

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

(jutaan rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2024 / June 30, 2024								30 Juni 2023 / June 30, 2023								
		Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area								Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area								
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total	
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	17,122,649	-	-	-	-	-	-	17,122,649	13,919,435	-	-	-	-	-	-	-	13,919,435
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	9,353,610	-	-	-	-	-	-	9,353,610	7,002,482	-	-	-	-	-	-	-	7,002,482
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	8,962,123	-	-	-	-	-	2,944,966	11,907,089	7,154,921	-	-	-	-	-	2,911,323	10,066,244	
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	31,516,834	35,000	-	-	-	-	-	31,551,834	26,379,309	15,000	-	-	-	-	-	-	26,394,309
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	21,719	10,348	596	-	-	-	-	32,663	25,933	8,119	628	-	-	-	-	-	34,680
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	9,216	7,794	259	-	24	9	-	17,302	8,320	7,674	460	-	189	-	-	-	16,643
13	Tagihan Kepada Korporasi / Receivables on Corporate	20,317,572	10,568,193	1,079,863	953,555	818,880	-	402,271	34,140,334	17,074,054	13,327,896	155,781	1,020,452	908,664	-	394,379	32,881,226	
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	332,726	-	-	-	-	-	-	332,726	444,931	-	-	-	-	-	-	-	444,931
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total	87,636,449	10,621,335	1,080,718	953,555	818,904	9	3,347,237	104,458,207	72,009,385	13,358,689	156,869	1,020,452	908,853	-	3,305,702	90,759,950	

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Diluar Indonesia - Overseas

Tabel 2 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /
Table 2 Disclosure of Net Receivables by Contractual Maturity – Bank Only

(jutaan Rupiah / million Rupiah)

No	Kategori Porfolio / Portfolio Category	30 Juni 2024 / June 30, 2024						30 Juni 2023 / June 30, 2023					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu /						Tagihan Bersih Berdasarkan Sisa Jangka Waktu /					
		≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total	≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	9,143,574	3,354,762	-	285,179	4,339,134	17,122,649	7,446,723	431,716	237,218	1,633,667	4,170,111	13,919,435
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	5,583,879	-	3,769,731	-	9,353,610	-	3,565,928	742,032	2,694,522	-	7,002,482
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	5,231,693	2,357,510	1,496,145	64,075	2,757,666	11,907,089	4,718,747	1,325,228	1,323,088	60,381	2,638,800	10,066,244
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	125,793	26,582,404	3,023,254	1,820,383	-	31,551,834	1,961,959	19,741,305	3,363,996	1,327,049	-	26,394,309
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	32,663	-	32,663	-	-	-	34,680	-	34,680
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	-
10	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
11	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	5	790	917	15,590	-	17,302	35	413	970	15,225	-	16,643
12	Tagihan Kepada Korporasi / Receivables on Corporate	1,652,420	24,583,517	2,160,889	5,715,450	28,058	34,140,334	3,683,812	20,308,791	1,825,851	7,036,214	26,558	32,881,226
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
15	Aset Lainnya / Other Assets	332,726	-	-	-	-	332,726	444,931	-	-	-	-	444,931
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	-
	Jumlah / Total	16,486,211	62,462,862	6,681,205	11,703,071	7,124,858	104,458,207	18,256,207	45,373,381	7,493,155	12,801,738	6,835,469	90,759,950

Tabel 3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /
Table 3 Disclosure of Net Receivables by Economic Sectors - Bank Only

(jutaan Rupiah/ million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Tagihan berupa Covered Bond / Receivables on Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	Kredit Pegawai/Pensiunan / Employee/Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	Tagihan Kepada Korporasi / Receivables on Corporate	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	Aset Lainnya/ Other Assets	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit
30 Juni 2024 / June 30, 2024																	
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	639	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	3,793,170	-	-	-	-	-	-	-	-	-	-	1,520,240	-	-	-
4	Industri Pengolahan / Manufacturing	-	84,493	-	-	-	-	-	-	-	-	-	-	22,628,992	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,475,329	-	-	-	-	-	-	-	-	-	-	26,441	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	-	2,164,379	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	3,217,303	-	-	-	-	-	-	-	-	-	-	4,553,447	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	783,315	-	-	-	-	-	-	-	-	-	-	2,486,112	-	-	-
10	Perantara Keuangan / Financial Intermediary	16,791,897	-	-	11,907,089	-	31,551,834	-	-	-	-	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-	-	760,084	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	330,752	-	-	-	-	-	32,663	-	-	-	-	17,302	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	332,726	-
Jumlah / Total		17,122,649	9,353,610	-	11,907,089	-	31,551,834	-	32,663	-	-	-	17,302	34,140,334	-	-	332,726
30 Juni 2023 / June 30, 2023																	
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-	-	1,125	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	4,573,375	-	-	-	-	-	-	-	-	-	-	1,354,228	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-	-	-	-	-	-	-	22,212,333	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	1,275,656	-	-	-	-	-	-	-	-	-	-	28,935	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-	-	-	-	-	-	-	2,515,444	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	347,016	-	-	-	-	-	-	-	-	-	-	4,269,144	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	806,435	-	-	-	-	-	-	-	-	-	-	1,599,626	-	-	-
10	Perantara Keuangan / Financial Intermediary	11,621,165	-	-	10,066,244	-	26,394,309	-	-	-	-	-	-	-	-	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-	-	900,391	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	2,298,270	-	-	-	-	-	34,680	-	-	-	-	16,643	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	444,931	-
Jumlah / Total		13,919,435	7,002,482	-	10,066,244	-	26,394,309	-	34,680	-	-	-	16,643	32,881,226	-	-	444,931

