

CREDIT RISK EXPOSURE DISCLOSURE

31 December 2024

1. DISCLOSURE OF QUALITATIVE INFORMATION REGARDING GENERAL CREDIT RISK (CRA)

SMBC Indonesia's business model is reflected in the parameters used to monitor inherent credit risk, namely the composition of the asset portfolio and the level of credit concentration, which the majority in balance sheet are credit account, with the largest credit composition of Bank stand alone and consolidated with Subsidiaries is in corporate credit and the economic sector is spreads which largest economic sector is in the manufacturing industry. In addition, in terms of the quality of the provision of funds and the adequacy of reserves for Bank stand alone, it is classified as good with Low risk, while for consolidated Bank with Subsidiaries continue to maintain the quality of provision of funds at a good level, including the ratio of non-performing loan. Likewise, the reserves for debtors who were previously given Covid 19 restructuring are maintained in accordance with applicable regulations. Regarding the strategy for providing funds and sources of providing funds for Bank stand alone, the risk is also considered Low, as indicated by consistant ratio of the Bank's asset and credit growth for the December 2024 period. As for external factors, on consolidated Bank with Subsidiaries, SMBC Indonesia is mainly affected by high inflation, changes in crude oil price, and rupiah depreciation. In addition, macroeconomic conditions such as declining people's purchasing power and middle-class population have been identified as being able to affect consumers' ability to make repayments.

In credit risk management, the Bank has a Credit Policy which is a guideline for implementing the credit process carried out by the Bank. SMBC Indonesia's credit policy refers to Financial Services Authority Regulation No. 42/ POJK.03/2017 concerning Obligations for Preparing and Implementing Credit or Financing Policies for Commercial Banks. The Bank always reviews policies and procedures in the credit sector periodically, as an effort by the bank to update changes in economic conditions, changes in regulations and/or business approaches.

Apart from establishing policies and procedures, the Bank also sets limits to ensure that credit risk exposure is in line with the Bank's risk appetite. These limits, among other things, include limits for authority to make credit decisions which are adjusted to the competence of the decision maker and the level of risk and ensure that there are no conflicts of interest in the credit process provided to customers.

The credit organization structure must ensure the separation of functions between the risk taking unit and the credit risk control unit. To support sound credit provision and the bank has included elements of internal control, the officials/parties involved in the credit risk management process consist of the Board of Commissioners, Directors, and work units that carry out functions related to credit risk management, including the Risk Management (SKMR), Risk Taking Unit, and Credit Administration and Operational Unit.

The internal control system at the Bank consists of Business units and supporting functions as Risk Taking Units and is assisted by Business Risk/ICR (Internal Control & Risk) as coordinator in risk management as the first line of defense; Risk Management (SKMR), Compliance and Legal, Finance & Planning and Human Resources as the second line of defense that supervises risk management and develops frameworks and policies; and Internal Audit (IA) as the third line of defense which works independently in assessing the effectiveness of risk management.

Periodic and continuous reporting on every functional activity related to credit risk bankwide to the BOD and BOC through committees. In carrying out their duties, the Board of Commissioners and the Board of Directors are assisted by several work units and committees. The committees that assist the Board of Directors in the credit process and credit portfolio monitoring are the Risk Management Committee, Credit Policy Committee and Credit Committee.

2. DISCLOSURE OF CREDIT QUALITY ON ASSETS (CR1)

Risiko Kredit/ Credit Risk

Pengungkapan Kualitas Kredit atas Aset (CR1) - Bank Secara Individu

Disclosure of Credit Quality on Assets (CR1) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		Nilai Tercatat Bruto		CKPN	CKPN		CKPN (Pendekatan IRB)	Nilai Bersih (a+b-c)		
		Tagihan yang Telah Jatuh Tempo	Tagihan yang Belum Jatuh Tempo		Stage 2 dan Stage 3	Stage 1				
		a	b		d	e				
1	Kredit	2.005.885	143.932.165	2.998.406	2.331.425	666.981		142.939.644	Credit	1
2	Surat Berharga	-	19.332.166	593	-	593		19.331.573	Securities	2
3	Transaksi Rekening Administratif	-	147.058.112	43.266	14.585	28.681		147.014.846	Administrative Account Transactions	3
Total		2.005.885	310.322.443	3.042.265	2.346.010	696.255		309.286.063	Total	

Risiko Kredit/ Credit Risk

Pengungkapan Kualitas Kredit atas Aset (CR1) - Bank secara Konsolidasi dengan Entitas Anak

Disclosure of Credit Quality on Assets (CR1) -Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		Nilai Tercatat Bruto		CKPN	CKPN		CKPN (Pendekatan IRB)	Nilai Bersih (a+b-c)		
		Tagihan yang Telah Jatuh Tempo	Tagihan yang Belum Jatuh Tempo		Stage 2 dan Stage 3	Stage 1				
		a	b		d	e				
1	Kredit	4.452.013	181.353.600	5.893.610	3.989.585	1.904.025		179.912.003	Credit	1
2	Surat Berharga	-	28.381.457	593	-	593		28.380.864	Securities	2
3	Transaksi Rekening Administratif	-	147.058.112	43.266	14.585	28.681		147.014.846	Administrative Account Transactions	3
Total		4.452.013	356.793.169	5.937.469	4.004.170	1.933.299		355.307.713	Total	

3. DISCLOSURE OF MATURITY CREDIT AND SECURITIES MOVEMENTS (CR2)

Risiko Kredit/ Credit Risk

Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank Secara Individu

Disclosure of Maturity Credit and Securities Movements (CR2) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		a		
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir	1.908.790	Loans and Securities Matured in the last reporting period	1
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir	649.051	Loans and Securities Mature since the last reporting period	2
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo	86.721	Loans and Securities that return to become undue bills	3
4	Nilai hapus buku	3.588.937	Delete book value	4
5	Perubahan lain	3.123.702	Other changes	5
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)	2.005.885	Loans and Securities Maturing at the end of the reporting period (1+2-3-4+5)	6

Risiko Kredit/ Credit Risk

Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank secara Konsolidasi dengan Entitas Anak

Disclosure of Maturity Credit and Securities Movements (CR2) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		a		
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir	3.867.640	Loans and Securities Matured in the last reporting period	1
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir	1.216.175	Loans and Securities Mature since the last reporting period	2
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo	1.094.172	Loans and Securities that return to become undue bills	3
4	Nilai hapus buku	5.335.701	Delete book value	4
5	Perubahan lain	5.798.071	Other changes	5
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5)	4.452.013	Loans and Securities Maturing at the end of the reporting period (1+2-3-4+5)	6

4. ADDITIONAL DISCLOSURES REGARDING THE QUALITY OF CREDIT ON ASSETS (CRB)

a. Qualitative Disclosure

Net Claims

Net claims are the carrying value of assets plus interest claims that have not been received (if any) after deducting the Allowance for Impairment Losses (CKPN) on the assets in accordance with financial accounting standards.

Past Due Bills

Past Due Bills are all bills that have been due more than 90 (ninety) days in arrears, both for principal payments and/or interest payments.

Impaired Bills

The Bank evaluates financial assets/groups of financial assets that undergo impairment at each balance sheet date. Bills that are impaired are determined based on financial assets/groups of financial assets for which there is objective evidence of impairment as a result of one or more events that occur after the initial recognition of the asset (adverse event). The adverse event has an impact on the estimation of future cash flows for a financial asset or group of financial assets that can be estimated accurately.

Allowance for Impairment Losses

The Bank has implemented PSAK 109 to estimate reserves for impairment losses on financial assets. This provision requires that loss reserves be recognized in the amount of expected credit losses (ECL 12 months) or expected credit losses over the life of the financial asset (ECL lifetime).

b. Quantitative Disclosure

1) Net Claims Disclosure based on Geographic Area

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu
Net Claims Disclosures based on Geographic Area - Bank Stand Alone

(dalam jutaan rupiah/in million Rupiah)

(dalam jutaan rupiah/mil. million Rupiah)															
No.	Kategori Portofolio	31 Desember / December 2024						Posisi Tanggal Laporan Periode Sebelumnya						Portofolio Category	No.
		Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area							
		JAWA/ JAWA	BALI & NUSA TENGGAHARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL	JAWA/ JAWA	BALI & NUSA TENGGAHARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
1	Tagihan Kepada Pemerintah	36.224.225	-	-	-	-	36.224.225	24.863.282	-	-	-	-	24.863.282	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	14.806.907	-	347.785	-	-	15.154.692	12.796.683	-	1.132.630	-	-	13.929.313	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	7.479.454	820	71.724	-	1.373.257	8.925.255	5.023.097	2.596	24.359	1.630	1.612.714	6.664.396	Claims on Bank	4
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	Covered Bond Claims	5
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	26.273.760	-	105.024	-	-	26.378.784	26.992.439	-	223.161	-	-	27.215.600	Claims on Securities Companies and Other Financial Services Institutions	6
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22.522	-	-	-	-	22.522	22.522	-	-	-	-	22.522	Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	7
8	Kredit Beragun Rumah Tinggal	3.262.706	93.613	761.458	374.637	749	4.493.163	2.841.679	61.068	656.306	285.323	-	3.844.376	Secured by Residential Property	8
9	Kredit Beragun Properti Komersial	6.378.971	178.840	1.346.564	869.830	-	8.774.205	4.742.278	119.536	1.157.521	750.499	-	6.769.834	Secured by Commercial Real Estate	9
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing and Construction	10
11	Kredit Pegawai/Pensiunan	9.354.654	1.427.324	4.200.876	4.900.774	-	19.883.628	10.116.020	1.503.681	4.349.395	5.050.461	-	21.019.557	Pensioners/Other institutions' employees loans	11
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	8.335.208	542.069	2.567.651	1.845.421	117.939	13.408.288	3.766.800	254.730	1.259.539	915.232	157.299	6.353.600	Claims on Micro, Small and Retail Portfolio	12
13	Tagihan kepada Korporasi	68.919.377	149.983	6.987.328	4.212.205	829.540	81.098.433	72.561.719	80.619	6.603.517	4.678.425	573.674	84.497.954	Claims on Corporate	13
14	Tagihan yang Telah Jatuh Tempo	437.402	8.383	144.662	65.239	1.265	656.951	416.791	10.152	100.801	55.566	691	584.001	Past due claims	14
15	Aset Lainnya	4.341.481	-	-	-	-	4.341.481	4.626.837	-	-	-	-	4.626.837	Other assets	15
	Total	185.836.667	2.401.032	16.533.072	12.268.106	2.322.750	219.361.627	168.770.147	2.032.382	15.507.229	11.737.136	2.344.378	200.391.272	Total	

