk Weighting (CCR3)

Bank tidak memiliki Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko

Bank has no CCR Exposure based on Portfolio Category and Risk Weighting

19. Risiko Kredit - Tagihan Bersih Derivatif Kredit (CCR6)
19. Credit Risk - Net Credit Derivative Claims (CCR6)

Bank tidak memiliki Eksposur Tagihan Bersih Derivatif Kredit
Bank has no Exposure to Net Credit Derivative Claims

20. Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* (SEC1)

20. Credit Risk - Securitization Exposure in the Banking Book (SEC1)

Bank tidak memiliki Eksposur Sekuritisasi pada *Banking Book*

Bank has no Securitization Exposure in the Banking Book

21. Risiko Kredit - Eksposur Sekuritisasi pada *Trading Book* (SEC2)
21. Credit Risk - Securitization Exposure in the Trading Book (SEC2)

Bank tidak memiliki Eksposur Sekuritisasi pada *Trading Book*
Bank has no Securitization Exposure in the Trading Book

22. Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya – Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3)

22. Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as Originator or Sponsor (SEC3)

Bank tidak memiliki Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya – Bank yang Bertindak Sebagai Originator atau Sponsor

Bank has no Securitization Exposure in the Banking Book and related to its Capital Requirements - act as the Originator or Sponsor of Securitization Exposure

23. Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Modalnya – Bank yang Bertindak Sebagai Investor (SEC4)
23. Credit Risk - Securitization Exposure in the Banking Book and related to its Capital Requirements - Bank Acting as the Investor (SEC4)

Bank tidak memiliki Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Modalnya – Bank yang Bertindak Sebagai Investor
Bank has no Securitization Exposure in the Banking Book and related to its Capital Requirements - act as the Investor

24. Risiko Pasar - Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank secara Individu

24. Market Risk - Disclosure of Market Risk Using the Standard Method - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Jenis Risiko Type Of Risk	Juni 2024		Juni 2023	
		Beban Modal Capital Charges	ATMR Risk Weighted Assets	Beban Modal Capital Charges	ATMR Risk Weighted Assets
(1)	(2)	(3)	(4)	(7)	(8)
1	Risiko Suku Bunga Interest Rate Risk	-	-	-	-
	a. Risiko Spesifik Specific Risk	-	-	-	-
	b. Risiko Umum General Risk	-	-	-	-
2	Risiko Nilai Tukar Exchange Rate Risk	2,769	34,612	-	-
3	Risiko Ekuitas Equity Risk	-	-	-	-
4	Risiko Komoditas Commodity Risk	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-
	TOTAL	2,769	34,612	-	-

25. Interest Rate Risk in Banking Book - Laporan Penerapan Manajemen Risiko untuk IRRBB

25. Interest Rate Risk in Banking Book - Report The application of Risk Management for IRRBB

Kebijakan Risiko Risiko Suku Bunga ditetapkan dan disetujui oleh Direksi dan dilaporkan kepada Dewan Komisaris.

Risiko Suku Bunga pada Banking Book merupakan potensi kerugian pada rentabilitas (net interest income) maupun terhadap nilai ekonomis ekuitas Bank yang timbul akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi Bank yang mengandung Risiko Suku Bunga khususnya posisi Banking Book.

Risiko Suku Bunga pada Banking Book yang terjadi dan dipengaruhi faktor internal antara lain : komposisi dari aset dan kewajiban, jangka waktu repricing suku bunga dari dana pihak ketiga, pinjaman dan investasi, suku bunga fixed dan suku bunga mengambang.

Proses indentifikasi, pengukuran dan pemantauan Risiko Suku Bunga dilakukan melalui analisa sumber-sumber Risiko Suku Bunga pada seluruh interest rate sensitive instrument baik pada posisi aset, kewajiban maupun off balance sheet.

Setiap bulan Bank melakukan pengukuran Risiko Suku Bunga pada Banking Book dengan menggunakan metode Net Interest Income Gap, dimana dilakukan pemetaan posisi aset, kewajiban, dan rekening administratif yang disusun berdasarkan asumsi repricing time yang telah ditentukan oleh Bank.

