1. Ukuran Utama

1. Key Metrics

No.	Deskripsi	30 Juni 2025	31 Maret 2025	31 Desember 2024*	30 September 2024	30 Juni 2024
	Modal yang Tersedia (nilai) **Available capital (value)**					
1	Modal Inti Utama (CET1) Common Equity Tier 1	3,153,872	3,154,290	3,134,755	3,110,489	3,092,171
2	Modal Inti (*Tier* 1) Core Capital (Tier 1)	3,153,872	3,154,290	3,134,755	3,110,489	3,092,171
3	Total Modal Total Capital	3,205,891	3,206,262	3,186,026	3,166,312	3,144,700
	Aset Tertimbang Menurut Risiko (Nilai) **Risk weighted assets (value)**					
4	Total Aset Tertimbang Menurut Risiko (ATMR) Risk weighted total assets	5,040,255	5,086,412	4,896,535	4,759,348	4,501,873
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR **Risk-based capital ratio a percentage of ATMR**					
5	Rasio CET1 (%) Ratio CET1	62.58%	62.02%	64.02%	65.36%	68.68%
6	Rasio *Tier* 1 (%) Ratio Tier1	62.58%	62.02%	64.02%	65.36%	68.68%
7	Rasio Total Modal (%) Total ratio capital	63.61%	63.04%	65.07%	66.53%	69.85%
	Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR **Additional CET1 which serves as a buffer in percentage of ATMR**					
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*	53.73%	53.16%	55.16%	56.62%	59.95%
	Rasio pengungkit sesuai Basel III **Leverage ratio according to Basel III**					
13	Total Eksposur Total Exposures	9,313,001	8,528,921	8,435,142	8,544,986	8,560,697
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 (%)	33.87%	36.98%	37.16%	36.40%	36.12%
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 (%)	33.87%	36.98%	37.16%	36.40%	36.12%
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transaction* (SFT) secara gross (%) 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 (%)	34.47%	37.08%	35.45%	35.77%	35.71%
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 (%)	34.47%	37.08%	35.45%	35.77%	35.71%

	Rasio Kecukupan Likuiditas (LCR) **Liquidity adequacy ratio (LCR)**					
15	Total Aset Likuid Berkualitas Tinggi (HQLA) High quality total liquid assets (HQLA)	2,447,959	2,021,131	2,334,108	2,455,755	1,978,723
16	Total Arus Kas Keluar Bersih Net cash outflow	952,024	868,382	791,560	699,208	902,717
17	LCR (%)	257.13%	232.75%	294.87%	351.22%	219.20%
	Rasio Pendanaan Stabil Bersih (NSFR) **Net stable funding ratio (NSFR)**					
18	Total Pendanaan Stabil yang Tersedia (ASF) Total stable funding available	6,183,581	6,157,165	6,166,009	6,025,867	6,027,852
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total stable funding required	4,012,139	4,038,515	3,893,342	3,752,528	3,533,060
20	NSFR (%)	154.12%	152.46%	158.37%	160.58%	170.61%

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

(dalam jutaan Rp in million Rp)

No. No.	Komponen Component	30 Juni 2025 Jumlah (dalam Jutaan Rupiah) Amount (in million Rupiah)	30 Juni 2024 Jumlah (dalam Jutaan Rupiah) Amount (in million Rupiah)	No. Ref. yang berasal dari Laporan Posisi Keuangan Konsolidasian Reference from Consolidated Statements of Financial Position
	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 *stock surplus*) 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	784,301	746,966	
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulated other comprehensive income (and other reserves)	742,874	742,798	2r,26,27
4	Modal yang termasuk *phase out* 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 *regulatory adjustment*** **Common Equity Tier 1 capital before regulatory adjustments**	**3,210,827**	**3,173,416**	
	CET 1: Faktor Pengurang (*Regulatory Adjustment*) **Common Equity Tier 1 Capital: Regulatory Adjustments**			
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *trading book* Prudential valuation adjustments	-	-	
8	*Goodwill* Goodwill (net of related tax liability)	-	-	
9	Aset tidak berwujud lain (selain *Mortgage-Servicing Rights*) Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	-	
10	Aset pajak tangguhan yang berasal dari *future profitability* Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	N/A	
11	*Cash-flow hedge reserve* Cash-flow hedge reserve	N/A	N/A	
12	*Shortfall on provisions to expected losses* 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 *net* 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 *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 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 *short* 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	*Mortgage servicing rights* Mortgage servicing rights (amount above 10% threshold)	-	-	
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, *net* 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 *financials* Significant investments in the common stock of financials	N/A	N/A	
24	*Mortgage servicing rights* 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	(56,955)	(81,245)	
	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	(31,939)	(42,970)	
	c. Aset Pajak Tangguhan c. Deferred tax asset	(25,016)	(38,275)	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 (*regulatory adjustment*) terhadap CET 1** **Total Regulatory Adjustments to Common Equity Tier 1**	**(56,955)**	**(81,245)**	
29	**Jumlah CET 1 setelah faktor pengurang** **Common Equity Tier 1 Capital (CET1)**	**3,153,872**	**3,092,171**	**-**

	Modal Inti Tambahan (AT 1): Instrumen **Additional Tier 1 Capital: Instruments**			
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk *stock surplus*) 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 *phase out* Instruments issued by subsidiaries subject to phase out	N/A	N/A	
36	**Jumlah AT 1 sebelum *regulatory adjustment*** **Additional Tier 1 Capital Before Regulatory Adjustments**	**-**	**-**	
	Modal Inti Tambahan: Faktor Pengurang *(Regulatory Adjustment)* **Additional Tier 1 Capital: Regulatory Adjustments**			
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 (regulatory adjustment) 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)**	**3,153,872**	**3,092,171**	
	Modal Pelengkap (Tier 2): Instumen dan cadangan **Tier 2 Capital: Instruments and Provisions**			
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk *stock surplus*) Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	
47	Modal yang termasuk *phase out* 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 *phase out* 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	52,019	52,529	
51	**Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang** **Tier 2 capital before regulatory adjustments**	**52,019**	**52,529**	
	Modal Pelengkap (Tier 2): Faktor Pengurang (*Regulatory Adjustment*) **Tier 2 Capital: Regulatory Adjustments**			
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 dari10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan *threshold* 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 *short* 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. *Sinking fund* 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 (*regulatory adjustment*) Modal pelengkap** **Total regulatory adjustments to Tier 2 capital**	**-**	**-**	
58	**Jumlah Modal Pelengkap (Tier 2) setelah *regulatory adjustment*** **Tier 2 capital (T2)**	**52,019**	**52,529**	
59	**Total Modal (Modal Inti + Modal Pelengkap)** **Total capital (TC = T1 + T2)**	**3,205,891**	**3,144,700**	
60	**Total Aset Tertimbang Menurut Risiko (ATMR)** **Total risk weighted assets**	**5,040,255**	**4,501,873**	