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

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2024 / June 30, 2024							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	73,873,596	8,075,995	1,024,547	847,399	791,405	9	2,756,838	87,369,789
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	57,313	45,113	604,171	-	-	-	-	706,597
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	4,383	1,129	53	40	137	-	1,466	7,208
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	3,910	1,207	-	75	26	-	-	5,218
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	17,441	1,561	604,171	-	-	-	-	623,173
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2023 / June 30, 2023							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	60,975,406	11,061,022	19,525	947,931	895,047	-	2,631,374	76,530,305
2	Tagihan yang mengalami peningkatan dan penurunan nilai (impaired) / Impaired Claims								
	a. Belum Jatuh Tempo / Not Yet Past Due	-	-	572,648	-	-	-	-	572,648
	b. Telah jatuh tempo / Already Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 / Allowance for Impairment Losses - Stage 1	10,553	2,002	4	118	38	-	1,342	14,057
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 / Allowance for Impairment Losses - Stage 2	8,148	884	-	249	90	-	-	9,371
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 / Allowance for Impairment Losses - Stage 3	10,005	5,982	517,268	-	-	-	-	533,255
6	Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

Area 1 : Jakarta
Area 2 : Jawa Barat - West Java
Area 3 : Jawa Tengah - Central Java
Area 4 : Jawa Timur - East Java
Area 5 : Sumatera & Kalimantan
Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)
Area 7 : Diluar Indonesia - Overseas

Tabel 5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /
Table 5 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Stage 1 / Allowance for Impairment Losses - Stage 1	Cadangan kerugian Penurunan nilai (CKPN)- Stage 2 / Allowance for Impairment Losses - Stage 2	Cadangan kerugian Penurunan nilai (CKPN)- Stage 3 / Allowance for Impairment Losses - Stage 3	Tagihan yang yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Not Yet Due	Telah Jatuh Tempo / Already Due				
30 Juni 2024 / June 30, 2024								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	164	-	-	-	-	-	
2	Perikanan / Fishery	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Extracting	4,174,856	-	-	152	-	-	
4	Industri Pengolahan / Manufacturing	18,004,093	706,597	-	1,588	3,108	623,173	
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,475,329	-	-	369	-	-	
6	Konstruksi / Construction	24,064	-	-	-	-	-	
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	6,179,069	-	-	319	163	-	
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	2,867,827	-	-	239	70	-	
10	Perantara Keuangan / Financial Intermediary	53,250,409	-	-	4,506	513	-	
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	680,536	-	-	35	1,364	-	
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-	
15	Jasa Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	
19	Bukan Lapangan Usaha / Non Business Field	380,716	-	-	-	-	-	
20	Lainnya / Others	332,726	-	-	-	-	-	
Jumlah / Total		87,369,789	706,597	-	7,208	5,218	623,173	

(jutaan Rupiah / million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Stage 1 / Allowance for Impairment Losses - Stage 1	Cadangan kerugian Penurunan nilai (CKPN)- Stage 2 / Allowance for Impairment Losses - Stage 2	Cadangan kerugian Penurunan nilai (CKPN)- Stage 3 / Allowance for Impairment Losses - Stage 3	Tagihan yang yang dihapus buku / Written-Off Receivables
			Belum Jatuh Tempo / Not Yet Due	Telah Jatuh Tempo / Already Due				
30 Juni 2023 / June 30, 2023								
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	750	-	-	-	-	-	
2	Perikanan / Fishery	-	-	-	-	-	-	
3	Pertambangan dan Penggalian / Mining and Extracting	5,151,990	-	-	1,318	-	-	
4	Industri Pengolahan / Manufacturing	17,892,464	572,648	-	3,057	5,043	533,255	
5	Listrik, Gas dan Air / Electricity, Gas and Water	1,275,656	-	-	792	-	-	
6	Konstruksi / Construction	126,039	-	-	4	17	-	
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	2,611,602	-	-	432	267	-	
8	Penyediaan Akomodasi dan Penyediaan Makanan Minum / Hotel and Food & Beverage	-	-	-	-	-	-	
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	1,947,583	-	-	439	35	-	
10	Perantara Keuangan / Financial Intermediary	43,928,276	-	-	7,852	1,171	-	
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	801,420	-	-	163	2,838	-	
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-	
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-	
15	Jasa Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	
16	Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-	
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-	
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-	
19	Bukan Lapangan Usaha / Non Business Field	2,349,594	-	-	-	-	-	
20	Lainnya / Others	444,931	-	-	-	-	-	
Jumlah / Total		76,530,305	572,648	-	14,057	9,371	533,255	