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Konsolidasi dengan Entitas Anak
Net Claims Disclosures based on Geographic Area - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/in million Rupiah)

No.		Kategori Portofolio	31 Desember / December 2024						31 Desember / December 2023						(dalam jutaan Rupiah/in million Rupiah)	
			Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Tagihan Bersih Berdasarkan Wilayah / Net claims based on geographic area						Portfolio Category	No.
			JAWA/ JAWA	BALI & NUSA TENGGAHARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL	JAWA/ JAWA	BALI & NUSA TENGGAHARA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
1	Tagihan Kepada Pemerintah	45.777.620	-	-	-	-	45.777.620	33.159.244	-	-	-	-	33.159.244	Claims on sovereign	1	
2	Tagihan Kepada Entitas Sektor Publik	14.806.907	-	347.785	-	-	15.154.692	13.252.686	-	1.132.630	-	-	14.385.316	Claims on Public Sector Entity	2	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3	
4	Tagihan Kepada Bank	10.309.779	820	71.724	-	1.373.257	11.755.580	7.096.192	2.596	24.359	1.630	1.612.714	8.737.491	Claims on Bank	4	
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	Covered Bond Claims	5	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	26.273.760	-	105.024	-	-	26.378.784	26.992.439	-	223.161	-	-	27.215.600	Claims on Securities Companies and Other Financial Services Institutions	6	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22.522	-	-	-	-	22.522	22.522	-	-	-	-	22.522	Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	7	
8	Kredit Beragun Rumah Tinggal	3.262.706	93.613	761.458	374.637	749	4.493.163	2.841.679	61.068	656.306	285.323	-	3.844.376	Secured by Residential Property	8	
9	Kredit Beragun Properti Komersial	6.378.971	178.840	1.346.564	869.830	-	8.774.205	4.742.278	119.536	1.157.521	750.499	-	6.769.834	Secured by Commercial Real Estate	9	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing and Construction	10	
11	Kredit Pegawai/Pensiunan	9.354.654	1.427.324	4.200.876	4.900.774	-	19.883.628	10.116.020	1.503.681	4.349.395	5.050.461	-	21.019.557	Pensioners/Other institutions' employees loans	11	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	27.819.365	1.852.528	10.437.605	7.528.797	117.939	47.756.234	23.987.803	1.458.878	9.174.690	6.089.133	157.299	40.867.803	Claims on Micro, Small and Retail Portfolio	12	
13	Tagihan kepada Korporasi	69.823.987	149.983	6.987.328	4.212.205	829.540	82.003.043	72.681.064	80.619	6.603.517	4.678.425	573.674	84.617.299	Claims on Corporate	13	
14	Tagihan yang Telah Jatuh Tempo	1.763.517	53.305	521.458	385.403	1.265	2.724.948	964.439	24.713	256.237	184.225	691	1.430.305	Past due claims	14	
15	Aset Lainnya	6.456.385	43.105	256.447	109.532	-	6.865.469	6.937.081	36.730	234.191	87.487	-	7.295.489	Other assets	15	
	Total	222.050.173	3.799.518	25.036.269	18.381.178	2.322.750	271.589.888	202.793.447	3.287.821	23.812.007	17.127.183	2.344.378	249.364.836	Total		

2) Net Claims Disclosure based on Residual Contractual Maturity

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu

Net Claims Disclosure Based on Residual Contractual Maturity - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2024						31 Desember / December 2023						Portofolio Category	No.
		< 1 tahun / 1 year	1-3 tahun / 1-3 year	3-5 tahun / 3-5 year	> 5 thn / > 5 year	TANPA KONTRAK / NON CONTRACTUAL	Total	< 1 tahun / 1 year	1-3 tahun / 1-3 year	3-5 tahun / 3-5 year	> 5 thn / > 5 year	TANPA KONTRAK / NON CONTRACTUAL	Total		
a	b	c	d	e	f	g	h	i	j	k	l	n	o	p	q
1	Tagihan Kepada Pemerintah	26.021.798	1.080.240	216.163	131.892	8.774.132	36.224.225	13.584.183	2.588.274	3.590	74.080	8.613.155	24.863.282	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	1.757.741	5.619.943	5.065.039	2.711.969	-	15.154.692	2.472.603	4.105.828	7.199.923	150.959	-	13.929.313	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	6.094.443	1.008.869	757.925	350.871	713.147	8.925.255	2.852.012	1.907.451	430.682	515.519	958.732	6.664.396	Claims on Bank	4
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	Covered Bond Claims	5
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	4.083.496	7.654.574	13.026.386	1.614.328	-	26.378.784	5.115.960	5.323.646	14.605.120	2.170.874	-	27.215.600	Claims on Securities Companies and Other Financial Services Institutions	6
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	22.522	22.522	-	-	-	-	22.522	22.522	Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	7
8	Kredit Beragun Rumah Tinggal	3.384.401	315.195	664.647	128.703	217	4.493.163	3.022.677	211.642	482.624	127.433	-	3.844.376	Secured by Residential Property	8
9	Kredit Beragun Properti Komersial	6.064.886	1.009.127	1.183.963	516.229	-	8.774.205	5.475.166	500.420	359.115	435.133	-	6.769.834	Secured by Commercial Real Estate	9
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing and Construction	10
11	Kredit Pegawai/Pensiunan	254.396	2.129.685	3.144.983	14.354.564	-	19.883.628	284.154	1.957.541	3.650.717	15.127.145	-	21.019.557	Pensioners/Other institutions' employees' loans	11
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	2.861.084	4.787.194	2.199.328	3.560.682	-	13.408.288	1.868.407	1.853.780	441.659	2.189.754	-	6.353.600	Claims on Micro, Small and Retail Portfolio	12
13	Tagihan kepada Korporasi	35.445.103	25.887.985	11.225.881	8.539.464	-	81.098.433	33.397.330	31.309.677	11.920.250	7.870.697	-	84.497.954	Claims on Corporate	13
14	Tagihan yang Telah Jatuh Tempo	401.548	89.407	46.200	119.796	-	656.951	395.877	92.328	27.725	68.071	-	584.001	Past due claims	14
15	Aset Lainnya	-	-	-	-	4.341.481	4.341.481	-	-	-	-	4.626.837	4.626.837	Other assets	15
Total		86.368.896	49.582.219	37.530.515	32.028.498	13.851.499	219.361.627	68.468.369	49.850.587	39.121.405	28.729.665	14.221.246	200.391.272		

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Konsolidasi dengan Entitas Anak

Net Claims Disclosure Based on Residual Contractual Maturity - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