	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (*Capital Buffer*) **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)**	**62.58%**	**68.68%**	
62	**Rasio Modal Inti (Tier 1) - persentase terhadap ATMR** **Tier 1 (as a percentage of risk weighted assets)**	**62.58%**	**68.68%**	
63	**Rasio Total Modal - persentase terhadap ATMR** **Total Capital (as a percentage of risk weighted assets)**	**63.61%**	**69.85%**	
64	**Tambahan modal (*buffer*) - 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	*Capital Conservation Buffer requirement* Capital Conservation Buffer Requirement	-	-	
66	*Countercyclical Buffer* Bank Spesific Countercyclical Buffer Requierment	-	-	
67	*Capital Surcharge untuk Bank Sistemik* G-SIB Buffer Requierment	-	-	
68	**Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (*Buffer*) – persentase terhadap ATMR** **Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**53.73%**	**59.95%**	
	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	*Mortgage servicing rights* (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 *phase out* (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 *phase out* 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 *redemptions* dan *maturities*) 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 *phase out* 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 *redemptions* dan *maturities*) 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 *phase out* 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 *redemptions* dan *maturities*) 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 2025 Laporan Publikasi Posisi Keuangan Published Statements of Financial Position	30 Juni 2025 Laporan Posisi Keuangan Konsolidasi Dengan Cakupan Konsolidasi berdasarkan ketentuan kehati-hatian Consolidated Statements of Financial Position Under Regulatory Scope of Consolidation	30 Juni 2024 Laporan Publikasi Posisi Keuangan Published tatements of Financial Position	30 Juni 2024 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	71,489	71,489	76,643	76,643
2	Penempatan Pada Bank Indonesia Placements With Bank Indonesia	1,639,374	1,639,374	1,038,135	1,038,135
3	Penempatan Pada Bank Lain Placement With Other Bank	36,717	36,717	33,063	33,063
4	Tagihan Spot dan Derivatif/*Forward* Spot and Derivatif/Forward Receivables	-	-	-	-
5	Surat Berharga yang Dimiliki Securities	761,715	761,715	122,535	122,535
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	983,759	983,759	2,106,050	2,106,050
8	Tagihan Akseptasi Acceptance Receivable	11,218	11,218	7,378	7,378
9	Kredit yang Diberikan Credit	4,747,301	4,747,301	4,145,378	4,145,378
10	Pembiayaan Syariah Sharia Financing	-	-	-	-
11	Penyertaan Modal Equity Investment	10	10	10	10
12	Aset Keuangan Lainnya Other Financial Assets	42,521	42,521	48,714	48,714
13	Cadangan Kerugian Penurunan Nilai Aset Keuangan Impaiment on Financial Assets	(153,147)	(153,147)	(141,969)	(141,969)
14	Aset Tidak Berwujud Intangible Assets	72,557	72,557	58,793	58,793
	Akumulasi Amortisasi Aset Tidak Berwujud Accumulated Amortization on Intangible Assets	(56,582)	(56,582)	(45,354)	(45,354)
15	Aset Tetap dan Inventaris Fixed Assets and Equipment	871,622	871,622	870,467	870,467
	Akumulasi Penyusutan dan Inventaris Accumulated Depreciation on Fixed Assets and Equipment	(93,800)	(93,800)	(86,177)	(86,177)
16	Aset Non Produktif Non Earning Assets	44,546	44,546	66,432	66,432
17	Aset Lainnya Others Assets	73,650	73,650	60,503	60,503
	Total Aset Total Assets	**9,052,950**	**9,052,950**	**8,360,601**	**8,360,601**
	B. Kewajiban Dan Ekuitas Liabilities and Equity				
1	Giro Current Account	743,981	743,981	548,453	548,453
2	Tabungan Saving Account	359,299	359,299	356,677	356,677
3	Deposito Time Deposit	4,536,298	4,536,298	4,117,231	4,117,231
4	Uang Elektronik Electronic Money	-	-	-	-
5	Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-
6	Liabilitas kepada Bank Lain Liabilities to Other Banks	539	539	485	485
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
10	Surat Berharga yang Diterbitkan Issued Securities	11,218	11,218	-	-
11	Pinjaman/Pembiayaan yang Diterima Loans/Financing Received	-	-	-	-
12	Setoran Jaminan Margin Deposit	437	437	658	658
13	Liabilitas Antar Kantor Interbranch Liabilities	-	-	-	-
14	Liabilitas Lainnya Others Liabilities	196,718	196,718	164,421	164,421
15	Kepentingan Minoritas Non-Controlling Interest	-	-	-	-
	Total Kewajiban Total Liabilities	**5,848,490**	**5,848,490**	**5,195,303**	**5,195,303**
16	Modal Disetor Pain 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	686,007	686,007	687,180	687,180
19	Cadangan Reserves	50,500	50,500	47,500	47,500
20	Laba/rugi Gain/loss	784,301	784,301	746,966	746,966
	Total Ekuitas Total Equity	**3,204,460**	**3,204,460**	**3,165,298**	**3,165,298**
	Total Kewajiban Dan Ekuitas Total Liabilities And Equity	**9,052,950**	**9,052,950**	**8,360,601**	**8,360,601**

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 2025
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai *gross* sebelum dikurangi CKPN). Total consolidated assets as per published financial statements	9,216,870
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. Adjusments 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 tha 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 operatice 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. Adjusments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Penyesuaian untuk nilai transaksi *cash pooling* 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 *reverse* repo. 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).	285,067
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN. Adjusments for prudent valuation adjustments and specific and general provisions which have reduced tier 1 capital.	(188,936)
12	Penyesuaian lainnya. Other adjusment	-
13	**Total Eksposur dalam perhitungan Rasio Pengungkit** **Leverage Ratio Exposure**	**9,313,001**

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

(dalam jutaan Rp I in million Rp)

No	Keterangan Item	Periode	
	Eksposur Aset dalam Laporan Posisi Keuangan **On Balance Sheet Exposures**	**30 Juni 2025**	**31 Maret 2025**
1	Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN) On Balance Sheet items (excluding derivatives and SFTs, but including collateral)	8,233,111	7,434,558.00
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 Gross up for derivatives collateral provided where deducted from the B/S assets pursuant to the operative accounting framework	-	-
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) (Deduction of receivalvels assets for cash variation margin provided in derivatives transaction)	-	-
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) (Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan) (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 Capital)	(163,920)	(153,513.00)
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) (Asset amount deducted in determining Basel III Tier 1 Capital)	(25,016)	(25,016.00)
7	**Total Eksposur aset dalam laporan posisi keuangan** **Penjumlahan dari baris 1 sampai dengan baris 6** **Total On B/S Exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**8,044,175**	**7,256,029**
	Eksposur Transaksi Derivatif **Derivative Exposure**	**30 Juni 2025**	**31 Maret 2025**
8	Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat *variation margin* yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu. Replacement cost associated with all derivatives transaction (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif Add on amounts for PFE associated with all derivatives transactions	-	-
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui *central counterparty* (CCP)) (Exempted central counterparty (CCP) leg of client-cleared trade exposures)	N/A	N/A
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit Adjusted effective notional amount of written credit derivatives	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan *add-on* untuk transaksi penjualan derivatif kredit) (Adjusted effective notional offsets and add on deductions for written credit derivatives)	-	-
13	**Total Eksposur Transaksi Derivatif** **Penjumlahan baris 8 sampai dengan baris 12** **Total derivatives Exposures (sum of rows 8 to 12)**	**-**	**-**
	Eksposur *Securities Financing Transaction* (SFT) **Securities Financing Transaction Exposures**	**30 Juni 2025**	**31 Maret 2025**
14	Nilai tercatat aset SFT secara *gross* *Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction*	983,759	987,592.00
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan *current exposure* sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini CCR exposure for SFT assets	-	-
17	Eksposur sebagai agen SFT Agent transaction exposures	-	-
18	**Total Eksposur SFT** **Penjumlahan baris 14 sampai dengan baris 17** **Total Securities Financing Transaction Exposures (sum of rows 14 to 17)**	**983,759**	**987,592**

	Eksposur Transaksi Rekening Administratif (TRA) Other Off Balance Sheet Exposures	30 Juni 2025	31 Maret 2025
19	Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi Nilai gross sebelum dikurangi CKPN Off B/S exposures at gross notional amount	2,023,438	1,994,646.00
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustment for conversion to credit equivalent amount)	(1,734,898)	(1,706,092.00)
21	(CKPN atas TRA sesuai standar akuntansi keuangan) (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 Capital)	(3,473)	(3,254.00)
22	**Total Eksposur TRA** **Penjumlahan dari baris 19 sampai dengan baris 21** **Off Balance Sheet Items (sum of rows 19 to 21)**	**285,067**	**285,300**
	Modal dan Total Ekposur **Capital and Total Exposures**	**30 Juni 2025**	**31 Maret 2025**
23	**Modal Inti** **Tier 1 Capital (CEMA)**	3,153,872	3,154,290
24	**Total Eksposur** **Penjumlahan baris 7, baris 13, baris 18, dan baris 22** **Total Exposures (sum of rows 7, 13, 18, 22)**	**9,313,001**	**8,528,921**
	Rasio Pengungkit (*Leverage)* ***Leverage Ratio***	**30 Juni 2025**	**31 Maret 2025**
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)	33.87%	36.98%
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).	33.87%	36.98%
26	**Nilai Minimum Rasio Pengungkit** **National minimum leverage ratio requirement**	3.00%	3.00%
27	**Bantalan terhadap nilai Rasio Pengungkit** **Applicable leverage buffers**	N/A	N/A
	Pengungkapan Nilai Rata-Rata **Disclosure of average scores**	**30 Juni 2025**	**31 Maret 2025**
28	Nilai rata-rata dari nilai tercatat aset SFT secara *gross*, setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) 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	819,535	965,083
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara *gross,* setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) 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	983,759	987,592

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 *gross* 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	9,148,777	8,506,412
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 *gross* 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	9,148,777	8,506,412
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 *gross* 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 reffered to in line 28	34.47%	37.08%
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 *gross* 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 reffered to in line 28	34.47%	37.08%

Terjadi penurunan Rasio Pengungkit pada Juni 2025 (33,87%) apabila dibandingkan dengan bulan Maret 2025 (36,98%) sebesar 3,11%. Hal ini disebabkan karena adanya peningkatan total eksposur yang berasal dari penempatan pada Bank Indonesia.