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

(jutaan Rupiah / million Rupiah)

No	Keterangan / Description	30 Juni 2024 / June 30, 2024			30 Juni 2023 / June 30, 2023		
		CKPN Stage 1 / Allowance for Impairment Losses - Stage 1	CKPN Stage 2 / Allowance for Impairment Losses - Stage 2	CKPN Stage 3* / Allowance for Impairment Losses - Stage 3*	CKPN Stage 1 / Allowance for Impairment Losses - Stage 1	CKPN Stage 2 / Allowance for Impairment Losses - Stage 2	CKPN Stage 3* / Allowance for Impairment Losses - Stage 3*
1	Saldo awal CKPN / Beginning Balance of CKPN	6,983	5,433	600,036	19,939	8,579	524,402
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Establishment (Recovery) of CKPN in the current period (Net)	(62)	(287)	13,240	(4,839)	592	13,772
	2.a Pembentukan CKPN pada periode berjalan / Establishment of CKPN in the current period	12,301	518	28,189	14,287	2,778	15,700
	2.b Pemulihan CKPN pada periode berjalan / Recovery of CKPN in the current period	(12,363)	(805)	(14,949)	(19,126)	(2,186)	(1,928)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / CKPN used for writtren off receivables in the current period	-	-	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other establishtment (recovery) in the current period	287	72	9,897	(1,043)	200	(4,919)
	Saldo akhir CKPN / Ending Balance	7,208	5,218	623,173	14,057	9,371	533,255

* termasuk POCI / Including POCI

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

(jutaan Rupiah / million Rupiah)

30 Juni 2024 / June 30, 2024																
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables												Tanpa Peringkat / Unrated	Jumlah / Total
			Peringkat Jangka Panjang / Long Term Rating						Peringkat Jangka Pendek / Short Term Rating							
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3			
			Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
			Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)			
		PT. ICRA Indonesia	[idr]AAA	[idr]AA+ to [idr]AA-	[idr]A+ to [idr]A-	[idr]BBB+ to [idr]BBB-	[idr]BB+ to [idr]BB-	[idr]B+ to [idr]B-	Less than [idr]B-	[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr]A3	Less than [idr]A3			
		PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4			
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	10,317,471	-	-	-	-	-	-	-	6,805,178	17,122,649	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	-	-	5,352,991	-	-	-	-	-	-	-	4,000,619	9,353,610	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks		2,503,069	3,411,191	3,056,363	2,753,690	-	-	-	-	-	-	-	182,776	11,907,089	
5	Tagihan berupa Covered Bond / Receivables on Covered Bond		-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions		3,398,199	3,373,452	1,163,493	1,858,266	-	-	-	-	-	-	-	21,758,424	31,551,834	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property		-	-	-	-	-	-	-	-	-	-	-	32,663	32,663	
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction		-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	17,302	17,302	
13	Tagihan Kepada Korporasi / Receivables on Corporate		-	5,317,271	1,005,345	1,125,204	-	-	-	-	-	-	-	26,692,514	34,140,334	
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Aset Lainnya / Other Assets		-	-	-	-	-	-	-	-	-	-	-	332,726	332,726	
16	Eksposur di Unit Syariah /Exposures at Sharia Based		-	-	-	-	-	-	-	-	-	-	-	-	-	
	Jumlah / Total		5,901,268	12,101,914	5,225,201	21,407,622	-	-	-	-	-	-	-	59,822,202	104,458,207	