No.	Kategori Portofolio	31 Desember / December 2024						31 Desember / December 2023						Portofolio Category	No.
		< 1 tahun / 1 year	1-3 tahun / 1-3 year	3-5 tahun / 3-5 year	> 5 thn / > 5 year	TANPA KONTRAK / NON CONTRACTUAL	Total	< 1 tahun / 1 year	1-3 tahun / 1-3 year	3-5 tahun / 3-5 year	> 5 thn / > 5 year	TANPA KONTRAK / NON CONTRACTUAL	Total		
a	b	c	d	e	f	g	h	i	j	k	l	n	o	p	q
1	Tagihan Kepada Pemerintah	31.848.233	2.825.633	1.486.734	173.559	9.443.461	45.777.620	18.429.498	4.476.208	555.442	421.498	9.276.598	33.159.244	Claims on sovereign	1
2	Tagihan Kepada Entitas Sektor Publik	1.757.741	5.619.943	5.065.039	2.711.969	-	15.154.692	2.777.786	4.206.558	7.250.013	150.959	-	14.385.316	Claims on Public Sector Entity	2
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institute	3
4	Tagihan Kepada Bank	8.374.729	1.553.951	757.925	350.871	718.104	11.755.580	4.713.322	1.983.398	433.081	515.519	965.851	8.611.171	Claims on Bank	4
5	Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	-	-	-	Covered Bond Claims	5
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	4.083.496	7.654.574	13.026.386	1.614.328	-	26.378.784	5.115.960	5.323.646	14.605.120	2.170.874	-	27.215.600	Claims on Securities Companies and Other Financial Services Institutions	6
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	-	22.522	22.522	-	-	-	-	22.522	22.522	Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	7
8	Kredit Beragun Rumah Tinggal	3.384.401	315.195	664.647	128.703	217	4.493.163	3.022.677	211.642	482.624	127.433	-	3.844.376	Secured by Residential Property	8
9	Kredit Beragun Properti Komersial	6.064.886	1.009.127	1.183.963	516.229	-	8.774.205	5.475.166	500.420	359.115	435.133	-	6.769.834	Secured by Commercial Real Estate	9
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	Credit for Land Acquisition, Land Processing and Construction	10
11	Kredit Pegawai/Pensiunan	254.396	2.129.685	3.144.983	14.354.564	-	19.883.628	284.154	1.957.541	3.650.717	15.127.145	-	21.019.557	Pensioners/Other institutions' employees' loans	11
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	20.287.744	19.287.077	4.620.731	3.560.682	-	47.756.234	18.813.048	16.577.247	3.658.909	2.277.743	-	41.326.947	Claims on Micro, Small and Retail Portfolio	12
13	Tagihan kepada Korporasi	36.349.713	25.887.985	11.225.881	8.539.464	-	82.003.043	33.432.155	31.314.133	11.920.250	7.870.697	80.064	84.617.299	Claims on Corporate	13
14	Tagihan yang Telah Jatuh Tempo	1.379.248	930.484	195.905	219.311	-	2.724.948	690.681	462.744	182.509	94.371	-	1.430.305	Past due claims	14
15	Aset Lainnya	608.452	337.954	151.186	269.127	5.498.750	6.865.469	953.454	332.871	70.636	186.552	5.751.976	7.295.489	Other assets	15
Total		114.393.039	67.551.608	41.523.380	32.438.807	15.683.054	271.589.888	93.707.901	67.346.408	43.168.416	29.377.924	16.097.011	249.697.660		

3) Net Claims Disclosure based on Economic Sector

Risiko Kredit/ Credit Risk
Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individu
Net Claims Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan rupiah/In million Rupiah)																		
No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Claims on Multilateral Development Bank and International Institute	Tagihan Kepada Bank / Claims on Bank	Tagihan berupa Covered Bond/ Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya/ Claims on Securities Companies and Other Financial Services Institutions	Tagihan berupa Surat Berharga/ Puting Subordinasi, Buitas, dan Instrumen Modal Lainnya/ Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	Kredit Bermanah Rumah Tinggal / Claims secured by Residential Property	Kredit Bermanah Properti Komersial / Claims secured by Commercial Real Estate	Kredit untuk Pengadaan Tanah, Penghasilan Tanah, dan Konstruksi/ Credit for Land Acquisition, Land Processing and Construction	Kredit Pegawai/ Pensiunan/ Pensiunan/ Other Institutions' employees loans	Tagihan Kepada Usaha Mikro, Kecil dan Portofolio Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets	Economic Sector	No.
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
31 Desember 2024																		
1	Pertanian, Kehutanan, dan Perikanan								58.618	80.706			38.309	4.144.066	4.605		Agriculture, Forestry and Fisheries	1
2	Pertambangan dan Penggalian		1.898.419						15.300	32.558			10.485	1.989.742	4.790		Mining and excavation	2
3	Industri pengolahan		331.537						1.043.892	3.130.965			1.161.989	28.732.424	187.334		Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin		4.908.542						22.122	234.557			2.441	600.768	101		Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi								29.284	55.270			1.617	611.564	2.578		Water Management, Waste/Water Management, Waste Management and Recycling	5
6	Konstruksi		2.688.724						401.603	446.811			119.809	1.850.083	38.560		Construction	6
7	Perdagangan besar dan eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor					23.022		61.290	2.457.218	4.139.617			777.520	13.352.369	217.715		Wholesale and retail trading, Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pengudugan		4.132.983						203.958	236.206			36.484	2.747.894	10.527		Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum								63.319	37.096			16.710	55.261	9.328		Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi								16.078	34.801			2.396	8.867.464			Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	36.234.225	1.215.487		8.902.233		26.302.510	22.514					2.900	169.420			Financial and Insurance Activities	11
12	Real Estat									3.500			1.728	1.517.076			Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis								12.219	40.734			1.020	3.873.980			Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya								49.194	176.643			67.628	6.174.919	8.546		Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan									5.625							Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial								13.611	7.252			12.342				Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi								535	3.473			89	191.367			Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya								87.679	25.439			1.895.210	36.857	7.364		Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja, Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri								1.597	52			5.984				Household Activities as an Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya																Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga								16.933	39.900			19.883.628	9.226.317	9.138	165.130	Household	22
23	Bukan Lapangan Usaha																Not a Business Field	23
24	Lainnya						14.979	8					27.900	5.174.969		4.341.430	Others	24
Total		36.234.225	15.154.692	-	8.925.265	-	26.378.798	22.522	4.483.169	8.774.205	-	19.883.628	13.408.268	81.098.483	656.951	4.341.430	Not a Business Field	
31 Desember 2023																		
1	Pertanian, Kehutanan, dan Perikanan								46.443	130.429			41.484	3.988.906	2.430		Agriculture, Forestry and Fisheries	1
2	Pertambangan dan Penggalian		3.354.139						12.928	39.460			6.397	4.038.231	2.725		Mining and excavation	2
3	Industri pengolahan		455.123						965.447	2.276.185			157.178	34.223.868	190.171		Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin		4.480.612						12.833	5.111			1.701	913.252	208		Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi								22.953	41.855			8.627	342.520			Water Management, Waste/Water Management, Waste Management and Recycling	5
6	Konstruksi		2.787.189						357.548	329.286			85.184	2.069.002	31.630		Construction	6
7	Perdagangan besar dan eceran, Reparasi dan Perawatan Mobil dan Sepeda Motor						78.432		2.059.249	3.472.720			769.373	15.592.302	219.594		Wholesale and retail trading, Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pengudugan		2.727.118						126.068	184.524			16.305	2.213.674	5.646		Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum								64.843	30.087			12.808	52.759	13.943		Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi								14.944	30.188			283	8.195.661			Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	24.868.282	119.379		6.664.386		27.122.198	22.514					1.988	1.191.266			Financial and Insurance Activities	11
12	Real Estat									8.140			1.688	2.468.554			Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis								8.522	11.105							Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya								64.688	137.892			10.355	3.898.370	6.954		Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib																Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan																Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial								11.778	30.582			1.544				Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi								749	3.791				225.404			Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya								63.399	34.322			117.292	41.307	1.934		Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja, Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri								336				6.404		282		Household Activities as an Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya																Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga								11.650	34.157			21.019.557	5.090.893	6.355	108.444	Household	22
23	Bukan Lapangan Usaha																Not a Business Field	23
24	Lainnya						15.000	8					21.960	4.976.647		4.626.817	Others	24
Total		24.868.282	13.929.313	-	6.664.386	-	27.215.600	22.522	3.844.379	6.708.834	-	21.019.557	6.353.600	84.497.954	584.000	4.626.817	Not a Business Field	