The Policy of Interest Rate Risk is established and approved by the Board of Directors and reported to the Board of Commissioners.

Interest Rate Risk in the Banking Book is a potential loss in profitability (net interest income) as well as the economic value of the Bank's equity arising from the movement of interest rates in the market that is contrary to the position of the Bank which contains Interest Rate Risk, especially the position of the Banking Book.

Interest Rate Risk in the Banking Book that occurs and is influenced by internal factors, among others: composition of assets and liabilities, repricing period of interest rates from third party funds, loans and investments, fixed interest rates and floating interest rates.

The process of identification, measurement and monitoring of Interest Rate Risk is carried out through analysis of the sources of Interest Rate Risk on all interest rate sensitive instruments, both in asset, liability and off balance sheet positions.

Every month the Bank performs measurements Interest Rate Risk in the Banking Book by using the Net Interest Income Gap, where the mapping positions of assets, liabilities and offbalance sheet prepared on the assumption repricing time that has been determined by the Bank.

No. No.	Komponen Component	30 Juni 2024		31 Maret 2024	
		Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding commitment and liabilities / contractual receivables	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>) atau <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan (<i>run-off</i> <i>rate</i>) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>) HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate	Nilai outstanding kewajiban dan komitmen/ nilai tagihan kontraktual Outstanding commitment and liabilities / contractual receivables	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>) atau <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan (<i>run-off</i> <i>rate</i>) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>) HQLA after haircut, outstanding commitment and liabilities times run-off rate or contractual receivables times inflow rate
1	Jumlah data Poin yang digunakan dalam perhitungan LCR Total data used in LCR calculation		1 Hari		1 Hari
HIGH QUALITY LIQUID ASSET (HQLA) HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA) Total High Quality Liquid Asset (HQLA)		1,978,723		2,547,668
ARUS KAS KELUAR CASH OUTFLOW					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Retail deposits and deposits from Micro and Small Business customers, consist of:	2,763,189	263,759	2,572,549	256,285
	a. Simpanan/Pendanaan stabil a. Stable Deposit/Funding	251,204	12,560	19,390	970
	b. Simpanan/Pendanaan kurang stabil a. Less Stable Deposit/Funding	2,511,985	251,199	2,553,159	255,316
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Wholesale Funding. Consist of:	1,807,347	708,328	2,104,863	838,399
	a. Simpanan Operasional a. Operational Deposit	7,478	1,470	7,984	1,996
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional b. Non operational deposit and/or Other Non Operational liabilities	1,799,869	706,858	2,096,879	836,403
	c. surat berharga berupa surat utang yang diterbitkan oleh bank (<i>unsecured debt</i>) c. Marketable securities issued by bank (<i>unsecured debt</i>)	-	-	-	-
5	Pendanaan dengan agunan (<i>secured funding</i>) Secured Funding		-		-
6	Arus kas keluar lainnya (<i>additional requirement</i>), terdiri dari: Other cash outflow (<i>additional requirement</i>), consist of	52,700	4,048	133,957	12,149
	a. arus kas keluar atas transaksi derivatif a. cash outflow from derivative transaction	-	-	-	-
	b. arus kas keluar atas peningkatan kebutuhan likuiditas b. cash outflow from additional liquidity requirement	-	-	-	-
	c. arus kas keluar atas kehilangan pendanaan c. cash outflow from liquidation of funding	-	-	-	-
	d. arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas d. cash outflow from disbursement of loan commitment and liquidity facilities	52,200	4,023	131,757	12,039
	e. arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana e. cash outflow from other contractual liabilities related to placement of funds	-	-	-	-
	f. arus kas keluar atas kewajiban kontijensi pendanaan lainnya f. cash outflow from other funding related contingencies liabilities	500	25	2,200	110
	g. arus kas keluar kontraktual lainnya g. other contractual cash outflow	-	-	-	-
7	TOTAL ARUS KAS KELUAR (CASH OUTFLOWS) TOTAL CASH OUTFLOW		976,135		1,106,833
ARUS KAS MASUK CASH INFLOW					
8	Pinjaman dengan agunan <i>Secured lending</i> Secured lending		-		-
9	Tagihan berasal dari pihak lawan (<i>counterparty</i>) yang bersifat lancar (<i>inflows from fully performing exposures</i>) Inflows from fully performing exposures	179,898	73,418	219,351	86,034
10	Arus kas masuk lainnya Other Cash Inflow	-	-	-	-
11	TOTAL ARUS KAS MASUK (CASH INFLOWS) TOTAL CASH INFLOW		73,418		86,034
12	TOTAL HQLA TOTAL HQLA		1,978,723		2,547,668
13	TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS) NET CASH OUTFLOWS		902,717		1,020,799
14	LCR % LCR (%)		219.20%		249.58%