30 Juni 2023 / June 30, 2023																
No	Kategori Porfolio / Portfolio Category	Lembaga Peringkat / Rating Company	Tagihan Bersih / Net Receivables												Tanpa Peringkat / Unrated	Jumlah / Total
			Peringkat Jangka Panjang / Long Term Rating						Peringkat Jangka Pendek / Short Term Rating							
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	A-1	A-2	A-3	Less than A-3			
			Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Less than B-	F1+ to F1	F2	F3	Less than F3		
			Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to Ba3	B1 to B3	Less than B3	P-1	P-2	P-3	Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)			
		PT. ICRA Indonesia	[idr]AAA	[idr]AA+ to [idr]AA-	[idr]A+ to [idr]A-	[idr]BBB+ to [idr]BBB-	[idr]BB+ to [idr]BB-	[idr]B+ to [idr]B-	Less than [idr]B-	[idr]A1+ to [idr]A1	[idr]A2+ to [idr]A2	[idr]A3+ to [idr]A3	Less than [idr]A3			
		PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to B-	Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4			
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	11,619,230	-	-	-	-	-	-	-	2,300,205	13,919,435	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	-	-	5,849,030	-	-	-	-	-	-	-	1,153,452	7,002,482	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks		1,954,251	1,743,598	2,401,090	3,100,055	-	-	-	-	-	-	-	867,250	10,066,244	
5	Tagihan berupa Covered Bond / Receivables on Covered Bond		-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions		2,253,613	1,521,934	2,440,631	1,502,199	-	-	-	-	-	-	-	18,675,932	26,394,309	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property		-	-	-	-	-	-	-	-	-	-	-	34,680	34,680	
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction		-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans		-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio		-	-	-	-	-	-	-	-	-	-	-	16,643	16,643	
13	Tagihan Kepada Korporasi / Receivables on Corporate		-	2,324,744	726,285	1,154,228	-	-	-	-	-	-	-	28,675,969	32,881,226	
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-	
15	Aset Lainnya / Other Assets		-	-	-	-	-	-	-	-	-	-	-	444,931	444,931	
16	Eksposur di Unit Syariah /Exposures at Sharia Based		-	-	-	-	-	-	-	-	-	-	-	-	-	
	Jumlah / Total		4,207,864	5,590,276	5,568,006	23,224,742	-	-	-	-	-	-	-	52,169,062	90,759,950	

Tabel 8 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual/
 Tabel 8 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

No	Kategori Portofolio	30 Juni 2024 / June 30, 2024											ATMR	Beban Modal	30 Juni 2023 / June 30, 2023											ATMR	Beban Modal
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit													Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit												
		0%	10%	15%	20%	25%	30%	35%	40%	50%	75%	85%			100%	0%	10%	15%	20%	25%	30%	35%	40%	50%	75%		
1	EKSPOSUR SELAIN DERIVATIF / OTHER THAN DERIVATIVE EXPOSURE																										
1.A	Eksposur Neraca / Balance Sheet Exposures																										
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	16,881,812												13,842,518													
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities						3,541,914		4,630,505											2,383,947		3,501,904					
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions																										
4	Tagihan Kepada Bank / Receivables on Banks				7,183,284				812,434																		
5	Tagihan berupa Covered Bond / Receivables on Covered Bond																										
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions				5,471,658		15,804,219		7,421,786	5,969										3,052,400	13,306,835	7,761,997	6,597				
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments																										
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property						737		2,731	29,195											1,241	3,029	30,411				
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate																										
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction																										
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans																										
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio									17,302		12,976	1,168										16,643		12,482		
13	Tagihan Kepada Korporasi / Receivables on Corporate				5,085,014		1,558,825		803,155	499,170		17,369,778	19,630,383	1,766,734					1,898,112	3,837,147		598,807	498,154	17,144,813	19,348,599		
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables																										
15	Aset Lainnya / Other Assets																										
16	Eksposur di Unit Syariah / Exposures at Sharia Based																										
	Total Eksposur Neraca	16,881,812			17,739,956		20,905,695		7,424,517	6,281,258	516,472	17,702,504	34,019,993	3,061,799	13,842,518				11,818,778	19,529,170	7,813,768	5,476,910	514,797	17,589,744	32,062,311	2,885,608	
1.B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures																										
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	49,125												44,978													
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities								1,181,191											202,085		914,545					
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions																										
4	Tagihan Kepada Bank / Receivables on Banks						131,000		524,000																		
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions				816,659		183,864		1,010,132											119,940					23,988		
6	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property																			345,889	138,484	487,057			305,546		
7	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate																										
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction																										
9	Kredit Pegawai/Pensiunan / Employee/Retired Loans																										
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio																										
11	Tagihan Kepada Korporasi / Receivables on Corporate	870			229,224		1,898,959		194,987	293,080		5,954,639	6,887,474	619,873	2,251			420,821	2,217,682		122,145	307,749	5,362,051	6,403,404			
12	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables																										
13	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit																										
	Total Eksposur TRA	49,995			1,045,883		2,213,823		1,010,132	1,900,178	293,080	5,954,639	8,401,914	756,172	47,229			886,650	2,558,251	487,057	1,036,690	307,749	5,362,051	7,250,836	652,575		
1.C	Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk																										
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns																										
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities																										
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions																										
4	Tagihan Kepada Bank / Receivables on Banks																										
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions																										
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio																										
7	Tagihan Kepada Korporasi / Receivables on Corporate																										
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit																										
	Total Eksposur Counterparty Credit Risk																										
2	EKSPOSUR DERIVATIF / DERIVATIVE EXPOSURE																										
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	191,712												31,940													
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities																										
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions																										
4	Tagihan Kepada Bank / Receivables on Banks				1,440,444		1,634,992		180,935			869,054	78,215						294,036	598,209	426,224	371,635		594,577	53,512		
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions				483,333		8,076		346,119	19		237,547	21,379						377,258	30,882	876,594	10,316		440,512	39,646		
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio																										
7	Tagihan Kepada Korporasi / Receivables on Corporate				3,033				3,109	17,691		228,801	244,230	21,981				5,811			5,333	48,324	412,024	452,096			
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit																										
	Total Eksposur Derivatif	191,712			1,926,810		1,643,068		346,119	184,063	17,691	228,801	1,350,831	121,575	31,940			677,105	629,091	1,302,818	387,284	48,324	412,024	1,487,185	133,847		