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Entitas Anak
Net Claims Disclosure based on Economic Sector - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/in million Rupiah)																	Economic Sector	No.
No.	Sektor Ekonomi	Tagihan Kepada Pemerintah / Claims on sovereign	Tagihan Kepada Entitas Sektor Publik / Claims on Public Sector Entity	Tagihan Kepada Bank / Claims on bank	Tagihan berupa Covered Bond Claims	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya/ Claims on Securities Companies and Other Financial Services Institutions	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya/ Claims in the form of Subordinated Securities/Receivables, Equity, and Other Capital Instruments	Kredit Beragun Rumah Tinggal / Claims secured by Residential Property	Kredit Beragun Properti Komersial / Claims secured by Commercial Real Estate	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi/ Credit for Land Acquisition, Land Processing and Construction	Kredit Pegawai/ Pensioners/ Other Institutions' employees loans	Tagihan Kepada Usaha Mikro, Kecil dan Perantara Ritel / Claims on Micro, Small and Retail Portfolio	Tagihan kepada Korporasi / Claims on Corporate	Tagihan yang Telah Jatuh Tempo / Past due claims	Aset Lainnya / Other assets			
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
31 Desember 2024																	31 Desember 2024	
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	58.618,00	83.706,00	-	-	3.613.052,00	4.155.096,00	119.502,00	-	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	1.858.419,00	-	-	-	-	15.300,00	32.558,00	-	-	368.463,00	1.989.742,00	28.528,00	-	-	Mining and excavation	2
3	Industri pengolahan	-	331.537,00	-	-	-	-	1.043.891,00	3.150.965,00	-	-	5.017.184,00	29.732.434,00	420.447,00	-	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	4.906.542,00	-	-	-	-	22.122,00	234.557,00	-	-	208.737,00	600.768,00	16.908,00	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	-	-	-	-	-	-	29.284,00	55.270,00	-	-	1.617,00	611.566,00	2.578,00	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5
6	Konstruksi	-	2.689.724,00	-	-	-	-	401.603,00	466.811,00	-	-	549.059,00	1.850.093,00	83.544,00	-	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	23.022,00	-	61.290,00	2.457.218,00	4.159.617,00	-	-	12.812.357,00	13.367.221,00	784.285,00	-	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	4.152.983,00	-	-	-	-	203.958,00	216.206,00	-	-	571.461,00	2.747.874,00	47.297,00	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	63.319,00	37.096,00	-	-	16.733,00	55.261,00	9.327,00	-	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	16.078,00	54.801,00	-	-	2.396,00	8.867.464,00	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	36.224.225,00	1.215.487,00	-	10.663.569,00	-	26.302.515,00	22.514,00	-	-	-	2.901,00	699.935,00	5,00	-	-	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	3.900,00	-	-	1.728,00	1.517.076,00	-	-	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	-	-	-	-	-	-	12.219,00	40.734,00	-	-	1.020,00	3.873.080,00	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	-	-	-	-	-	-	49.194,00	176.643,00	-	-	67.659,00	6.174.919,00	8.544,00	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	5.625,00	-	-	-	-	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	13.611,00	7.252,00	-	-	12.248,00	-	-	-	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	335,00	3.473,00	-	-	1.726.113,00	191.367,00	96.433,00	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	87.679,00	25.439,00	-	-	10.996.356,00	36.857,00	756.961,00	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	-	-	-	-	-	-	1.597,00	52,00	-	-	487.602,00	-	131,00	-	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	-	-	-	-	-	-	16.937,00	19.900,00	-	-	19.883.628,00	9.226.317,00	9.138,00	165.182,00	-	Household	22
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-	56,00	-	-	-	-	-	-	-	Not a Business Field	23
24	Lainnya	9.553.395,00	-	-	1.068.989,00	-	14.979,00	8,00	-	-	-	2.073.175,00	5.523.162,00	185.276,00	6.865.469,00	-	Others	24
Total		45.777.620	15.154.692	-	11.755.580	-	26.378.784	22.522	4.493.163	8.774.205	-	19.883.628	47.756.234	82.003.043	2.724.948	6.865.469	Total	
31 Desember 2023																	31 Desember 2023	
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	46.445,00	130.429,00	-	-	3.511.937,00	3.988.906,00	54.830,00	-	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	-	3.354.139,00	-	-	-	-	12.928,00	19.460,00	-	-	365.586,00	4.038.231,00	12.672,00	-	-	Mining and excavation	2
3	Industri pengolahan	-	455.123,00	-	-	-	-	965.447,00	2.276.185,00	-	-	3.886.469,00	34.223.398,00	290.377,00	-	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	4.480.612,00	-	-	-	-	12.833,00	5.111,00	-	-	212.995,00	913.252,00	5.933,00	-	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	-	-	-	-	-	-	22.953,00	41.855,00	-	-	8.627,00	342.520,00	-	-	-	Water Management, Wastewater Management, Waste Management and Recycling	5
6	Konstruksi	-	2.787.189,00	-	-	-	-	357.548,00	329.286,00	-	-	520.774,00	2.069.002,00	49.210,00	-	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	78.432,00	2.059.249,00	3.472.720,00	-	-	13.705.251,00	15.611.911,00	468.266,00	-	-	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	-	2.717.118,00	-	-	-	-	126.068,00	184.524,00	-	-	509.648,00	2.213.674,00	19.330,00	-	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	-	64.843,00	30.087,00	-	-	13.353,00	52.759,00	13.956,00	-	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	-	-	-	-	-	-	14.944,00	70.188,00	-	-	193,00	8.195.651,00	-	-	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	24.863.282,00	119.379,00	-	7.914.203,00	-	27.122.168,00	22.514,00	-	-	-	63,00	77.998,00	126,00	-	-	Financial and Insurance Activities	11
12	Real Estat	-	-	-	-	-	-	-	8.140,00	-	-	1.688,00	1.191.266,00	-	-	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	-	-	-	-	-	-	8.522,00	11.105,00	-	-	2,00	2.468.554,00	-	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	-	-	-	-	-	-	64.688,00	137.892,00	-	-	10.576,00	3.898.370,00	6.954,00	-	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	-	-	-	-	-	-	-	-	-	-	-	4,00	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	-	11.778,00	10.582,00	-	-	-	3.559,00	-	-	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	-	749,00	3.791,00	-	-	1.708.856,00	225.434,00	40.144,00	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	-	-	-	-	-	-	63.395,00	14.322,00	-	-	8.485.072,00	41.107,00	279.527,00	-	-	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	-	-	-	-	-	-	336,00	-	-	-	553.564,00	-	1.833,00	-	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	-	-	-	-	-	-	11.650,00	24.157,00	-	-	21.019.557,00	5.090.963,00	6.555,00	108.445,00	-	Household	22
23	Bukan Lapangan Usaha	-	-	-	-	-	-	-	-	-	-	-	164,00	-	-	-	Not a Business Field	23
24	Lainnya	8.295.962,00	456.003,00	-	823.288,00	-	15.000,00	8,00	-	-	-	2.278.459,00	5.058.711,00	78.702,00	7.295.489,00	-	Others	24
Total		33.159.244	14.385.316	-	8.737.491	-	27.215.600	22.522	3.844.376	6.769.834	-	21.019.557	40.867.803	54.637.299	1.430.305	7.295.489	Total	

4) Claims and Allowance Disclosure based on Geographic Area

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Individual

Claims and Allowances Disclosure based on Geographic Area - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Keterangan	31 Desember / December 2024						31 Desember / December 2023						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA / JAVA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL	JAWA / JAVA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan	298.594.161	3.264.743	19.970.260	18.528.724	1.649.475	342.007.363	264.465.892	2.508.522	17.971.670	16.415.429	1.571.620	302.933.133	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)						-						-	Impaired claims	2
	a. Belum jatuh tempo	9.408.983	27.527	1.279.247	165.034	521.611	11.402.402	14.339.290	39.641	594.423	88.902	188.790	15.251.046	a. Not yet matured	
	b. Telah jatuh tempo	1.431.597	18.388	323.731	140.196	3.450	1.917.362	1.313.395	21.413	205.492	135.950	1.119	1.677.369	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	454.159	18.768	123.758	101.115	1.378	699.178	456.040	15.643	107.251	84.864	64	663.862	Allowance for impairment losses - Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	210.432	4.354	42.214	38.127	15.449	310.576	139.219	5.315	30.036	24.583	-	199.153	Allowance for impairment losses - Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	1.701.318	10.034	257.037	79.633	2.186	2.050.208	2.405.498	7.061	108.234	82.909	-	2.603.702	Allowance for impairment losses - Stage 3	5
6	Tagihan yang dihapus buku	2.256.056	107.877	744.698	480.306	-	3.588.937	2.261.653	104.238	831.429	451.448	-	3.648.768	Amounts written-off	6

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Konsolidasi dengan Entitas Anak

Claims and Allowances Disclosure based on Geographic Area - Consolidated Bank with Subsidiaries

(dalam jutaan Rupiah / in million)

(dalam jutaan Rupiah / in million)															
No.	Keterangan	31 Desember / December 2024						31 Desember / December 2023						Description	No.
		Wilayah / Geographic Area						Wilayah / Geographic Area							
		JAWA/ JAVA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL	JAWA/ JAVA	BALI & NUSA TENGGERA	SUMATERA	KALIMANTAN & SULAWESI	LUAR NEGRI / OVERSEAS	TOTAL		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(2)	(1)
1	Tagihan	333.166.992	4.728.342	28.946.799	24.960.168	1.649.475	393.451.776	299.038.723	3.972.121	26.948.209	22.846.873	1.571.620	354.377.546	Gross claims	1
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan 3)	-	-	-	-	-	-	-	-	-	-	-	-	Impaired claims	2
	a. Belum jatuh tempo	9.723.471	40.554	1.367.971	259.157	521.611	11.912.764	14.653.778	52.668	683.147	183.025	188.790	15.761.408	a. Not yet matured	
	b. Telah jatuh tempo	4.966.572	140.602	1.297.616	982.933	3.450	7.391.173	4.848.370	143.627	1.179.377	978.687	1.119	7.151.180	b. Matured	
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1	1.270.665	65.409	389.418	209.353	1.378	1.936.223	1.272.546	62.284	372.911	193.102	64	1.900.907	Allowance for impairment losses Stage 1	3
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2	258.293	6.279	60.082	57.867	15.449	397.970	187.080	7.240	47.904	44.323	-	286.547	Allowance for impairment losses Stage 2	4
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3	2.724.178	44.834	533.092	316.683	2.186	3.620.973	3.428.358	41.861	384.289	319.959	-	4.174.467	Allowance for impairment losses Stage 3	5
6	Tagihan yang dihapus buku	8.013.326	372.513	1.636.692	846.584	-	10.869.115	8.018.923	368.874	1.723.423	817.726	-	10.928.946	Amounts written-off	6