There was an decrease in the value of the leverage ratio in June 2025 (33,87%) compared to March 2025 (36,98%), as much as 3,11%. This is caused by decrease of total exposure from a placement in Bank Indonesia.

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 2025 Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area				30 Juni 2024 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	3,387,521	-	-	**3,387,521**	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	36,716	-	1	**36,717**	33,061	-	2	**33,063**
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	420,963	13,827	14,414	**449,204**	465,304	13,613	14,975	**493,892**
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,823,036	32,552	85,098	**1,940,686**	1,725,977	34,272	128,274	**1,888,523**
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	207,949	184,417	23,759	**416,125**	246,831	190,007	27,230	**464,068**
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	109,008	252	1,128	**110,388**	122,432	2,117	1,007	**125,556**
9	Tagihan kepada Korporasi Receivables on Corporate	1,709,968	67,633	183,044	**1,960,645**	1,092,674	82,652	65,903	**1,241,229**
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	93,118	1,108	96	**94,322**	112,748	1,039	45	**113,832**
11	Aset Lainnya Other Assets	906,620	40,793	11,661	**959,074**	916,102	42,828	11,760	**970,690**
	Total	**8,694,899**	**340,582**	**319,201**	**9,354,682**	**7,984,524**	**366,528**	**249,196**	**8,600,248**

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 I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2025 — 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	3,387,521	-	-	-	-	**3,387,521**
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	36,717	-	-	-	-	**36,717**
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	408,645	5,194	27,939	7,426	-	**449,204**
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,737,019	43,130	74,830	85,707	-	**1,940,686**
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	5,655	44,433	74,742	291,295	-	**416,125**
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	87,680	3,956	18,752	-	-	**110,388**
9	Tagihan kepada Korporasi Receivables on Corporate	1,439,724	42,726	436,793	41,402	-	**1,960,645**
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	77,144	798	12,265	4,115	-	**94,322**
11	Aset Lainnya Other Assets	-	-	-	-	959,074	**959,074**
	Total	**7,180,105**	**140,237**	**645,321**	**429,945**	**959,074**	**9,354,682**

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 I 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**

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 I 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 2025											
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	42,250	-	-
3	Industri Pengolahan Manufacturing	-	-	-	-	46,467	530,600	-	30,171	48,241	19,828	-
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	-	-	-	-	-	454	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	32,167	19,526	-	20,231	-	15,723	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	-	-	-	-	259,864	1,265,090	-	47,221	1,333,466	46,000	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	5,828	54,520	-	9,217	81,417	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	-	-	-	-	6,747	40,470	-	1,128	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	-	817	-	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	-	-	-	-	-	-	-	-	450,520	-	-
12	*Real Estate* Real Estate	-	-	-	-	58,006	80	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	-	-	-	-	12,584	3,115	-	-	-	3,305	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Acitivities Without Option Rights, Employment, Travel Agent, and Other Business Support	-	-	-	-	16,358	4,690	-	499	4,751	2,964	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	50	84	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	-	-	-	-	-	312	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	12,647	-	-	-	480	-
19	Aktivitas Jasa lainnya Others Services Activities	-	-	-	-	1,641	3,653	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Internasional Institution Actvities and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	-	-	-	-	-	-	416,125	1,921	-	1,190	-
23	Lainnya Others	3,387,521	-	-	36,717	9,492	4,628	-	-	-	4,832	959,074
	Total	**3,387,521**	**-**	**-**	**36,717**	**449,204**	**1,940,686**	**416,125**	**110,388**	**1,960,645**	**94,322**	**959,074**

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 I 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 Acitivities 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 Internasional Institution Actvities 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**

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 2025 Wilayah Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	7,559,852	342,041	306,202	**8,208,095**
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) Receivables With Increased and Worsening Credit Risk	256,318	9,857	1,957	**268,132**
	a. Belum Jatuh Tempo Non Past Due	108,664	4,137	327	**113,128**
	b. Telah Jatuh Tempo Past Due	147,654	5,720	1,630	**155,004**
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	35,359	1,260	1,589	**38,208**
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	50,867	3,209	182	**54,258**
5	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	62,926	6,995	1,533	**71,454**
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 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	-	-	-	**-**

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 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 2025							
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	41,701	-	-	596	-	-	-
3	Industri Pengolahan Manufacturing	702,926	62,309	28,743	8,448	33,302	8,915	-
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	120	-	-	27	-	-	-
6	Konstruksi Construction	88,588	-	17,518	826	-	1,795	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trading; Car and Motorcycle repair and maintenance	2,763,661	43,987	80,106	23,280	16,794	36,743	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	152,640	2,889	-	1,171	2,581	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	47,245	-	-	544	-	-	-
10	Informasi dan Komunikasi Information and Communication	797	-	-	14	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activity and Insurance	427,034	-	-	728	-	-	-
12	*Real Estate* Real Estate	54,982	-	-	661	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific and Technical Activities	20,177	-	5,977	750	-		-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha lainnya Leasing and Leasing Acitivities Without Option Rights, Employment, Travel Agent, and Other Business Support	27,706	-	4,489	-	-	4,198	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	-	-	-
16	Pendidikan Education	65	-	-	3	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Health Services and Social Activity	312	-	-	2	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Public, Socio-Culture, Entertainment and Other Personal Services	13,356	-	710	73	-	229	-
19	Aktivitas Jasa lainnya Others Services Activities	5,251	-	-	517	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Personal Services Serving Household	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Internasional Institution Actvities and Other Extra International Agencies	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non Business Field	430,872	2,944	11,478	364	1,348	10,288	-
23	Lainnya Others	3,430,662	999	5,983	204	233	9,286	-
	Total	**8,208,095**	**113,128**	**155,004**	**38,208**	**54,258**	**71,454**	**-**

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 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 Acitivities 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 Actvities 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**	**-**

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)

	Keterangan Description	30 Juni 2025			30 Juni 2024		
		CKPN Stage 1 Allowance for Impairment Losses Stage 1	CKPN Stage 2 Allowance for Impairment Losses Stage 2	CKPN Stage 3 Allowance for Impairment Losses Stage 3	CKPN Stage 1 Allowance for Impairment Losses Stage 1	CKPN Stage 2 Allowance for Impairment Losses Stage 2	CKPN Stage 3 Allowance for Impairment Losses Stage 3
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Saldo Awal CKPN Beginning balance - allowance for impairment losses	42,647	46,178	71,429	37,691	66,979	72,842
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	200	8,349	64	4,784	-	8,330
	2.b. Pemulihan CKPN pada periode berjalan Reversal allowance for impairment losses during the year	(4,639)	(269)	(39)	(4,630)	(21,993)	(4,718)
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	**38,208**	**54,258**	**71,454**	**37,845**	**44,986**	**76,454**

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 I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2025													
		Tagihan Bersih Net Receivables													
		Lembaga Pemeringkat 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)	(15)	(16)
1	Tagihan kepada Pemerintah Receivables on Sovereigns		-	-	-	-	-	-	-	-	-	-	-	3,387,521	**3,387,521**
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		16,324	662	2,154	17,577	-	-	-	-	-	-	-	-	**36,717**
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property													449,204	**449,204**
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property													1,940,686	**1,940,686**
7	Kredit Pegawai/Pensiunan Employee/Retired Loans													416,125	**416,125**
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio													110,388	**110,388**
9	Tagihan kepada Korporasi Receivables on Corporate		-	-	-	-	-	-	-	-	-	-	-	1,960,645	**1,960,645**
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables													94,322	**94,322**
11	Aset Lainnya Other Assets													959,074	**959,074**
	Total		-	-	-	-	-	-	-	-	-	-	-	9,317,965	**9,354,682**