(jutaan Rupiah / million Rupiah)

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

(jutaan Rupiah / million Rupiah)

No	Kategori Portfolio / Portfolio Category	Tagihan Bersih / Net Receivable	30 Juni 2024 / June 30, 2024					Tagihan Bersih / Net Receivable	30 Juni 2023 / June 30, 2023				
			Bagian yang Dijamin Dengan / Portion Covered				Bagian Yang Tidak Dijamin / Portion uncovered		Bagian yang Dijamin Dengan / Portion Covered				Bagian Yang Tidak Dijamin / Portion uncovered
			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others			Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
1	EKSPOSUR SELAIN DERIVATIF/ OTHER THAN DERIVATIVE EXPOSURE												
1.A	Eksposur Neraca / Balance Sheet Exposures												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	16,881,812	-	-	-	-	16,881,812	13,842,518	-	-	-	13,842,518	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	8,172,419	-	3,541,914	-	-	4,630,505	5,885,851	-	2,383,947	-	3,501,904	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	7,995,717	-	-	-	-	7,995,717	8,256,200	-	-	-	8,256,200	
5	Tagihan berupa Covered Bond / Receivables on Covered Bond	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	28,703,632	-	14,792,677	-	-	13,910,955	24,127,829	-	11,013,726	-	13,114,103	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	
8	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	32,663	-	-	-	-	32,663	34,680	-	-	-	34,680	
9	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	
11	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	17,302	-	-	-	-	17,302	16,643	-	-	-	16,643	
13	Tagihan Kepada Korporasi / Receivables on Corporate	25,315,942	-	1,558,825	-	-	23,757,117	23,977,034	-	3,837,147	-	20,139,887	
14	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	
15	Aset Lainnya / Other Assets	332,726	-	-	-	-	332,726	444,931	-	-	-	444,931	
16	Eksposur di Unit Syariah /Exposures at Sharia Based	-	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur Neraca	87,452,213		19,893,416			67,558,797	76,585,686		17,234,820		59,350,866	
1.B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	49,125	-	-	-	-	49,125	44,978	-	-	-	44,978	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,181,191	-	-	-	-	1,181,191	1,116,630	-	202,086	-	914,544	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	655,000	-	-	-	-	655,000	119,940	-	-	-	119,940	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	2,010,654	-	39,989	-	-	1,970,665	971,430	-	21,842	-	949,588	
6	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	
7	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-	-	-	-	-	-	
9	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	
11	Tagihan Kepada Korporasi / Receivables on Corporate	8,571,759	870	1,898,959	-	-	6,671,930	8,432,700	2,251	2,217,682	-	6,212,767	
12	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	
13	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur TRA	12,467,729	870	1,938,948			10,527,911	10,685,678	2,251	2,441,610		8,241,817	
1.C	Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur Counterparty Credit Risk												
2	EKSPOSUR DERIVATIF / DERIVATIVE EXPOSURE												
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	191,712	-	-	-	-	191,712	31,940	-	-	-	31,940	
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	3,256,372	-	-	-	-	3,256,372	1,690,104	-	-	-	1,690,104	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	837,547	-	-	-	-	837,547	1,295,050	-	-	-	1,295,050	
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	
7	Tagihan Kepada Korporasi / Receivables on Corporate	252,634	-	-	-	-	252,634	471,492	-	-	-	471,492	
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	
	Total Eksposur Derivatif	4,538,265					4,538,265	3,488,586				3,488,586	
	Total	104,458,207	870	21,832,364			82,624,973	90,759,950	2,251	19,676,430		71,081,269	