5) Claims and Allowance Disclosure Based on Economic Sector

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank Secara Individual

Claims and Allowances Disclosure based on Economic Sector - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan	Tagihan yang Mengalami Penurunan Nilai		CKPN - Stage 1	CKPN - Stage 2	CKPN - Stage 3	Tagihan yang dihapus buku	Economic Sector	No.
			Belum Jatuh Tempo	Telah jatuh tempo						
a	b	c	d	e	f	g	h	i	r	s
31 Desember 2024										
1	Pertanian, Kehutanan, dan Perikanan	7.387.137	808.203	9.639	8.876	376	4.954	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	10.927.406	-	9.284	3.089	-	4.493	-	Mining and excavation	2
3	Industri pengolahan	82.733.696	1.623.314	177.877	123.298	91.428	150.349	26	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	7.449.671	-	230	2.288	-	130	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	1.520.850	-	5.227	1.916	-	2.649	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	8.259.155	3.262.276	78.794	24.432	7.646	539.065	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	48.683.183	1.472.440	835.724	194.724	59.995	627.196	133	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	7.907.109	139.929	20.856	22.823	13.115	11.048	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	200.630	1.573	18.684	3.998	434	9.396	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	10.938.241	6.841	-	6.626	-	3.308	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	94.881.176	766.093	244.089	9.526	937	244.088	-	Financial and Insurance Activities	11
12	Real Estat	1.717.567	574.247	-	340	-	117.490	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	5.704.912	16.253	-	3.119	1.339	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	7.950.237	1.429.572	16.558	19.391	3.412	8.014	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	5.625	-	-	156	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	33.412	124	-	694	-	53	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	195.464	-	-	250	-	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	2.085.101	22.707	13.679	18.382	3.440	6.376	55	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	8.733	-	-	103	-	-	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	32.700.469	336.935	486.721	250.757	102.605	321.599	9.006	Household	22
23	Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	Not a Business Field	23
24	Lainnya	10.717.589	941.895	-	4.390	25.849	-	3.579.717	Others	24
Total		342.007.363	11.402.402	1.917.362	699.178	310.576	2.050.208	3.588.937	Total	
31 Desember 2023										
1	Pertanian, Kehutanan, dan Perikanan	6.218.774	1.868	8.882	4.445	525	6.440	-	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	14.092.333	-	4.659	3.458	-	1.934	-	Mining and excavation	2
3	Industri pengolahan	79.007.056	1.843.021	225.816	114.926	26.228	255.452	-	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	6.905.274	112	492	834	33	224	-	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	1.111.759	-	-	1.377	-	-	-	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	9.041.263	4.097.462	68.542	17.746	3.831	42.476	-	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	45.548.701	901.233	836.490	184.862	47.884	401.693	2	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	6.782.070	366.780	9.756	15.831	2.615	4.767	-	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	204.064	1.203	26.158	4.158	284	12.271	-	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	9.735.188	7.128	-	3.551	2.816	39	-	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	65.596.903	5.211.337	245.655	6.329	1.563	-	-	Financial and Insurance Activities	11
12	Real Estat	1.553.271	565.227	-	166	-	-	-	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	2.920.037	13.013	-	544	899	-	-	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	5.027.317	1.378.650	11.890	11.292	8.159	5.438	-	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	4	-	-	-	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	27.053	575	-	825	91	111	-	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	229.974	-	-	121	-	-	-	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	260.061	8.081	3.331	5.433	1.004	2.028	4	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	8.122	-	515	84	-	234	-	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	30.451.724	231.148	235.183	186.510	62.031	123.963	12.305	Household	22
23	Bukan Lapangan Usaha Lainnya	-	-	-	-	-	-	-	Not a Business Field	23
24	Lainnya	18.252.185	624.208	-	101.370	41.190	1.746.632	3.636.457	Others	24
Total		302.933.133	15.251.046	1.677.369	663.862	199.153	2.603.702	3.648.768	Total	

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Konsolidasi dengan Entitas Anak

Claims and Allowances Disclosure based on Economic Sector - Consolidated Bank with Subsidiaries

(dalam jutaan Rupiah / in million Rupiah)

No.	Sektor Ekonomi	Tagihan	Tagihan yang Mengalami Penurunan Nilai		CKPN - Stage 1	CKPN - Stage 2	CKPN - Stage 3	Tagihan yang dihapus buku	Economic Sector	No.
			Belum Jatuh Tempo	Telah Jatuh tempo						
a	b	c	d	e	f	g	h	i	r	s
31 Desember 2024										
1	Pertanian, Kehutanan, dan Perikanan	11.305.619	833.367	337.683	195.962	4.573	89.485	422.904	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	11.332.359	6.069	72.740	6.919	1.489	223.662	7.183	Mining and excavation	2
3	Industri pengolahan	87.097.790	1.679.685	779.289	251.139	100.552	325.618	426.726	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	7.689.413	3.688	46.223	4.706	736	13.617	7.060	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	1.520.850	-	5.227	1.916	-	2.649	1	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	8.774.113	3.271.744	188.100	29.690	9.535	572.648	29.761	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	62.189.482	1.617.915	2.551.085	893.645	84.683	1.062.876	5.102.962	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	8.516.152	155.399	114.995	29.041	14.867	40.384	19.749	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	200.666	1.573	18.720	4.047	434	9.396	63.993	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	10.938.241	6.841	-	6.626	-	3.308	758	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	95.411.744	766.093	244.095	9.529	937	24.414	525	Financial and Insurance Activities	11
12	Real Estat	1.717.567	574.247	-	340	-	117.490	144	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	5.704.912	16.253	-	3.119	1.339	-	561	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	7.950.238	1.429.572	16.558	19.391	3.412	8.014	2.115	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	5.625	-	-	156	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	33.422	124	-	698	-	53	753	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	2.116.929	25.179	258.449	20.285	5.163	73.809	62.922	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	12.646.575	204.599	1.806.074	132.519	34.779	571.634	522.832	Other Service Activities	19
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	519.825	-	17.795	46.951	-	-	303.793	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	32.700.469	336.935	486.722	250.758	102.605	321.599	10.570	Household	22
23	Bukan Lapangan Usaha Lainnya	56	-	-	-	-	-	55	Not a Business Field	23
24	Lainnya	25.079.729	983.481	447.418	28.786	32.866	141.891	3.883.748	Others	24
Total		393.451.776	11.912.764	7.391.173	1.936.223	397.970	3.620.973	10.869.115	Total	
31 Desember 2023										
1	Pertanian, Kehutanan, dan Perikanan	9.888.718	57.299	176.070	136.196	6.842	54.536	235.588	Agriculture, forestry and fisheries	1
2	Pertambangan dan Penggalian	14.476.834	10.535	34.355	7.747	1.623	11.189	8.519	Mining and excavation	2
3	Industri pengolahan	83.058.182	1.987.240	528.676	229.135	37.008	378.143	292.120	Manufacturing	3
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	7.133.110	9.553	20.267	3.666	1.021	7.283	7.376	Procurement of Electricity, Gas, Steam / Hot Water and Cold Air	4
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi	1.111.759	-	-	1.377	-	-	1	Water Management, WasteWater Management, Waste Management and Recycling	5
6	Konstruksi	9.525.607	4.125.861	121.238	23.870	6.030	65.667	24.258	Construction	6
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	59.862.264	1.267.501	1.744.573	1.235.018	74.453	689.500	3.816.433	Wholesale and retail trading; Repair and Maintenance of Cars and Motorcycles	7
8	Pengangkutan dan Pergudangan	7.314.113	390.164	48.051	22.458	4.534	21.127	17.899	Transportation and Warehousing	8
9	Penyediaan Akomodasi dan Penyediaan Makanan Minum	207.258	1.203	26.313	6.950	284	12.271	61.468	Provision of Accommodation and Provision of Drinking Food	9
10	Informasi dan Komunikasi	9.735.197	7.128	-	3.560	2.816	39	746	Information and Communication	10
11	Aktivitas Keuangan dan Asuransi	65.576.637	5.211.337	245.957	6.703	1.563	-	245	Financial and Insurance Activities	11
12	Real Estat	1.553.295	565.227	-	190	-	-	123	Real Estate	12
13	Aktivitas Profesional, Ilmiah dan Teknis	2.920.074	13.013	-	579	899	-	526	Professional, Scientific, and Technical Activities	13
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan dan Penunjang Usaha Lainnya	5.027.494	1.378.650	11.895	11.453	8.159	54.38	1.968	Rental and Rental Activities Without Option Rights, Employment, Travel Agents, and Other Business Support	14
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	-	-	-	-	-	-	-	Government, Defense and Compulsory Social Security Administration	15
16	Pendidikan	4	-	-	-	-	-	-	Education	16
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	27.105	575	2	865	91	111	731	Human Health Activities and Social Activities	17
18	Kesenian, Hiburan, dan Rekreasi	2.059.865	65.905	134.864	22.293	5.999	52.720	57.923	Arts, Entertainment and Recreation	18
19	Aktivitas Jasa Lainnya	9.452.483	495.048	897.572	123.970	37.531	394.081	361.685	Other Service Activities	19
20	ktivitas Rumah Tangga sebagai Pemberi Kerja; Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri	598.203	-	16.006	56.943	-	234	227.938	Household Activities as An Employer	20
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	-	Activities of the International Agency and Other Extra International Agency	21
22	Rumah Tangga	30.451.858	231.148	235.189	186.579	62.031	123.963	13.799	Household	22
23	Bukan Lapangan Usaha Lainnya	164	-	-	-	-	-	54	Not a Business Field	23
24	Lainnya	69.696.598	854.975	331.454	129.587	49.703	1.913.749	3.792.407	Others	24
Total		389.676.822	16.672.362	4.572.482	2.209.139	300.587	3.730.051	8.921.807	Total	

6) Disclosure of Bills based on Delinquent Days

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Berdasarkan Hari Tunggakan - Bank Secara Individual

Disclosure of Bills Based on Delinquent Days - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

		31 Desember / December 2024				31 Desember / December 2023					
		Tagihan Berdasarkan Hari Tunggakan				Tagihan Berdasarkan Hari Tunggakan					
No	Jenis Eksposeure	> 90 hari s.d. 120 hari	> 120 hari s.d. 180 hari	> 180 hari	Total	> 90 hari s.d. 120 hari	> 120 hari s.d. 180 hari	> 180 hari	Total	Jenis Eksposeure	No
a	b	c	d	e	f	g	h	i	j	b	a
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo	229.516	211.055	1.565.315	2.005.886	205.042	100.610	1.456.401	1.762.053	Credit that included in past due claims	1
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	Securities that included in past due claims	2
	Total	229.516	211.055	1.565.315	2.005.886	205.042	100.610	1.456.401	1.762.053	Total	