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 I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2024													
		Tagihan Bersih Net Receivables													
		Lembaga Pemeringkat 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)	(15)	(16)
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		**15,142**	**858**	**1,117**	**15,946**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**8,567,185**	**8,600,248**

*Diaudit
*Audited

13. Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individu
13. Credit Risk - Disclosure of Net Receivables Risk Weight after Calculation of Credit Risk Mitigation Impact - Banks Individually

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2025 Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Calculation of Credit Risk Mitigation Impact																ATMR Risk Weighted Assets	Beban Modal Capital Charges
		0%	10%	20%	25%	30%	40%	50%	60%	70%	75%	85%	90%	100%	110%	150%	Lainnya		
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
A	**Eksposur Neraca** **Balance Sheet Exposures**																		
1	Tagihan kepada Pemerintah Receivables on Sovereigns	2,403,762	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	36,717	-	-	-	-	-	-	-	-	-	-	-	-	-	7,343	588
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	286	-	51,240	30,792	159,810	86,086	56,211	-	49,708	-	-	-	-	-	-	-	163,225	13,058
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	38,946	-	-	-	-	-	-	447,631	24,216	273,452	144,266	12,230	914,122	13,070	-	-	1,552,751	124,220
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	416,125	-	-	-	-	-	-	-	-	-	208,063	16,645
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	53,715	-	-	-	-	-	-	-	-	8,261	-	-	42,333	-	-	-	48,529	3,882
9	Tagihan kepada Korporasi Receivables on Corporate	253,129	-	-	-	-	-	-	-	-	-	131,824	-	1,381,055	-	-	-	1,493,105	119,448
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	2,352	-	-	-	-		52,515	-	39,455	-	112,873	9,030
11	Aset Lainnya Other Assets	71,489												880,015		7,570		891,370	71,310
	Total Eksposur Neraca Total Exposures Balance Sheet	**2,821,327**	**-**	**87,957**	**30,792**	**159,810**	**86,086**	**474,688**	**447,631**	**73,924**	**281,713**	**276,090**	**12,230**	**3,270,040**	**13,070**	**47,025**	**-**	**4,477,259**	**358,181**
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** **Off-Balance Sheet Commitments/Contigency Liabilities 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	1	-	1,250	1,772	6,882	2,432	792	-	1,942	-		-	-	-	-	-	5,486	439
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,831	-	-	-	-	-	-	13,489	2,262	10,161	4,557	-	40,453	-	-	-	61,624	4,930
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	1,031	-	-	-	-	-	-	-	-	4,240	-	-	808	-	-	-	3,988	319
9	Tagihan kepada Korporasi Receivables on Corporate	4,691	-	-	-	-	-	-	-	-	-	10,187	-	179,759	-	-	-	188,418	15,073
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA Total Exposures Off-Balance Sheet	**7,554**	**-**	**1,250**	**1,772**	**6,882**	**2,432**	**792**	**13,489**	**4,204**	**14,401**	**14,744**	**-**	**221,020**	**-**	**-**	**-**	**259,516**	**20,761**
C	**Eksposur akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)** **Counterparty Credit Risk Exposures**																		
1	Tagihan kepada Pemerintah **Receivables on Sovereigns**	983,759	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	**983,759**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

13. Risiko Kredit - Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individu
13. Credit Risk - Disclosure of Net Receivables Risk Weight after Calculation of Credit Risk Mitigation Impact - Banks Individually

(dalam jutaan Rp / in million Rp)

No.	Kategori Portofolio / Category Portfolio	30 Juni 2024 — Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Receivables after Calculation of Credit Risk Mitigation Impact																ATMR / Risk Weighted Assets	Beban Modal / Capital Charges
		0%	10%	20%	25%	30%	40%	50%	60%	70%	75%	85%	90%	100%	110%	150%	Lainnya		
(1)	(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
A	**Eksposur Neraca** / **Balance Sheet Exposures**																		
1	Tagihan kepada Pemerintah / Receivables on Sovereigns	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,613	529
4	Tagihan kepada Bank / Receivables on Banks	-	-	33,063	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	480	-	49,650	18,964	194,116	93,757	48,603	-	71,260	-	-	-	-	-	-	-	184,592	14,768
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Property	19,560	-	-	-	-	-	-	400,439	30,723	295,340	105,351	16,573	944,510	13,070	-	-	1,546,625	123,730
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	464,068	-	-	-	-	-	-	-	-	-	232,034	18,563
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business and Retail Portfolio	53,028	-	-	-	-	-	-	-	-	20,114	-	-	48,550	-	-	-	63,636	5,091
9	Tagihan kepada Korporasi / Receivables on Corporate	167,638	-	-	-	-	-	-	-	-	-	97,457	-	819,940	-	-	-	902,778	72,222
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	2,710	-	-	-	-	-	40,268	-	70,854	-	147,904	11,832
11	Aset Lainnya / Other Assets	76,643	-	-	-	-	-	-	-	-	-	-	-	868,411	-	25,636	-	906,865	72,549
	Total Eksposur Neraca Total Exposures Balance Sheet	**1,480,694**	**-**	**82,713**	**18,964**	**194,116**	**93,757**	**515,381**	**400,439**	**101,983**	**315,454**	**202,808**	**16,573**	**2,721,679**	**13,070**	**96,490**	**-**	**3,991,047**	**319,284**
B	**Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif** / **Off-Balance Sheet Commitments/Contigency Liabilities 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	22	-	2,519	1,587	5,697	3,375	2,190	-	1,672	-	-	-	-	-	-	-	6,226	498
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Property	2,070	-	-	-	-	-	-	9,253	1,784	8,169	7,406	11	34,264	-	-	-	53,496	4,280
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	938	-	-	-	-	-	-	-	-	2,378	-	-	548	-	-	-	2,332	187
9	Tagihan kepada Korporasi / Receivables on Corporate	6,422	-	-	-	-	-	-	-	-	-	3,363	-	146,409	-	-	-	149,267	11,941
10	Tagihan yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA Total Exposures Off-Balance Sheet	**9,452**	**-**	**2,519**	**1,587**	**5,697**	**3,375**	**2,190**	**9,253**	**3,456**	**10,547**	**10,769**	**11**	**181,221**	**-**	**-**	**-**	**211,321**	**16,906**
C	**Eksposur akibat Kegagalan Pihak Lawan (*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**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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 2025					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			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	2,403,762	-	-	-	-	2,403,762
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	36,717	-	-	-	-	36,717
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	434,133	286	-	-	-	433,847
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	1,867,933	38,946	-	-	-	1,828,987
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	416,125	-	-	-	-	416,125
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	104,309	53,715	-	-	-	50,594
9	Tagihan kepada Korporasi Receivables on Corporate	1,766,008	253,129	-	-	-	1,512,879
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	94,322	-	-	-	-	94,322
11	Aset Lainnya Other Assets	959,074	-	-	-	-	959,074
	Total Eksposur Neraca **Total Exposures Balance Sheet**	**8,082,383**	**346,076**	**-**	**-**	**-**	**7,736,307**
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	15,071	1	-	-	-	15,070
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	72,753	1,831	-	-	-	70,922
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	6,079	1,031	-	-	-	5,048
9	Tagihan kepada Korporasi Receivables on Corporate	194,637	4,691	-	-	-	189,946
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	Total Eksposur Rekening Administratif **Total Exposures Off-Balance Sheet**	**288,540**	**7,554**	**-**	**-**	**-**	**280,986**
C	**Eksposur *Counterparty Credit Risk*** **Counterparty Credit Risk Exposures**						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	983,759	-	-	-	-	983,759
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**	**983,759**	**-**	**-**	**-**	**-**	**983,759**
	Total (A+B+C)	**9,354,682**	**353,630**	**-**	**-**	**-**	**9,001,052**

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					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			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	1,163,345	-	-	-	-	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	938	-	-	-	2,926
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**	**9,452**	**-**	**-**	**-**	**230,625**
C	**Eksposur Counterparty Credit Risk** **Counterparty Credit Risk Exposures**						
1	Tagihan kepada Pemerintah Receivables on Sovereigns	2,106,050	-	-	-	-	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**	**-**	**-**	**-**	**-**	**2,106,050**
	Total (A+B+C)	**8,600,248**	**250,158**	**-**	**-**	**-**	**8,350,090**