Analisis Secara Individu

Nilai Liquidity Coverage Ratio (LCR) - Individu Juni 2024 sebesar 219,20%.
Nilai Liquidity Coverage Ratio (LCR) - Individu Juni 2024 sebesar 219,20% dibandingkan Maret 2024 sebesar 249,58% turun sebesar 30,38%. Penurunan tersebut terutama disebabkan oleh penurunan HQLA sebesar Rp 568.945 juta.
Nilai rasio tersebut masih di atas batas persyaratan minimum sebesar 100%.
Komposisi High Quality Liquid Asset (HQLA) periode Juni terdiri dari HQLA Level 1 yang didominasi oleh penempatan pada Bank Indonesia sebesar Rp 1.038.135 juta.
Komposisi sumber pendanaan (DPK) BBA Juni 2024 berupa giro sebesar 10,92%, tabungan 7,10%, dan deposito 81,98%.
Saat ini Bank belum mempunyai eksposur derivatif.
Dalam mengelola likuiditas, Bank telah melakukan identifikasi, pengukuran, pemantauan dan pengendalian Risiko Likuiditas dengan baik.
Strategi terkait likuiditas Bank ditetapkan dalam rapat *Assets and Liabilities Committee* (ALCO).
Bank telah memiliki kebijakan dan prosedur mengenai pengelolaan Risiko Likuiditas yang tertuang dalam Buku Pedoman Manajemen Risiko (BPMR) dan Pedoman Likuiditas Bank Bumi Arta yang mencakup identifikasi, pengukuran, pemantauan dan pengendalian Risiko Likuiditas serta penetapan limit, *early warning indicator*, dan *contingency funding plan*.
Bank menetapkan beberapa indikator peringatan dini untuk mengetahui dan mengatasi Risiko Likuiditas yang mungkin timbul antara lain : indikator internal yang berupa kualitas aset yang memburuk, peningkatan konsentrasi pada beberapa aset dan sumber pendanaan tertentu serta posisi arus kas yang semakin memburuk dan indikator eksternal yang berupa informasi publik yang negatif terhadap Bank, peningkatan penarikan deposito sebelum jatuh tempo, serta keterbatasan akses untuk memperoleh pendanaan jangka panjang.

The Liquidity Coverage Ratio (LCR) – Individual June 2024 stands at 219.20%
The Liquidity Coverage Ratio (LCR) – Individual June 2024 stands at 219.20% compared to 249.58% in March 2024, a decrease of 30.38%. This decrease is due to an decrease in Net Cash Outflow of Rp 568.945 million.
The ratio value is still above the minimum requirement of 100%

The composition of High-Quality Liquid Assets (HQLA) in June 2024 amounts to Rp 1.038.135 million that consists of Level 1 HQLA dominated by securities issued by Bank Indonesia.
The composition of BBA funding sources (DPK) in June 2024 consists of 10.92% in demand deposits, 7.10% in savings, and 81.98% in deposits.
Currently, the Bank does not have derivative exposure.