Risiko Kredit/ Credit Risk

Pengungkapan Tagihan Berdasarkan Hari Tunggakan - Bank secara Konsolidasi dengan Entitas Anak

Disclosure of Bills Based on Delinquent Days - Consolidated Bank with Subsidiaries

(dalam jutaan Rupiah / in million Rupiah)

		31 Desember / December 2024				31 Desember / December 2023					
		Tagihan Berdasarkan Hari Tunggakan				Tagihan Berdasarkan Hari Tunggakan					
No	Jenis Eksposeure	> 90 hari s.d. 120 hari	> 120 hari s.d. 180 hari	> 180 hari	Total	> 90 hari s.d. 120 hari	> 120 hari s.d. 180 hari	> 180 hari	Total	Types of Exposures	No
a	b	c	d	e	f	g	h	i	j	b	a
1	Kredit yang termasuk dalam Tagihan yang Telah Jatuh Tempo	1.059.491	1.293.661	2.098.862	4.452.014	614.530	692.713	1.602.866	2.910.109	Credit that included in past due claims	1
2	Surat Berharga yang termasuk dalam Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	Securities that included in past due claims	2
	Total	1.059.491	1.293.661	2.098.862	4.452.014	614.530	692.713	1.602.866	2.910.109	Total	

5. ADDITIONAL DISCLOSURES REGARDING THE TREATMENT OF TROUBLED ASSETS (CRB-A)

a. Qualitative Disclosure

Non-Performing Assets

Asset classification must be carried out for earning assets and non-earning assets. In principle, the provisions regarding asset quality follow the provisions stipulated in Financial Services Authority Regulation No. 40/POJK.03/2019 concerning Assessment of Commercial Bank Asset Quality. Determination of credit quality for the retail and SME segments with limit below 5 billion based on promptness in repayment. Meanwhile, for the SME segment with limit above 5 billion, commercial and corporate are based on 3 pillar assessment factors.

Credit Restructuring

In order to minimize credit losses, the Bank is considering credit restructuring for borrowers who undergo difficulties in fulfilling their obligations but are still able to cooperate, as long as this provides benefits for both parties.

Credit restructuring is an remedial effort carried out by the Bank in credit activities for debtors who are having difficulty fulfilling their obligations.

b. Quantitative Disclosure
1) Disclosure of Performing and Non-Performing Assets

Risiko Kredit/ Credit Risk

 Pengungkapan Aset *Performing* dan *Non Performing* - Bank Secara Individual

 Disclosure of *Performing* and *Non-Performing Assets* - Bank Stand Alone

(dalam jutaan Rupiah / in million Rupiah)

		Performing (Kualitas L dan DPK)		Non Performing (Kualitas KL, D, M)							
				Tagihan yang Mengalami Penurunan Nilai		Tagihan yang Tidak Mengalami Penurunan Nilai					
						Memiliki Tunggakan > 90 Hari		Memiliki Tunggakan ≤ 90 hari			
		Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN		
		a	b	c	d	e	f	g	h		
1	Surat Berharga	19.332.166	593	-	-	-	-	-	-	Securities	1
2	Kredit	143.932.165	1.649.451	1.917.363	1.348.933	88.523	22	-	-	Loan	2
	a. Korporasi	95.023.416	744.118	487.941	480.057	88.523	22	-	-	a. Corporate	
	b. Ritel	48.908.748	905.334	1.429.422	868.876	-	-	-	-	b. Ritel	
3	Transaksi Rekening Administratif	147.058.112	43.266	-	-	-	-	-	-	Administrative Account Transaction	3

Risiko Kredit/ Credit Risk

 Pengungkapan Aset *Performing* dan *Non Performing* - Bank secara Konsolidasi dengan Entitas Anak

 Disclosure of *Performing* and *Non-Performing Assets* - Consolidated Bank with Subsidiaries

(dalam jutaan Rupiah / in million Rupiah)

(dalam jutaan Rupiah) / in million Rupiah											
		Performing (Kualitas L dan DPK)		Non Performing (Kualitas KL, D, M)							
				Tagihan yang Mengalami Penurunan Nilai		Tagihan yang Tidak Mengalami Penurunan Nilai					
						Memiliki Tunggakan > 90 Hari		Memiliki Tunggakan ≤ 90 hari			
		Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN		
		a	b	c	d	e	f	g	h		
1	Surat Berharga	28.381.457	593	-	-	-	-	-	-	Securities	1
2	Kredit	171.461.132	2.796.100	1.917.363	1.348.933	2.153.215	824.303	27.528.967	1.146.649	Loan	2
	a. Korporasi	95.580.035	744.320	487.941	480.057	88.523	22	-	-	a. Corporate	
	b. Ritel	58.244.597	1.451.274	1.429.422	868.876	375.039	374.129	6.398	4.003	b. Ritel	
3	Transaksi Rekening Administratif	147.058.112	43.266	-	-	-	-	-	-	Administrative Account Transaction	3

2) Disclosure of Performing and Non-Performing Restructuring Assets

Risiko Kredit/ Credit Risk

Pengungkapan Aset Restrukturisasi Performing dan Non Performing - Bank Secara Individual

Disclosure of Performing and Non-Performing Restructuring Assets - Bank Stand Alone

(dalam jutaan Rupiah / in million)

		Performing (Kualitas L dan DPK)		Non Performing (Kualitas KL, D, M)		Stage 1		Stage 2		Stage 3		
		Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	
		a	b	c	d	e	f	g	h	i	j	
1	Surat Berharga	-	-	-	-	-	-	-	-	-	-	Securities
2	Kredit	4.196.189	739.695	975.222	771.565	438.466	54.641	256.651	101.269	4.476.293	1.355.350	Credit
	a. Korporasi	3.435.351	551.230	487.941	480.057	-	-	444	2	3.922.848	1.031.285	a. Corporation
	b. Ritel	760.838	188.465	487.281	291.508	438.466	54.641	256.207	101.267	553.445	324.065	b. Retail
3	Transaksi Rekening Administratif	42.353	265	-	-	4.802	43	2.020	221	-	-	Administrative Account Transactions

Risiko Kredit/ Credit Risk

Pengungkapan Aset Restrukturisasi Performing dan Non Performing - Bank secara Konsolidasi dengan Entitas Anak

Disclosure of Performing and Non-Performing Restructuring Assets - Consolidated Bank with Subsidiaries

(dalam jutaan Rupiah / in million Rupiah)

		Performing (Kualitas L dan DPK)		Non Performing (Kualitas KL, D, M)		Stage 1		Stage 2		Stage 3		(dalam jutaan Rupiah) / in million Rupiah
		Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	Nilai Tercatat Bruto	CKPN	
a	b	c	d	e	f	g	h	i	j			
1	Surat Berharga	-	-	-	-	-	-	-	-	-	-	Securities
2	Kredit	6.904.718	1.477.218	2.029.237	1.142.312	493.773	55.258	294.370	101.911	8.145.811	2.462.361	Credit
	a. Korporasi	3.435.351	551.230	487.941	480.057	-	-	444	2	3.922.848	1.031.285	a. Corporation
	b. Ritel	829.556	216.580	496.090	299.380	438.466	54.641	256.207	101.267	553.445	324.065	b. Retail
3	Transaksi Rekening Administratif	42.353	265	-	-	4.802	43	2.020	221	-	-	Administrative Account Transactions

6. QUALITATIVE DISCLOSURES RELATED TO MRK TECHNIQUES (CRC)

In calculating RWA for Credit Risk, the Bank uses a standard approach in accordance with applicable regulations, namely OJK Circular Letter No.24/SEOJK.03/2021 concerning Guidelines for Calculating Weighted Assets According to Credit Risk Using the Standard Approach for Commercial Banks which is calculated based on type of portfolio category and risk weight. In this approach, the existence of collateral, guarantees, or credit insurance can be recognized as a credit risk mitigation technique in accordance with regulatory provisions.

7. QUANTITATIVE DISCLOSURE RELATED TO MRK TECHNIQUES (CR3)

Risiko Kredit/ Credit Risk

Pengungkapan Kuantitatif terkait Teknik MRK (CR3) - Bank Secara Individu

Quantitative Disclosure related to MRK Techniques (CR3) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan yang Tidak Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Agunan	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit	Tagihan yang Dijamin dengan Derivatif Kredit		
		a	b	c	d	e		
1	Kredit	129.516.019	12.666.780	12.657.899	8.881		Credit	1
2	Surat Berharga	19.331.573	-	-			Securities	2
3	Total	148.847.592	12.666.780	12.657.899	8.881		Total	3
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	756.845,00	-	-			Credits and Overdue Securities	4

Risiko Kredit/ Credit Risk

Pengungkapan Kuantitatif terkait Teknik MRK (CR3) - Bank secara Konsolidasi dengan Entitas Anak

Quantitative Disclosure related to MRK Techniques (CR3) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan yang Tidak Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Teknik MRK	Tagihan yang Dijamin dengan Agunan	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit	Tagihan yang Dijamin dengan Derivatif Kredit		
		a	b	c	d	e		
1	Kredit	165.236.157	12.675.285	12.666.283	9.002		Credit	1
2	Surat Berharga	28.380.864	-	-	-		Securities	2
3	Total	193.617.021	12.675.285	12.666.283	9.002		Total	3
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo	2.000.240	321	-	321		Credits and Overdue Securities	4

8. QUALITATIVE DISCLOSURES ON THE USE OF EXTERNAL CREDIT RATINGS (CRD)

The Bank sets limits by considering the rating by the Rating Agency recognized by Bank Indonesia / OJK for several transactions carried out by the Bank, namely Claims to Government, Claims on Public Sector Entities, Claims on Multilateral Development Banks and International Institutions, Bills to Banks, Claims on Securities Companies and Other Financial Services Institutions, and Claims on Corporations.