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 Eksposure Sekuritisasi
a. On Financial Statements Assets Exposures, except Securitization Exsposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2025			30 Juni 2024		
		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	**2,403,762**	-	-	**1,163,345**	-	-
	1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government	2,403,762	-	-	1,163,345	-	-
	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	**36,717**	**7,343**	**7,343**	**33,063**	**6,613**	**6,613**
	4.a. Tagihan Jangka Pendek Short term receivable	36,717	7,343	7,343	33,063	6,613	6,613
	4.b. Tagihan Jangka Panjang Long term receivable				-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	**434,133**	**163,425**	**163,225**	**476,830**	**184,835**	**184,592**
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	**1,867,933**	**1,586,402**	**1,552,751**	**1,825,566**	**1,563,459**	**1,546,625**
7	Kredit Pegawai atau Pensiunan Employee/Retired Loans	**416,125**	**208,063**	**208,063**	**464,068**	**232,034**	**232,034**
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	**104,309**	**99,089**	**48,529**	**121,692**	**113,621**	**63,636**
9	Tagihan kepada Korporasi Receivables on Corporate	**1,766,008**	**1,730,429**	**1,493,105**	**1,085,035**	**1,061,793**	**902,778**
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	**94,322**	**112,873**	**112,873**	**113,832**	**147,904**	**147,904**
	10.a. Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	27,502	27,502	27,502	25,408	25,408	25,408
	10.b. Selain Kredit Beragun Rumah Tinggal Other Loans Secured by Residential Property	66,820	85,371	85,371	88,424	122,496	122,496
11	Aset Lainnya Other Assets	**959,074**	**-**	**891,370**	**970,690**	**-**	**906,865**
	11.a. Uang tunai,emas dan *commemorative coin* Cash, Gold and Commemorative coin	71,489			76,643	-	-
	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 rekstrukturisasi 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	777,822		777,822	784,290	-	784,290
	11.d. Agunan Yang Diambil Alih (AYDA) Foreclosed Assets	7,570		11,355	25,636	-	38,454
	11.e. Antar kantor neto Between Net Offices				-	-	-
	11.f. Lainnya Other	102,193		102,193	84,121	-	84,121
	Total	**8,082,383**	**3,907,624**	**4,477,259**	**6,254,121**	**3,310,259**	**3,991,047**

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

b. Off-Balance Sheet Commitment/Contigency Exposures except Securitization Exsposures

(dalam jutaan Rp I in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2025			30 Juni 2024		
		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	**15,071**	**5,486**	**5,486**	**17,062**	**6,232**	**6,226**
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	**72,753**	**63,306**	**61,624**	**62,957**	**55,366**	**53,496**
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	**6,079**	**4,764**	**3,988**	**3,864**	**3,039**	**2,332**
9	Tagihan kepada Korporasi Receivables on Corporate	**194,637**	**192,662**	**188,418**	**156,194**	**155,375**	**149,267**
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	**288,540**	**266,218**	**259,516**	**240,077**	**220,012**	**211,321**

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 2025			30 Juni 2024		
		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	**983,759**	-	-	**2,106,050**	-	-
	1.a. Tagihan Kepada Pemerintah Indonesia Receivables On Indonesia Government	983,759	-	-	2,106,050	-	-
	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	**983,759**	**-**	**-**	**2,106,050**	**-**	**-**

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 2025			30 Juni 2024		
		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 2025		30 Juni 2024	
		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 2025 Tagihan Bersih Net Receivables	30 Juni 2025 ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	30 Juni 2025 ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	30 Juni 2024 Tagihan Bersih Net Receivables	30 Juni 2024 ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation	30 Juni 2024 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 w eighted assets)		-	-		-	-
	Total	-	-	-	-	-	-

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

(dalam jutaan Rp I in million Rp)

	30 Juni 2025	30 Juni 2024
TOTAL ATMR RISIKO KREDIT **TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK**	4,736,775	4,202,368
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 **THE EXCESS BETWEEN GENERAL RESERVES PPKA ON PRODUCTIVE ASSETS MUST BE CALCULATED AND 1,25% RISK WEIGHTED ASSETS FOR CREDIT RISK**		4,798
TOTAL ATMR RISIKO KREDIT (A) - (B) **TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK**	4,736,775	4,197,570
TOTAL FAKTOR PENGURANG MODAL **TOTAL CAPITAL DEDUCTION FACTOR**	-	-

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

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

Bank tidak memiliki Eksposur *Counterparty Credit Risk*
Bank has no Counterpary 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 I in million Rp)

No.	Jenis Risiko Type Of Risk	Juni 2025		Juni 2024	
		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	2,770	34,619	2,769	34,612
3	Risiko Ekuitas Equity Risk	-	-	-	-
4	Risiko Komoditas Commodity Risk	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-
TOTAL		**2,770**	**34,619**	**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.

26.a. Interest Rate Risk in Banking Book - Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB) Rupiah - Bank secara Individu

26.a. Interest Rate Risk in Banking Book - Disclosure of IDR Interest Rate Risk in Banking Book (IRRBB) Exposures - Banks Individually

(dalam jutaan Rp I in million Rp)

Pos - Pos Account	30 Juni 2025 TOTAL Total	SKALA WAKTU Dibawah 1 Bulan < 1 Month	Diatas 1 s/d 3 Bulan > 1 - 3 Months	Diatas 3 s/d 6 Bulan > 3 - 6 Months	Diatas 6 s/d 12 Bulan > 6 -12 Months	Diatas 1 s/d 2 Tahun > 1 - 2 Years	Diatas 2 s/d 3 Tahun > 2 - 3 Years	Diatas 3 s/d 4 Tahun > 3 - 4 Years	Diatas 4 s/d 5 Tahun > 4 - 5 Years	Diatas 5 s/d 7 Tahun > 5 - 7 Years	Diatas 7 s/d 10 Tahun > 7 - 10 Years	Diatas 10 s/d 15 Tahun > 10 - 15 years	Diatas 15 s/d 20 Tahun > 15 - 20 years	Diatas 20 Tahun > 20 years	Tidak Sensitif terhadap Suku Bunga Non - Interest Sensitive
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. Aset Assets															
1 Penempatan pada Bank Indonesia Placements with Bank Indonesia	**1,633,692**	1,633,692	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Penempatan pada Bank lain Placements with Other Bank	**16,324**	16,324	-	-	-	-	-	-	-	-		-	-	-	-
3 Surat Berharga Securities	**761,715**	149,568	198,449	195,386	156,626	-	-	-	-	61,686	-	-	-	-	-
4 Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali Reverse Repo	**983,759**	983,759	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Tagihan Akseptasi Acceptance Receivables	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Kredit yang Diberikan Loans	**4,676,328**	**3,713,548**	**391,433**	**1,478**	**4,060**	**16,814**	**28,640**	**31,999**	**42,364**	**89,253**	**101,768**	**99,968**	**-**	**-**	**155,003**
Total Aset Total Assets	**8,071,818**	**6,496,891**	**589,882**	**196,864**	**160,686**	**16,814**	**28,640**	**31,999**	**42,364**	**150,939**	**101,768**	**99,968**	**-**	**-**	**155,003**
B. Kewajiban & Modal Liabilities & Capital															
1 Giro Demand Deposits	**736,036**	-	-	-	-	736,036	-	-	-	-	-	-	-	-	-
2 Tabungan Saving Deposits	**353,991**	-	-	-	-	353,991	-	-	-	-	-	-	-	-	-
3 Simpanan Berjangka Time Deposits	**4,486,390**	2,938,346	863,688	498,993	185,363	-	-	-	-	-	-	-	-	-	-
4 Kewajiban kepada Bank Indonesia Liabilities with Bank Indonesia	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Kewajiban kepada Bank lain Liabilities with Other Bank	**539**	-	539	-	-	-	-	-	-	-	-	-	-	-	-
6 Kewajiban Akseptasi Acceptance Payables	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Surat Berharga yang Diterbitkan Securities Issued	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Pinjaman yang Diterima Borrowings	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Kewajiban Lainnya Others Liabilities	**24,110**	-	-	-	-	24,110	-	-	-	-	-	-	-	-	-
Total Kewajiban Total Liabilities	**5,601,066**	**2,938,346**	**864,227**	**498,993**	**185,363**	**1,114,137**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
C. Aset-Kewajiban Assets - Liabilities	**2,470,752**	**3,558,545**	**(274,345)**	**(302,129)**	**(24,677)**	**(1,097,323)**	**28,640**	**31,999**	**42,364**	**150,939**	**101,768**	**99,968**	**-**	**-**	**155,003**
D. Rekening Administratif Off Balance Sheet															
1 Komitmen (tagihan/kewajiban) Commitments (Receivables/Liabilities)	**1,915,697**	1,915,697	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Swap (Panjang/Pendek) Swap (Long/Short)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Option (Beli/Jual) Option (Buy/Sell)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Forward (Panjang/Pendek) Forward (Long/Short)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Lainnya Others	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Rekening Administratif Total Off Balance Sheet	**1,915,697**	**1,915,697**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
E. POSISI NETO/GAP NET POSITION/GAP	**555,055**	**1,642,848**	**(274,345)**	**(302,129)**	**(24,677)**	**(1,097,323)**	**28,640**	**31,999**	**42,364**	**150,939**	**101,768**	**99,968**	**-**	**-**	**155,003**
F. ASUMSI PERUBAHAN SUKU BUNGA INTEREST RATE CHANGES ASSUMPTION		**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	
G. JANGKA WAKTU DIMANA GAP SECARA PERIODIK BERPENGARUH PERIOD IN WHICH THE GAP PERIODICALLY INFLUENTIAL		0.958	0.833	0.625	0.250										
H. RISIKO SUKU BUNGA (NII) INTEREST RATE RISK	**11,507.75**	**15,743.96**	**(2,286.21)**	**(1,888.31)**	**(61.69)**										