In managing liquidity, the Bank has properly identified, measured, monitored and controlled Liquidity Risk.
The Bank's liquidity-related strategy is determined in the Assets and Liabilities Committee (ALCO) meeting.
The Bank has policies and procedures for managing Liquidity Risk outlined in the Risk Management Policy Book (BPMR) and Bank Bumi Arta's Liquidity Guidelines, covering identification, measurement, monitoring, and control of liquidity risk as well as setting limits, early warning indicators, and a contingency funding plan.
The Bank has established several early warning indicators to detect and mitigate potential Liquidity Risk, including: internal indicators such as deteriorating asset quality, increasing concentration on certain assets and funding sources, worsening cash flow positions, and external indicators such as negative public information about the Bank, increased deposit withdrawals before maturity, and limited access to long-term funding

28. Risiko Likuiditas - Laporan NSFR
28. Liquidity Risk - Report of NSFR

No	Komponen ASF ASF Component	30 Juni 2024					31 Maret 2024				
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value Based on Residual Maturity (in million Rp)				Total Nilai Tertimbang Weighted Value	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value Based on Residual Maturity (in million Rp)				Total Nilai Tertimbang Weighted Value
		Tanpa Jangka Waktu' Non-specified Maturity	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 Months - < 1 Year	≥ 1 tahun ≥ 1 Year		Tanpa Jangka Waktu' Non-specified Maturity	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 Months - < 1 Year	≥ 1 tahun ≥ 1 Year	
1	Modal : Capital :	3,144,700	-	-	-	3,144,700	3,127,745	-	-	-	3,127,745
2	Modal sesuai POJK KPMM Regulatory Capital as per POJK KPMM	3,144,700	-	-	-	3,144,700	3,127,745	-	-	-	3,127,745
3	Instrumen modal lainnya Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil: Retail deposits and deposits from micro and small business customers :	567,772	2,236,243	246,262	-	2,763,136	492,756	2,115,125	187,169	-	2,516,683
5	Simpanan dan pendanaan stabil Stable Deposits	163,315	188,581	5,836	-	339,845	1,366	16,280	5,104	-	21,613
6	Simpanan dan pendanaan kurang stabil Less Stable Deposits	404,457	2,047,662	240,426	-	2,423,291	491,390	2,098,845	182,065	-	2,495,070
7	Pendanaan yang berasal dari nasabah korporasi: Wholesale Funding	337,844	1,553,218	81,507	-	44,493	551,458	1,618,915	110,547	-	59,266
8	Simpanan operasional Operational deposits	151	7,328	-	-	3,740	2,693	5,291	-	-	3,992
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other wholesale funding	337,693	1,545,890	81,507	-	40,753	548,765	1,613,624	110,547	-	55,274
10	Liabilitas yang memiliki pasangan aset yang saling bergantung Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Liabilitas dan ekuitas lainnya : Other wholesale funding	-	89,901	14,065	68,491	75,523	-	101,000	17,697	67,550	76,398
12	NSFR liabilitas derivatif NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas All other liabilities and equity not included in the above categories	-	89,901	14,065	68,491	75,523	-	101,000	17,697	67,550	76,398
14	Total ASF Total ASF					6,027,852					5,780,092