For claims in the form of securities and securities sold with an agreement to repurchase, the Bank determines the risk weight in accordance with the securities rating as regulated in the SEOJK ATMR Credit Risk.

9. DISCLOSURE OF CREDIT RISK EXPOSURE AND IMPACT OF MRK TECHNIQUES (CR4)

Risiko Kredit/ Credit Risk

Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4) - Bank Secara Individu

Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4) - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK		ATMR dan Rata-Rata Bobot Risiko			
		Laporan Posisi Keuangan	TRA	Laporan Posisi Keuangan	TRA	ATMR	Rata-rata Bobot Risiko e/((c+d))		
		a	b	c	d	e	f		
1	Tagihan kepada Pemerintah	35.947.137	2.000.000	35.947.137	200.000	-	0.00%	Claims to Government	1
2	Tagihan kepada Entitas Sektor Publik	14.354.559	6.492.419	14.354.559	800.133	9.113.313	60.13%	Claims on Public Sector Entities	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	0.00%	Claims on Multilateral Development Banks and International Institutions	3
4	Tagihan kepada Bank	5.191.330	76.563	5.191.330	7.656	2.146.216	41.42%	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ¹⁾	22.508.385	27.508.333	22.508.385	3.445.912	9.286.158	35.77%	Claims on Securities Companies and Other Financial Services Institutions 1)	
5	Tagihan berupa Covered Bond	-	-	-	-	-	0.00%	Claims in the form of Covered Bonds	5
6	Tagihan kepada Korporasi - Ekspose Korporasi Umum ²⁾	63.382.352	101.521.557	63.382.352	16.267.008	67.790.163	85.11%	Claims on Corporations - General Corporate Exposure 2)	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ³⁾	-	-	-	-	-	0.00%	Claims on Securities Companies and Other Financial Services Institutions 3)	
	Ekspose Pembiayaan Khusus ⁴⁾	777.271	1.118.743	777.271	447.497	749.505	61.19%	Special Financing Exposure 4)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22.522	-	22.522	-	56.305	250.00%	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	7
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	12.991.907	3.632.996	12.991.907	416.381	9.553.421	75.94%	Claims on Micro, Small Business and Retail Portfolio	8
9	Kredit Pegawai atau Pensiunan	19.883.628	-	19.883.628	-	9.941.814	50.00%	Employee or Pensions loans	9
10	Kredit Beragun Properti	12.545.527	4.692.917	12.545.527	721.841	6.714.237	50.60%	Property Backed Loans	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	4.392.378	1.007.853	4.392.378	100.785	1.647.274	36.66%	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0.00%	Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	8.153.149	3.685.064	8.153.149	621.056	5.066.963	57.74%	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0.00%	Land Acquisition, Land Processing and Construction Loans	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	0.00%	Land Acquisition, Land Processing and Construction Loans	
11	Tagihan yang Telah Jatuh Tempo	656.951	-	656.951	-	676.421	102.96%	Claims That Have Been Due Date	11
12	Aset Lainnya	4.341.481	-	4.341.481	-	3.591.391	81.89%	Other Assets	12
13	Total	192.603.050	147.043.528	192.603.050	22.306.428	119.618.944	55.92%	Total	13

Risiko Kredit/ Credit Risk

Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4) - Bank secara Konsolidasi dengan Entitas Anak

Disclosure of Credit Risk Exposure and Impact of MRK Techniques (CR4) - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

		Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK		Tagihan Bersih Setelah penerapan FKK dan Teknik MRK		ATMR dan Rata-Rata Bobot Risiko			
		Laporan Posisi Keuangan	TRA	Laporan Posisi Keuangan	TRA	ATMR	Rata-rata Bobot Risiko e/(c+d)		
		a	b	c	d	e	f		
1	Tagihan kepada Pemerintah	45.500.532	2.000.000	45.500.532	200.000	-	0,00%	Claims to Government	1
2	Tagihan kepada Entitas Sektor Publik	14.354.559	6.492.419	14.354.559	800.133	9.113.313	60,14%	Claims on Public Sector Entities	2
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	0,00%	Claims on Multilateral Development Banks and International Institutions	3
4	Tagihan kepada Bank	7.410.321	76.563	7.410.321	7.656	2.590.015	34,92%	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ¹⁾	22.508.385	27.508.333	22.508.385	3.445.912	9.286.158	35,78%	Claims on Securities Companies and Other Financial Services Institutions 1)	
5	Tagihan berupa Covered Bond	-	-	-	-	-	0,00%	Claims in the form of Covered Bonds	5
6	Tagihan kepada Korporasi - Ekspose Korporasi Umum ²⁾	64.286.962	101.521.557	64.286.962	16.267.008	68.421.131	84,94%	Claims on Corporations - General Corporate Exposure 2)	6
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ³⁾	-	170.028	-	-	-	0,00%	Claims on Securities Companies and Other Financial Services Institutions 3)	
	Eksposur Pembiayaan Khusus ⁴⁾	777.271	1.118.743	777.271	447.497	749.505	61,20%	Special Financing Exposure 4)	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	22.522	-	22.522	-	56.305	250,00%	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments	7
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	47.339.854	3.632.996	47.339.854	416.381	35.314.314	73,95%	Claims on Micro, Small Business and Retail Portfolio	8
9	Kredit Pegawai atau Pensiunan	19.883.628	-	19.883.628	-	9.941.814	50,00%	Employee or Pensions loans	9
10	Kredit Beragun Properti	12.545.527	4.692.917	12.545.527	721.841	6.714.237	50,61%	Property Backed Loans	10
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	4.392.378	1.007.853	4.392.378	100.785	1.647.274	36,66%	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0,00%	Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	8.153.149	3.685.064	8.153.149	621.056	5.066.963	57,75%	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	0,00%	Land Acquisition, Land Processing and Construction Loans	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	0,00%	Land Acquisition, Land Processing and Construction Loans	
11	Tagihan yang Telah Jatuh Tempo	2.724.948	-	2.724.948	-	1.711.815	62,82%	Claims That Have Been Due Date	11
12	Aset Lainnya	6.865.469	-	6.865.469	-	5.568.527	81,11%	Other Assets	12
13	Total	244.219.978	147.213.556	244.219.978	22.306.428	149.467.134	56,08%	Total	13

10. EXPOSURE DISCLOSURE BASED ON ASSET CLASS AND RISK WEIGHTING (CR5)
Risiko Kredit/ Credit Risk

Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - 1 - Bank Secara Individu

Exposure Disclosure based on Asset Class and Risk Weighting (CR5) - 1 - Bank Stand Alone

(dalam jutaan rupiah/ in million Rupiah)

Kategori Portofolio		0%	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
1	Tagihan Kepada Pemerintah	36.147.137	-	-	-	-	-	36.147.137	Claims to Government	1

Kategori Portofolio		20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
2	Tagihan Kepada Entitas Sektor Publik	100.540	13.262.141	210.352	1.581.659	-	15.154.692	Claims on Public Sector Entities	2

Kategori Portofolio		0%	20%	30%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions	3	

Kategori Portofolio		20%	30%	40%	50%	75%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK		
4	Tagihan Kepada Bank	2.771.773	-	-	1.276.619	1.150.594	-	-	-	5.198.986	Bills to Banks	4
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ¹⁾	16.111.989	899.050	-	1.867.060	7.076.199	-	-	-	25.954.297	Claims on Securities Companies and Other Financial Services Institutions	

Kategori Portofolio	10%	15%	20%	25%	35%	50%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
5 Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	Claims in the form of Covered Bonds 5

Kategori Portofolio	20%	50%	65% ⁽¹⁾	75%	80%	85%	100%	130%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
6 Tagihan Kepada Korporasi Umum ⁽²⁾	2.913.016	1.618.375	-	7.357.628	-	1.042.478	65.400.495	-	1.317.368	-	79.649.360	Claims on General Corporations 6
Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain ⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	Claims on securities companies and other financial services institutions
Eksposur Pembiayaan Khusus ⁽⁴⁾	-	-	-	-	181.028	-	1.043.740	-	-	-	1.224.768	Special Financing Exposure

Kategori Portofolio	100%	150%	250%	400%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
7 Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	22.522	-	-	22.522	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments 7

Kategori Portofolio	45%	75%	85%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
8 Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	407.443	11.582.380	62.369	1.353.905	2.190	13.408.287	Claims on Micro, Small m Business and Retail Portfolio 8