26.a. Interest Rate Risk in Banking Book - Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB) Rupiah - Bank secara Individu
26.a. Interest Rate Risk in Banking Book - Disclosure of IDR Interest Rate Risk in Banking Book (IRRBB) Exposures - Banks Individually

(dalam jutaan Rp I in million Rp)

	Pos - Pos Account	30 Juni 2024														
		TOTAL Total	SKALA WAKTU													Tidak Sensitif terhadap Suku Bunga Non - Interest Sensitive
			Dibawah 1 Bulan < 1 Month	Diatas 1 s/d 3 Bulan > 1 - 3 Months	Diatas 3 s/d 6 Bulan > 3 - 6 Months	Diatas 6 s/d 12 Bulan > 6 -12 Months	Diatas 1 s/d 2 Tahun > 1 - 2 Years	Diatas 2 s/d 3 Tahun > 2 - 3 Years	Diatas 3 s/d 4 Tahun > 3 - 4 Years	Diatas 4 s/d 5 Tahun > 4 - 5 Years	Diatas 5 s/d 7 Tahun > 5 - 7 Years	Diatas 7 s/d 10 Tahun > 7 - 10 Years	Diatas 10 s/d 15 Tahun > 10 - 15 years	Diatas 15 s/d 20 Tahun > 15 - 20 years	Diatas 20 Tahun > 20 years	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	A. Aset Assets															
1	Penempatan pada Bank Indonesia Placements with Bank Indonesia	**1,032,404**	1,032,404	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Penempatan pada Bank lain Placements with Other Bank	**15,142**	15,142	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Surat Berharga Securities	**122,535**	-	-	-	-	60,890	-	-	-	61,645	-	-	-	-	-
4	Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali Reverse Repo	**2,106,050**	863,945	1,242,105	-	-	-	-	-	-	-	-	-	-	-	-
5	Tagihan Akseptasi Acceptance Receivables	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit yang Diberikan Loans	**4,073,575**	**3,078,704**	**357,676**	**1,269**	**5,346**	**19,067**	**28,882**	**37,141**	**39,426**	**95,451**	**127,753**	**109,890**	**-**	**-**	**172,970**
	Total Aset Total Assets	**7,349,706**	**4,990,195**	**1,599,781**	**1,269**	**5,346**	**79,957**	**28,882**	**37,141**	**39,426**	**157,096**	**127,753**	**109,890**	**-**	**-**	**172,970**
	B. Kewajiban & Modal Liabilities & Capital															
1	Giro Demand Deposits	**544,762**	-	-	-	-	544,762	-	-	-	-	-	-	-	-	-
2	Tabungan Saving Deposits	**351,198**	-	-	-	-	351,198	-	-	-	-	-	-	-	-	-
3	Simpanan Berjangka Time Deposits	**4,067,072**	2,779,132	979,958	162,429	145,553	-	-	-	-	-	-	-	-	-	-
4	Kewajiban kepada Bank Indonesia Liabilities with Bank Indonesia	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kewajiban kepada Bank lain Liabilities with Other Bank	**485**	-	485	-	-	-	-	-	-	-	-	-	-	-	-
6	Kewajiban Akseptasi Acceptance Payables	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Surat Berharga yang Diterbitkan Securities Issued	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Pinjaman yang Diterima Borrowings	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Kewajiban lainnya Other Liabilities	**29,721**	-	-	-	-	29,721	-	-	-	-	-	-	-	-	-
	Total Kewajiban Total Liabilities	**4,993,238**	**2,779,132**	**980,443**	**162,429**	**145,553**	**925,681**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
	C. Aset-Kewajiban Assets - Liabilities	**2,356,468**	**2,211,063**	**619,338**	**(161,160)**	**(140,207)**	**(845,724)**	**28,882**	**37,141**	**39,426**	**157,096**	**127,753**	**109,890**	**-**	**-**	**172,970**
	D. Rekening Administratif Off Balance Sheet															
1	Komitmen (tagihan/kewajiban) Commitments (Receivables/Liabilities)	**1,474,304**	1,474,304	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Swap (Panjang/Pendek) Swap (Long/Short)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Option (Beli/Jual) Option (Buy/Sell)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Forward (Panjang/Pendek) Forward (Long/Short)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Lainnya Others	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Rekening Administratif Total Off Balance Sheet	**1,474,304**	**1,474,304**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
E.	**POSISI NETO/GAP** NET POSITION/GAP	**882,164**	**736,759**	**619,338**	**(161,160)**	**(140,207)**	**(845,724)**	**28,882**	**37,141**	**39,426**	**157,096**	**127,753**	**109,890**	**-**	**-**	**172,970**
F.	**ASUMSI PERUBAHAN SUKU BUNGA** INTEREST RATE CHANGES ASSUMPTION		**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	
G.	**JANGKA WAKTU DIMANA GAP SECARA PERIODIK BERPENGARUH** PERIOD IN WHICH THE GAP PERIODICALLY INFLUENTIAL		0.958	0.833	0.625	0.250										
H.	**RISIKO SUKU BUNGA (NII)** INTEREST RATE RISK	**10,863.99**	**7,060.61**	**5,161.15**	**(1,007.25)**	**(350.52)**										

26.b. Interest Rate Risk in Banking Book - Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB) Valas - Bank secara Individu

26.b. Interest Rate Risk in Banking Book - Disclosure of Foreign Exchange Interest Rate Risk in Banking Book (IRRBB) Exposures - Banks Individually

(dalam jutaan Rp I in million Rp)