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

	30 Juni 2024 / June 30, 2024					30 Juni 2023 / June 30, 2023						
	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulator S4D	Tagihan Bersih	ATMR	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulator S4D	Tagihan Bersih	ATMR
1 S4-CCR (untuk derivatif)	1.917.727	1.222.892		1,4	4.538.265	1.350.821	1.024.621	1.457.236		1,4	3.488.586	1.487.185
2 Metode Internal Model (untuk derivatif dan SFT)					N/A	N/A					N/A	N/A
3 Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)					N/A	N/A					N/A	N/A
4 Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)					-	-					-	-
5 VaR untuk SFT					N/A	N/A					N/A	N/A
6 Total						1.350.821						1.487.185

Analisis Kualitatif

Risiko kredit Eksposur Derivatif bagi Bank adalah risiko yang timbul dari kegagalan pembayaran pihak lawan atas suatu kontrak dengan pihak Bank yang menyebabkan potensi kerugian bagi Bank. Risiko kredit terhadap Eksposur Derivatif pada umumnya timbul dari transaksi FX swap dan Derivatif. Mitigasi risiko kredit pihak lawan dilakukan sesuai SE OJK No. 24/SEOJK.03/2021, yaitu dengan adanya pengakuan keberadaan agunan, garansi, penjaminan, atau asuransi kredit dan dilengkapi dengan kebijakan Bank untuk mengelola risiko kredit dari counterparty.

Credit Risk of Derivative Exposure for Bank is the risk arising from counterparty's failure to pay upon a contract with the Bank which causes potential losses for the Bank. Credit risk on Derivative Exposure generally arises from FX swap and Derivative transactions. Counterparty credit risk mitigation is carried out in accordance with SE OJK No. 24/SEOJK.03/2021, namely by recognizing the existence of collateral, guarantees, guarantees or credit insurance and complemented by the Bank's policy for managing credit risk from counterparties.

Tabel 11 *Capital Charge* untuk *Credit Valuation Adjustment* (CVA) /
 Tabel 11 *Capital Charge* for *Credit valuation adjustment* (CVA)

		30 Juni 2024 / June 30, 2024		30 Juni 2023 / June 30, 2023	
		<i>Tagihan bersih</i>	<i>ATMR</i>	<i>Tagihan bersih</i>	<i>ATMR</i>
1	Total portfolios berdasarkan Advanced CVA capital charge	N/A	N/A	N/A	N/A
2	(i) komponen VaR (termasuk 3× multiplier)		N/A		N/A
3	(ii) komponen Stressed VaR (termasuk 3× multiplier)		N/A		N/A
4	Semua Portfolio sesuai Standardised CVA Capital Charge	4,538,265	1,423,977	3,251,273	2,233,583
5	Total sesuai CVA Capital Charge	4,538,265	1,423,977	3,251,273	2,233,583

(jutaan Rupiah / million Rupiah)

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

(Jutaan Rupiah / million Rupiah)

No	Kategori Portfolio / Portfolio Category	30 Juni 2024 / June 30, 2024											Total Tagihan Bersih				
		Bobot Risiko															
		0%	10%	15%	20%	25%	30%	35%	40%	50%	75%	85%		100%			
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	191,712	-	-	-	-	-	-	-	-	-	-	-	-	-	-	191,712
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-	1,440,444	-	1,634,992	-	-	-	180,935	-	-	-	-	-	3,256,372
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Banks	-	-	-	483,333	-	8,076	-	346,119	19	-	-	-	-	-	-	837,547
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Receivables on Corporate	-	-	-	3,053	-	-	-	-	-	3,109	17,691	-	-	-	228,801	252,634
8	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Total	191,712	-	-	1,926,811	-	1,643,068	-	346,119	184,063	17,691	-	-	-	228,801	-	4,538,265

No	Kategori Portfolio / Portfolio Category	30 Juni 2023 / June 30, 2023											Total Tagihan Bersih				
		Bobot Risiko															
		0%	20%	15%	20%	25%	30%	35%	40%	50%	75%	85%		100%			
1	Tagihan kepada Pemerintah dan Bank Sentral	31,940	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,940
2	Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan kepada Bank Lain	-	-	-	294,036	-	598,209	-	426,224	371,636	-	-	-	-	-	-	1,690,104
5	Tagihan kepada perusahaan sekuritas	-	-	-	377,258	-	30,882	-	676,594	10,316	-	-	-	-	-	-	1,295,050
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	5,811	-	-	-	-	5,333	48,324	-	-	-	-	412,024	471,492
8	Aset lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Total	31,940	-	-	677,104	-	629,090	-	1,302,818	387,285	48,324	-	-	-	412,024	-	3,488,586

Tabel 13 Tagihan Bersih Derivatif Kredit /
Tabel 13 Net Receivables Credit Derivative

Bank tidak memiliki eksposur pada pengungkapan ini.