28. Risiko Likuiditas - Laporan NSFR
28. Liquidity Risk - Report of NSFR

No	Komponen RSF RSF Component	30 Juni 2024				Total Nilai Tertimbang Weighted Value	31 Maret 2024				Total Nilai Tertimbang Weighted Value
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value Based on Residual Maturity (in million Rp)					Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Carrying Value Based on Residual Maturity (in million Rp)				
		Tanpa Jangka Waktu' Non-specified Maturity	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 Months - < 1 Year	≥ 1 tahun ≥ 1 Year		Tanpa Jangka Waktu' Non-specified Maturity	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 Months - < 1 Year	≥ 1 tahun ≥ 1 Year	
15	Total HQLA dalam rangka perhitungan NSFR Total NSFR HQLA					-					-
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional Deposits held at other financial institutions for operational purposes	33,034	-	-	-	16,517	47,267	-	-	-	23,633
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (<i>performing</i>) Performing loans and securities	-	1,513,296	1,558,975	855,755	2,391,891	-	1,060,497	1,808,576	822,232	2,256,769
18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1 to financial institutions secured by Level 1 HQLA	-	-	-	-	-	-	-	-	-	-
19	kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-	-	-	-	-	-
20	kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: to non-financial corporate clients, retail and small business customers, government of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which :	-	1,293,532	1,356,058	807,559	2,132,354	-	851,829	1,591,803	771,185	1,993,001
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	-	-	-	-	-	-	-	-	-
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya : Unpledged residential mortgages, of which :	-	107,307	145,921	11,369	137,983	-	144,757	115,981	12,177	142,546
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit meet a risk weight of less than or equal to 35% under SE OJK ATMR for credit risk	-	112,457	56,996	36,827	121,554	-	63,911	100,792	38,870	121,222
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (<i>performing</i>) yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa	-	-	-	-	-	-	-	-	-	-
25	Aset yang memiliki pasangan liabilitas yang saling bergantung Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Aset lainnya : Other assets :	186,455	31,200	11,680	816,520	1,045,855	179,218	36,783	1,098	817,045	1,034,144
27	Komoditas fisik yang diperdagangkan, termasuk emas Physical traded commodities, including gold	-				-					-
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP)										
29	NSFR aset derivatif NSFR derivative assets										
30	NSFR liabilitas derivatif sebelum dikurangi dengan variation margin NSFR derivative liabilities before deduction of variation margin posted										
31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas All other assets not included in the above categories	186,455	31,200	11,680	816,520	1,045,855	179,218	36,783	1,098	817,045	1,034,144
32	Rekening Administratif Off-balance sheet items				1,579,467	78,797				1,680,198	83,720
33	Total RSF Total RSF					3,533,060					3,398,266
34	Rasio Pendanaan Stabil Bersih (<i>Net Stable Funding Ratio (%)</i>) Net Stable Funding Ratio (%)					170.61%					170.09%

Analisis Secara Individu

Nilai *Net Stable Funding Ratio* (NSFR) - Individu Triwulan 2 2024 sebesar 170,61%, dibandingkan Triwulan 1 2024 sebesar 170,09% naik sebesar 0,52%. Peningkatan tersebut disebabkan karena peningkatan *Available Stable Funding* (ASF) sebesar 247.760 juta.

Nilai rasio tersebut masih di atas batas persyaratan minimum sebesar 100%.

Nilai NSFR berasal dari perbandingan komponen ASF dengan RSF, dimana :

1. Total ASF Bank berasal dari modal dan simpanan/pendanaan yang didominasi oleh simpanan yang berasal dari nasabah perorangan.
2. Total RSF Bank berasal dari aset dan transaksi rekening administratif yang didominasi oleh penempatan pada Bank Indonesia serta pinjaman kategori Lancar dan Dalam Perhatian Khusus.

Net Stable Funding Ratio (NSFR) - Individual Value in Quarter 2 2024 was 170.61%, compared to Quarter 1 2024 which was 170.09%, an increase of 0.52%. This increase was due to a increase in Available Stable Funding (ASF) of 247.760 million.

This ratio value is still above the minimum requirement of 100%.

The NSFR value comes from a comparison of the ASF components with the RSF, where:

1. The Bank's total ASF derives from capital and savings/funding which is dominated by deposits originating from individual customers.
2. The Bank's total RSF derives from assets and administrative account transactions which are dominated by placements with Bank Indonesia as well as loans in the Current and Special Mention categories

29. Risiko Likuiditas - Aset Terikat (Encumbrance) (ENC)

29. Liquidity Risk - Asset Encumbrance (Encumbrance) (ENC)

Bank tidak memiliki Exposure Aset Terikat

Bank has no Asset Encumbrance Exposure

30. Perhitungan Risiko Operasional - Bank secara Individu

30. Calculation of Operational Risk - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Pendekatan Yang Digunakan Indicator Approach	30 Juni 2024			30 Juni 2023		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charges	ATMR Risk Weighted Assets	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charges	ATMR Risk Weighted Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar - Basic Indikator Approach	179,794	21,575	269,691	177,091	21,251	265,637
	TOTAL	179,794	21,575	269,691	177,091	21,251	265,637