Pos - Pos Account	30 Juni 2025														
	TOTAL Total	SKALA WAKTU													Tidak Sensitif terhadap Suku Bunga Non - Interest Sensitive
		Dibawah 1 Bulan < 1 Month	Diatas 1 s/d 3 Bulan > 1 - 3 Months	Diatas 3 s/d 6 Bulan > 3 - 6 Months	Diatas 6 s/d 12 Bulan > 6 -12 Months	Diatas 1 s/d 2 Tahun > 1 - 2 Years	Diatas 2 s/d 3 Tahun > 2 - 3 Years	Diatas 3 s/d 4 Tahun > 3 - 4 Years	Diatas 4 s/d 5 Tahun > 4 - 5 Years	Diatas 5 s/d 7 Tahun > 5 - 7 Years	Diatas 7 s/d 10 Tahun > 7 - 10 Years	Diatas 10 s/d 15 Tahun > 10 - 15 years	Diatas 15 s/d 20 Tahun > 15 - 20 years	Diatas 20 Tahun > 20 years	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. Aset Assets															
1 Penempatan pada Bank Indonesia Placements with Bank Indonesia	**5,682**	5,682	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Penempatan pada Bank lain Placements with Other Bank	**20,393**	20,393	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Surat Berharga Securities	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Tagihan atas Surat Berharga yang dibeli dengan janji dijual kembali (Reverse Repo)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Tagihan Akseptasi Acceptance Receivables	**11,218**	-	-	-	-	-	-	-	-	-	-	-	-	-	11,218
6 Kredit yang Diberikan Loans	**70,973**	70,973	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Aset Total Assets	**108,266**	**97,048**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**11,218**
B. Kewajiban & Modal Liabilities & Capital															
1 Giro Demand Deposits	**7,945**	-	-	-	-	7,945	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
2 Tabungan Saving Deposits	**5,308**	-	-	-	-	5,308	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
3 Simpanan Berjangka Time Deposits	**49,908**	37,910	11,998	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
4 Kewajiban kepada Bank Indonesia Liabilities with Bank Indonesia	**-**	-	-	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
5 Kewajiban kepada Bank lain Liabilities with Other Bank	**-**	-	-	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
6 Kewajiban Akseptasi Acceptance Payables	**11,218**	-	-	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	11,218
7 Surat Berharga yang Diterbitkan Securities Issued	**-**	-	-	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
8 Pinjaman yang Diterima Borrowings	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Kewajiban Lainnya Others Liabilities	**153**	-	-	-	-	153	-	-	-	-	-	-	-	-	-
Total Kewajiban Total Liabilities	**74,532**	**37,910**	**11,998**	**-**	**-**	**13,406**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**11,218**
C. Aset-Kewajiban Assets - Liabilities	**33,734**	**59,138**	**(11,998)**	**-**	**-**	**(13,406)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
D. Rekening Administratif Off Balance Sheet															
1 Komitmen (tagihan/kewajiban) Commitments (Receivables/Liabilities)	**3,795**	3,795	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Swap (Panjang/Pendek) Swap (Long/Short)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Option (Beli/Jual) Option (Buy/Sell)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Forward (Panjang/Pendek) Forward (Long/Short)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Lainnya Others	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Rekening Administratif Total Off Balance Sheet	**3,795**	**3,795**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

E. POSISI NETO/GAP NET POSITION/GAP	**29,939**	**55,343**	**(11,998)**	**-**	**-**	**(13,406)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
F. ASUMSI PERUBAHAN SUKU BUNGA INTEREST RATE CHANGES ASSUMPTION		**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	
G. JANGKA WAKTU DIMANA GAP SECARA PERIODIK BERPENGARUH PERIOD IN WHICH THE GAP PERIODICALLY INFLUENTIAL		0.958	0.833	0.625	0.250										
H. RISIKO SUKU BUNGA (NII) INTEREST RATE RISK	**430.39**	**530.37**	**(99.98)**	**-**	**-**										

26.b. Interest Rate Risk in Banking Book - Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB) Valas - Bank secara Individu
26.b. Interest Rate Risk in Banking Book - Disclosure of Foreign Exchange Interest Rate Risk in Banking Book (IRRBB) Exposures - Banks Individually

(dalam jutaan Rp I in million Rp)

Pos - Pos Account	30 Juni 2024														
	TOTAL Total	SKALA WAKTU													Tidak Sensitif terhadap Suku Bunga Non - Interest Sensitive
		Dibawah 1 Bulan < 1 Month	Diatas 1 s/d 3 Bulan > 1 - 3 Months	Diatas 3 s/d 6 Bulan > 3 - 6 Months	Diatas 6 s/d 12 Bulan > 6 -12 Months	Diatas 1 s/d 2 Tahun > 1 - 2 Years	Diatas 2 s/d 3 Tahun > 2 - 3 Years	Diatas 3 s/d 4 Tahun > 3 - 4 Years	Diatas 4 s/d 5 Tahun > 4 - 5 Years	Diatas 5 s/d 7 Tahun > 5 - 7 Years	Diatas 7 s/d 10 Tahun > 7 - 10 Years	Diatas 10 s/d 15 Tahun > 10 - 15 years	Diatas 15 s/d 20 Tahun > 15 - 20 years	Diatas 20 Tahun > 20 years	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
A. Aset Assets															
1 Penempatan pada Bank Indonesia Placements with Bank Indonesia	**5,731**	5,731	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Penempatan pada Bank lain Placements with Other Bank	**17,921**	17,921	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Surat Berharga Securities	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Tagihan Akseptasi Acceptance Receivables	**7,378**	-	-	-	-	-	-	-	-	-	-	-	-	-	7,378
5 Kredit yang Diberikan Loans	**71,803**	71,803	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Aset Total Assets	**102,833**	**95,455**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,378**
B. Kewajiban & Modal Liabilities & Capital															
1 Giro Demand Deposits	**3,691**	-	-	-	-	3,691	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
2 Tabungan Saving Deposits	**5,479**	-	-	-	-	5,479	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
3 Simpanan Berjangka Time Deposits	**50,159**	42,954	7,205	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
4 Kewajiban kepada Bank Indonesia Liabilities with Bank Indonesia	**-**	-	-	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
5 Kewajiban kepada Bank lain Liabilities with Other Bank	**-**	-	-	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
6 Kewajiban Akseptasi Acceptance Payables	**7,378**	-	-	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	7,378
7 Surat Berharga yang Diterbitkan Securities Issued	**-**	-	-	-	-	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-
8 Pinjaman yang Diterima Borrowings	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Kewajiban lainnya Other Liabilities	**157**	-	-	-	-	157	-	-	-	-	-	-	-	-	-
Total Kewajiban Total Liabilities	**66,864**	**42,954**	**7,205**	**-**	**-**	**9,327**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,378**
C. Aset-Kewajiban Assets - Liabilities	**35,969**	**52,501**	**(7,205)**	**-**	**-**	**(9,327)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
D. Rekening Administratif Off Balance Sheet															
1 Komitmen (tagihan/kewajiban) Commitments (Receivables/Liabilities)	**6,072**	6,072	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Swap (Panjang/Pendek) Swap (Long/Short)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Option (Beli/Jual) Option (Buy/Sell)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Forward (Panjang/Pendek) Forward (Long/Short)	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Lainnya Others	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Rekening Administratif Total Off Balance Sheet	**6,072**	**6,072**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
E. POSISI NETO/GAP NET POSITION/GAP	**29,897**	**46,429**	**(7,205)**	**-**	**-**	**(9,327)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
F. ASUMSI PERUBAHAN SUKU BUNGA INTEREST RATE CHANGES ASSUMPTION		**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	**1%**	
G. JANGKA WAKTU DIMANA GAP SECARA PERIODIK BERPENGARUH PERIOD IN WHICH THE GAP PERIODICALLY INFLUENTIAL		0.958	0.833	0.625	0.250										
H. RISIKO SUKU BUNGA (NII) INTEREST RATE RISK	**384.90**	**444.94**	**(60.04)**	**-**	**-**										

27. Risiko Likuiditas - Laporan Perhitungan Rasio Kecukupan Likuiditas (LCR) - Bank Secara Individu
27. Liquidity Risk - Liquidity Adequacy Ratio Calculation Report - Banks Individually

(dalam jutaan Rp in million Rp)