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

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 15 Eksposeur Sekuritisasi pada *Trading Book* /
Tabel 15 Exposure Securities for Trading Book

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 16 Eksposur sekuritisasi pada *Banking Book* dan persyaratan permodalannya - Bank sebagai Originator atau Sponsor /
Tabel 16 Exposure Securities for Banking Book and Capital Requirement - Bank as Originator or Sponsor

Bank tidak memiliki eksposur pada pengungkapan ini.

Tabel 17 Eksposur sekuritisasi pada *Banking Book* dan persyaratan permodalannya - Bank sebagai Investor /
Tabel 17 Exposure Securities for Banking Book and Capital Requirement - Bank as Investor

Bank tidak memiliki eksposur pada pengungkapan ini.

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2024 / June 30, 2024			30 Juni 2023 / June 30, 2023		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Claims on Government of Indonesia	16,881,812	-	-	13,842,518	-	-
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	-	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	8,172,419	4,086,210	3,177,827	5,885,851	2,942,925	2,466,136
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank / Claims on Banks	7,183,284	1,436,657	1,436,657	6,968,366	1,373,653	1,373,653
a	Tagihan jangka Pendek / Short-term Receivables	812,434	406,217	406,217	1,387,933	689,092	689,092
b	Tagihan jangka Panjang / Long-term Receivables	-	-	-	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	-	-	-	-
a	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long-term Receivables	28,703,632	10,471,792	8,807,296	24,127,829	8,960,529	7,710,628
6	Tagihan berupa Surat Berharga/Plutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya / Receivables on Subordinated Securities/Securities, Equity and Other Capital Instruments	-	-	-	-	-	-
a	Surat berharga/plutang subordinasi / Subordinated securities/Subordinated Receivables	-	-	-	-	-	-
b	Instrumen ekuitas / Equity Instruments	-	-	-	-	-	-
c	Instrumen modal lainnya / Other capital instruments	-	-	-	-	-	-
d	Perwakilan dalam rangka program nasional / Participation in the framework of the national program	-	-	-	-	-	-
7	Kredit Beragam Rumah Tinggal / Claims secured by residential property	32,663	15,911	15,911	34,680	16,789	16,789
8	Kredit Beragam Properti Komersial / Claims secured by commercial property	-	-	-	-	-	-
9	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-
10	Kredit Pegawai atau Pensiunan / Claims on Employees or Retirees	-	-	-	-	-	-
11	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	17,302	12,976	12,976	16,643	12,482	12,482
12	Tagihan Kepada Korporasi / Claims on Corporations	25,315,942	20,646,561	19,630,383	23,977,034	21,959,602	19,348,600
13	Tagihan Yang Telah Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b	Eksposur lainnya / Other Exposure	-	-	-	-	-	-
14	Aset Lainnya / Other assets	-	-	-	-	-	-
a	Uang tunai, emas, dan komemoratif / Cash, gold, and commemorative coin	-	-	-	-	-	-
b	Aset tetap dan inventaris neto / Fixed assets and inventory - net	62,310	-	62,310	79,177	-	79,177
c	Agunan Yang Diambil Alih (AYDA) / Foreclosed Collaterals (AYDA)	-	-	-	-	-	-
d	Antar kantor neto / Inter-Office - net	270,417	-	270,417	365,753	-	365,753
e	Lainnya / Others	-	-	-	-	-	-
	TOTAL	87,452,212	27,076,323	34,019,399	76,545,686	35,955,074	32,062,311

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2024 / June 30, 2024			30 Juni 2023 / June 30, 2023		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Claims on Sovereigns	49,125	-	-	44,978	-	-
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	-	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	1,181,191	590,596	590,596	1,116,631	558,316	517,899
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank / Claims on Banks	665,000	301,300	301,300	119,940	23,988	23,988
a	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long-term Receivables	665,000	301,300	301,300	119,940	23,988	23,988
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	2,016,654	626,542	622,544	971,430	307,730	305,546
a	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long-term Receivables	2,016,654	626,542	622,544	971,430	307,730	305,546
6	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
7	Kredit Beragam Properti Komersial / Claims secured by commercial property	-	-	-	-	-	-
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi / Loan for Land Acquisition, Land Processing, and Construction	-	-	-	-	-	-
9	Kredit Pegawai atau Pensiunan / Claims on Employees or Retirees	-	-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on micro - Small Business and Retail Portfolio	-	-	-	-	-	-
11	Tagihan Kepada Korporasi / Claims on Corporations	8,571,758	8,211,753	6,887,475	8,432,700	7,958,033	6,403,404
12	Tagihan Yang Telah Jatuh Tempo / Past Due Loans	-	-	-	-	-	-
a	Kredit Beragam Rumah Tinggal / Claims secured by residential property	-	-	-	-	-	-
b	Eksposur lainnya / Other Exposure	-	-	-	-	-	-
	TOTAL	12,467,729	9,730,191	8,401,314	10,685,678	8,848,066	7,250,837

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2024 / June 30, 2024			30 Juni 2023 / June 30, 2023		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Claims on Sovereigns	-	-	-	-	-	-
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	-	-	-
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	-	-	-	-	-	-
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan kepada Bank / Claims on Banks	-	-	-	-	-	-
a	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long-term Receivables	-	-	-	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	-	-	-	-	-	-
a	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-	-	-
b	Tagihan jangka Panjang / Long-term Receivables	-	-	-	-	-	-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims in Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
7	Tagihan Kepada Korporasi / Claims on Corporations	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-

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

No	Kategori Portofolio / Portfolio Category	30 Juni 2024 / June 30, 2024			30 Juni 2023 / June 30, 2023		
		Nilai Eksposur	Faktor Pengurang Modal	ATMR	Nilai Eksposur	Faktor Pengurang Modal	ATMR
1	Delivery versus payment	-	-	-	-	-	-
a	Beban Modal 8% (5-15 hari) / Capital Charge 8% (5-15 days)	-	-	-	-	-	-
b	Beban Modal 50% (16-30 hari) / Capital Charge 50% (16-30 days)	-	-	-	-	-	-
c	Beban Modal 75% (31-45 hari) / Capital Charge 75% (31-45 days)	-	-	-	-	-	-
d	Beban Modal 100% (lebih dari 45 hari) / Capital Charge 100% (more than 45 days)	-	-	-	-	-	-
2	Non-delivery versus payment	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-

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

No	Jenis Transaksi	30 Juni 2024 / June 30, 2024		30 Juni 2023 / June 30, 2023	
		Faktor Pengurang Modal	ATMR	Faktor Pengurang Modal	ATMR
1	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA) / RWA on Securitization Exposure calculated using the External Rating Base Approach (ERBA) Method	-	-	-	-
a	First loss facility	-	-	-	-
b	Second loss facility	-	-	-	-
2	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) / RWA on Securitization Exposure calculated using the Standardized Approach (SA) Method	-	-	-	-
a	Bank merupakan Kreditor Asal	-	-	-	-
b	Bank bukan merupakan Kreditor Asal	-	-	-	-
3	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama / Securitization Exposure as a Deduction factor to Core Capital	-	-	-	-
	TOTAL	-	-	-	-

Tabel 18f Eksposur Derivat
Table 18f Derivative Exposure

No	Kategori Portofolio / Portfolio Category	30 Juni 2024 / June 30, 2024			30 Juni 2023 / June 30, 2023		
		Tagihan Bersih / Net Receivables	ATMR / RWA	Tagihan Bersih / Net Receivables	ATMR / RWA		
1	Tagihan Kepada Pemerintah / Claims on Sovereigns	191,712	-	31,940	-		
a	Tagihan Kepada Pemerintah Indonesia / Claims on Government of Indonesia	-	-	-	-		
b	Tagihan Kepada Pemerintah Negara Lain / Claims on Government of Other Country	-	-	-	-		
2	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	-	-	-	-		
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Banks and International Institutions	-	-	-	-		
4	Tagihan kepada Bank / Claims on Banks	65,009	13,002	37,811	7,562		
a	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-		
b	Tagihan jangka Panjang / Long-term Receivables	65,009	13,002	37,811	7,562		
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya / Receivables on Securities Companies and Other Financial Institutions	3,151,363	856,052	1,652,293	587,015		
a	Tagihan jangka Pendek / Short-term Receivables	-	-	-	-		
b	Tagihan jangka Panjang / Long-term Receivables	3,151,363	856,052	1,652,293	587,015		
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Claims on Micro, Small Business and Retail Portfolio	837,547	237,547	1,295,050	440,512		
7	Tagihan Kepada Korporasi / Claims on Corporations	252,634	244,230	471,492	452,096		
8	Eksposur terimbang dan Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	-		
	TOTAL	4,538,265	1,350,831	3,488,586	1,487,185		

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

	30 Juni 2024 / June 30, 2024		30 Juni 2023 / June 30, 2023	
	(A)	(B)	(C)	(D)
TOTAL ATMR RISIKO KREDIT / TOTAL RWA CREDIT RISK	43,772,738	40,800,312	43,772,738	40,800,312
FAKTOR PENGURANG ATMR RISIKO KREDIT / DEDUCTION FACTORS OF CREDIT RISK RWA: Selisih lebih antara cadangan ATMR atas aset produktif yang wajib dibayar dan 1.25% ATMR untuk Risiko Kredit / The excess difference between ATMR's general reserve for earning assets that must be calculated and 1.25% RWA for Credit Risk	210,075	170,639	210,075	170,639
TOTAL ATMR RISIKO KREDIT (A) - (B) / TOTAL RWA CREDIT RISK (A) - (B)	43,562,663	40,629,673	43,562,663	40,629,673
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-	-	-	-