No. / No.	Komponen / Component	30 Juni 2025		31 Maret 2025	
		Nilai *outstanding* kewajiban dan komitmen/ nilai tagihan kontraktual / Outstanding commitment and liabilities / contractual receivables	Nilai HQLA setelah pengurangan nilai (*haircut*) atau *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate)* atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) / 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 (*haircut*) atau *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate)* atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*) / 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		30 Hari		31 Hari
	HIGH QUALITY LIQUID ASSET (HQLA) **HIGH QUALITY LIQUID ASSET (HQLA)**				
2	Total High Quality Liquid Asset (HQLA) Total High Quality Liquid Asset (HQLA)		2,447,959		2,021,131
	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:**	**2,554,677**	**244,024**	**2,649,183**	**253,383**
	a. Simpanan/Pendanaan stabil a. Stable Deposit/Funding	228,870	11,443	230,714	11,536
	b. Simpanan/Pendanaan kurang stabil a. Less Stable Deposit/Funding	2,325,807	232,581	2,418,469	241,847
4	**Pendanaan yang berasal dari nasabah korporasi, terdiri dari:** **Wholesale Funding. Consist of:**	**1,995,272**	**783,089**	**1,735,916**	**679,399**
	a. Simpanan Operasional a. Operational Deposit	12,270	2,481	14,025	2,835
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional b. Non operational deposit and/or Other Non Operational liabilities	1,983,002	780,608	1,721,891	676,564
	c. surat berharga berupa surat utang yang diterbitkan oleh bank (*unsecured debt*) c. Marketable securities issued by bank (unsecured debt)	-	-		
5	**Pendanaan dengan agunan (*secured funding*)** **Secured Funding**		**-**		**-**
6	**Arus kas keluar lainnya (*additional requirement*), terdiri dari:** **Other cash outflow (additional requirement), consist of**	**86,423**	**7,233**	**83,532**	**6,190**
	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	83,160	7,076	63,869	5,208
	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 contigencies liabilities	3,263	157	19,663	982
	g. arus kas keluar kontraktual lainnya g. other contractual cash outflow	-	-	-	-
7	**TOTAL ARUS KAS KELUAR (*CASH OUTFLOWS*)** **TOTAL CASH OUTFLOW**		**1,034,346**		**938,972**
	ARUS KAS MASUK **CASH INFLOW**				
8	Pinjaman dengan agunan *Secured lending* Secured lending	-	-	-	-
9	Tagihan berasal dari pihak lawan (*counterparty*) yang bersifat lancar (*inflows from fully performing exposures*) Inflows from fully perfoming exposures	201,688	82,322	179,403	70,590
10	Arus kas masuk lainnya Other Cash Inflow	-	-	-	-
11	**TOTAL ARUS KAS MASUK (*CASH INFLOWS*)** **TOTAL CASH INFLOW**		**82,322**		**70,590**
12	**TOTAL HQLA** **TOTAL HQLA**		**2,447,959**		**2,021,131**
13	**TOTAL ARUS KAS KELUAR BERSIH (*NET CASH OUTFLOWS*)** **NET CASH OUTFLOWS**		**952,024**		**868,382**
14	**LCR %** **LCR (%)**		**257.13%**		**232.75%**

Analisis Secara Individu

Nilai Liquidity Coverage Ratio (LCR) - Individu Juni 2025 sebesar 257,13%.
Nilai Liquidity Coverage Ratio (LCR) - Individu Juni 2025 sebesar 257,13% dibandingkan Maret 2025 sebesar 232,75% meningkat sebesar 24,38%. Peningkatan tersebut terutama disebabkan oleh peningkatan HQLA sebesar Rp 426.828 juta.
Nilai rasio tersebut masih di atas batas persyaratan minimum sebesar 100%.
Komposisi High Quality Liquid Asset (HQLA) Juni 2025 (30 hari) terdiri dari HQLA Level 1 yang didominasi oleh Penempatan pada Bank Indonesia sebesar Rp 1.256.990 juta.
Komposisi sumber pendanaan (DPK) BBA per akhir Juni 2025 berupa giro sebesar 13,19%, tabungan 6,37%, dan deposito 80,44%.
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 2025 stands at 257.13%
The Liquidity Coverage Ratio (LCR) – Individual June 2025 stands at 257.13% compared to 232,75% in March 2025, a increase 24,38%. This increase is due to an increase in Net Cash Outflow of Rp 426.828 million.
The ratio value is still above the minimum requirement of 100%
The composition of High-Quality Liquid Assets (HQLA) in June 2025 amounts to Rp 1.256.990 million that consists of Level 1 HQLA dominated by securities issued by Bank Indonesia.
The composition of BBA funding sources (DPK) in June 2025 consists of 13.19% in demand deposits, 6.37% savings, and 80.44% 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 2025					31 Maret 2025				
		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[1] Non-specified Maturity	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 Months - < 1 Year	≥ 1 tahun ≥ 1 Year		Tanpa Jangka Waktu[1] Non-specified Maturity	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 Months - < 1 Year	≥ 1 tahun ≥ 1 Year	
1	**Modal :** **Capital :**	**3,230,907**	**-**	**-**	**-**	**3,230,907**	**3,231,278**	**-**	**-**	**-**	**3,231,278**
2	Modal sesuai POJK KPMM Regulatory Capital as per POJK KPMM	3,230,907	-	-	-	3,230,907	3,231,278	-	-	-	3,231,278
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 :**	**595,920**	**2,068,338**	**239,899**	**-**	**2,628,558**	**621,438**	**2,169,588**	**193,682**	**-**	**2,705,456**
5	Simpanan dan pendanaan stabil Stable Deposits	157,944	127,586	10,808	-	281,521	173,395	205,403	5,570	-	365,150
6	Simpanan dan pendanaan kurang stabil Less Stable Deposits	437,976	1,940,752	229,091	-	2,347,037	448,043	1,964,185	188,112	-	2,340,306
7	**Pendanaan yang berasal dari nasabah korporasi:** **Wholesale Funding**	**507,900**	**1,756,751**	**471,309**	**-**	**240,360**	**286,181**	**1,337,526**	**267,080**	**-**	**138,463**
8	Simpanan operasional Operational deposits	411	8,999	-	-	4,705	846	9,000	-	-	4,923
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other wholesale funding	507,489	1,747,752	471,309	-	235,655	285,335	1,328,526	267,080	-	133,540
10	**Liabilitas yang memiliki pasangan aset yang saling bergantung** **Liabilities with matching interdependent assets**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
11	**Liabilitas dan ekuitas lainnya :** **Other wholesale funding**	**-**	**113,634**	**21,965**	**72,774**	**83,756**	**-**	**96,093**	**19,895**	**72,021**	**81,968**
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	-	113,634	21,965	72,774	83,756	-	96,093	19,895	72,021	81,968
14	**Total ASF** **Total ASF**					**6,183,581**					**6,157,165**

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

No	Komponen RSF RSF Component	30 Juni 2025					31 Maret 2025				
		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 Waktu¹ Non-specified Maturity	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 Months - < 1 Year	≥ 1 tahun ≥ 1 Year		Tanpa Jangka Waktu¹ 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**	**36,717**	**-**	**-**	**-**	**18,358**	**47,955**	**-**	**-**	**-**	**23,978**
17	**Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (*performing*)** **Performing loans and securities**	**-**	**1,753,443**	**1,650,647**	**1,173,200**	**2,875,245**	**-**	**1,189,644**	**2,104,134**	**1,208,491**	**2,855,380**
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 perfoming 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 cliets, retail and small business customers, goverment of Indonesia, other sovereigns, Bank Indonesia, other central banks and public service entities, of which :	-	1,563,784	1,446,732	1,132,641	2,637,899	-	959,105	1,931,710	1,167,480	2,612,888
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 :	-	77,296	99,581	15,415	103,853	-	114,419	78,076	12,323	108,570
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	-	112,363	104,334	25,144	133,493	-	116,120	94,348	28,688	133,922
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (performing) 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 :**	**190,028**	**18,753**	**2,476**	**806,286**	**1,017,543**	**217,742**	**27,212**	**4,361**	**810,163**	**1,059,748**
27	Komoditas fisik yang 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	190,028	18,753	2,476	806,286	1,017,543	217,742	27,212	4,361	810,163	1,059,748
32	Rekening Administratif Off-balance sheet items				**2,023,614**	**100,993**				**1,994,713**	**99,409**
33	**Total RSF** **Total RSF**					**4,012,139**					**4,038,515**
34	**Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio* (%))** **Net Stable Funding Ratio (%)**					**154.12%**					**152.46%**

Analisis Secara Individu

Nilai *Net Stable Funding Ratio* (NSFR) - Individu Triwulan 2 2025 sebesar 154,12%, dibandingkan Triwulan 1 2025 sebesar 152,46% naik sebesar 1,66%. Peningkatan tersebut disebabkan karena peningkatan *Available Stable Funding* (ASF) sebesar 26.416 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 2025 was 154,12%, compared to Quarter 1 2025 which was 152,469%, an increase of 1,66%. This increase was due to a increase in Available Stable Funding (ASF) of 26.416 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 Eksposure 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 I in million Rp)

No.	Pendekatan Yang Digunakan Indicator Approach	30 Juni 2025			30 Juni 2024		
		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	179,241	21,509	268,861	179,794	21,575	269,691
	TOTAL	**179,241**	**21,509**	**268,861**	**179,794**	**21,575**	**269,691**