Kategori Portofolio		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
9	Kredit Beragen Properti	-	1.438.227	-	890.099	-	482.384	-	3.102.640	4.491.736	-	-	1.450.931	41.872	-	-	-	-	1.369.479	13.267.369	Property Backed Loans	9
	Kredit Beragen Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	1.438.227	-	890.099	-	482.384	-	420.950	-	-	-	48.170	1.000	-	-	-	-	1.212.332	4.491.161	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	48.170	1.000	-	-	-	-	-	49.170	without a credit sharing approach	
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	1.438.227	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.212.332	2.650.560	using the credit distribution approach (guaranteed)	
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	890.099	-	482.384	-	420.950	-	-	-	-	-	-	-	-	-	-	1.793.433	using the credit distribution approach (guaranteed)	
	Kredit Beragen Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Residential Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
	Kredit Beragen Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	2.681.690	4.491.736	-	-	1.402.760	40.872	-	-	-	-	157.147	8.774.205	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows	
	tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	157.147	157.147	without a credit-sharing approach	
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	-	-	-	-	-	4.491.736	-	-	-	-	-	-	-	-	-	4.491.736	using the credit distribution approach (guaranteed)	
	dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	-	-	-	-	2.681.690	-	-	-	1.402.760	40.872	-	-	-	-	-	4.125.323	using the credit distribution approach (guaranteed)	
	Kredit Beragen Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Commercial Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows	
	Kredit Pengadaan Tanah, Pengolahan Tanah, dan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Land Acquisition, Land	

Kategori Portofolio	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
10 Tagihan yang Telah Jatuh Tempo	74.787	468.437	113.727	-	656.951	Claims That Have Been Due Date 10

Kategori Portofolio	0%	20%	100%	150%	1250%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
11 Asset Lainnya	777.352	-	3.509.606	54.523	-	-	4.341.481	Other Assets 11

No	Bobot Risiko	Tagihan Bersih Laporan Posisi Keuangan	Tagihan Bersih TRA (Sebelum Penanganan FKK)	Rata-Rata FKK	Tagihan Bersih (Setelah Penanganan FKK dan Teknik MRK)	Risk Weight	No
1	< 40%	59.063.548	27.455.058	72,21%	62.477.250	< 40%	1
2	40% - 70%	45.433.928	12.993.707	80,87%	47.251.078	40% - 70%	2
3	75%	26.585.179	16.042.524	67,50%	28.774.878	75%	3
4	80%	181.028	-	100,00%	181.028	80%	4
5	85%	1.104.016	420.122	75,24%	1.146.719	85%	5
6	90% - 100%	57.175.274	89.737.167	49,00%	71.986.534	90% - 100%	6
7	105% - 130%	302	1.308	26,89%	433	105% - 130%	7
8	150%	3.037.253	393.642	89,45%	3.069.035	150%	8
9	250%	22.522	-	100,00%	22.522	250%	9
10	400%	-	-	0,00%	-	400%	10
11	1250%	-	-	0,00%	-	1250%	11
Total Tagihan Bersih		192.603.050	147.043.528	63,27%	214.909.478	Total Net Claims	

Risiko Kredit/ Credit Risk

Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - 1 - Bank secara Konsolidasi dengan Entitas Anak

Exposure Disclosure based on Asset Class and Risk Weighting (CR5) - 1 - Consolidated Bank with Subsidiaries

(dalam jutaan rupiah/ in million Rupiah)

Kategori Portofolio	0%	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
1 Tagihan Kepada Pemerintah	45.700.532	-	-	-	-	-	45.700.532	Claims to Government 1

Kategori Portofolio	20%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
2 Tagihan Kepada Entitas Sektor Publik	100.540	13.262.141	210.352	1.581.659	-	15.154.692	Claims on Public Sector Entities 2

Kategori Portofolio	0%	20%	30%	50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	Claims on Multilateral Development Banks and International Institutions	3

Kategori Portofolio	20%	30%	40%	50%	75%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
4 Tagihan Kepada Bank	4.988.758	-	-	1.276.619	1.150.594	-	-	-	7.415.971	Bills to Banks 4
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain ⁽¹⁾	16.111.989	899.050	-	1.867.060	7.076.199	-	-	-	25.954.297	Claims on Securities Companies and Other Financial Services Institutions

Kategori Portofolio	10%	15%	20%	25%	35%	50%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
5 Tagihan berupa Covered Bond	-	-	-	-	-	-	-	-	-	Claims in the form of Covered Bonds 5

Kategori Portofolio	20%	50%	65% ⁽²⁾	75%	80%	85%	100%	130%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
6 Tagihan Kepada Korporasi Umum ⁽³⁾	2.913.016	2.148.890	-	7.357.628	-	1.042.478	65.774.590	-	1.317.368	-	80.553.970	Claims on General Corporations 6
Tagihan kepada perusahaan efek dan lembaga jasa keuangan lain ⁽³⁾	-	-	-	-	-	-	-	-	-	-	-	Claims on securities companies and other financial services institutions
Eksposur Pembiayaan Khusus ⁽⁴⁾	-	-	-	-	181.030	-	1.043.740	-	-	-	1.224.770	Special Financing Exposure

Kategori Portofolio		100%	150%	250%	400%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	22.522,00	-	-	22.522	Receivables in the form of Subordinated Securities/Receivables, Equity and Other Capital Instruments

Kategori Portofolio		45%	75%	85%	100%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	407.443	45.930.327	62.369	1.353.905	2.190	47.756.234	Claims on Micro, Small m Business and Retail Portfolio

Kategori Portofolio	0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
9 Kredit Beragun Properti	-	1.438.227	-	890.099	-	482.384	-	3.102.640	4.491.738	-	-	1.450.931	41.873	-	-	-	-	-	1.360.470	13.267.909	Property Backed Loans
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	1.438.227	-	890.099	-	482.384	-	420.950	-	-	-	48.170	1.000	-	-	-	-	-	1.212.332	4.493.163	Residential Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows
tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	48.170	1.000	-	-	-	-	-	-	49.170	without a credit-sharing approach
dengan menggunakan pendekatan pembagian kredit (dijamin)	-	1.438.227	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.212.332	2.850.560	using the credit distribution approach (guaranteed)
dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	890.099	-	482.384	-	420.950	-	-	-	-	-	-	-	-	-	-	-	1.793.433	using the credit distribution approach (guaranteed)
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Residential Property-Backed Loans whose Payments Are Materially Dependent on Property Cash Flows
Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	2.681.690	4.491.738	-	-	1.402.760	40.872	-	-	-	-	-	157.147	8.774.205	Commercial Property Backed Loans whose Payments Are Not Materially Dependent on Property Cash Flows
tanpa pendekatan pembagian kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	157.147	157.147	without a credit-sharing approach
dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	-	-	-	-	-	4.491.738	-	-	-	-	-	-	-	-	-	-	4.491.738	using the credit distribution approach (guaranteed)
dengan menggunakan pendekatan pembagian kredit (dijamin)	-	-	-	-	-	-	-	2.681.690	-	-	-	1.402.760	40.872	-	-	-	-	-	-	4.125.923	using the credit distribution approach (guaranteed)
Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Commercial Property Backed Loans whose Payments Are Materially Dependent on Property Cash Flows
Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Land Acquisition, Land Processing and Construction Loans

Kategori Portofolio		50%	100%	150%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
10	Tagihan yang Telah Jatuh Tempo	2.139.478	471.743	113.727	-	2.724.948	Claims That Have Been Due Date

Kategori Portofolio		0%	20%	100%	150%	1250%	Lainnya	Tagihan Bersih Setelah FKK dan Teknik MRK	
11	Asset Lainnya	1.379.647,00	-	5.326.426,00	161.400,00	-	-	6.867.473,00	Other Assets

No	Bobot Risiko	Tagihan Bersih Laporan Posisi Keuangan	Tagihan Bersih TRA (Sebelum Penanganan FKK)	Rata-Rata FKK	Tagihan Bersih (Setelah Penanganan FKK dan Teknik MRK)	Risk Weight	No
1	< 40%	71.436.223	27.455.058	75,69%	74.849.925	< 40%	1
2	40% - 70%	48.029.134	13.163.735	80,59%	49.315.769	40% - 70%	2
3	75%	60.933.126	16.042.524	82,00%	63.122.825	75%	3
4	80%	181.030	-	100,00%	181.030	80%	4
5	85%	1.104.016	420.122	75,24%	1.146.719	85%	5
6	90% - 100%	59.369.495	89.737.167	50,11%	74.711.270	90% - 100%	6
7	105% - 130%	302	1.308	26,89%	433	105% - 130%	7
8	150%	3.144.130	393.642	89,77%	3.175.912	150%	8
9	250%	22.522	-	100,00%	22.522	250%	9
10	400%	-	-	0,00%	-	400%	10
11	1250%	-	-	0,00%	-	1250%	11
Total Tagihan Bersih		244.219.978,00	147.213.556,00	68,09%	266.526.406,00	Total Net Claims	

11. QUALITATIVE DISCLOSURE OF COUNTERPARTY CREDIT RISK (CCRA)

Counterparty Credit Risk Disclosure

Counterparty credit risk for the Bank is the risk arising from the counterparty's failure to repay a contract with the Bank which causes potential losses for the Bank in replacing the contract.

Counterparty credit risk generally arises from derivatives and repo/reverse repo transactions. Mitigation of counterparty credit risk is carried out in accordance with the regulation, namely by recognizing the existence of collateral, including cash, cash equivalents, government and central bank securities, securities other than those issued by the government and central bank that meet certain rating criteria, and supplemented by the Bank's policy for managing credit risk from counterparties.

12. ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE (CCR1)

		a	b	c	d	e	f
	English	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD	Tagihan Bersih	ATMR
1	SA-CCR (for derivatives)	1.412.959.178.832	1.432.302.010.495		1,4	3.983.365.665.058	1.657.160.100.000,00
2	Internal Model Method (for derivatives and SFTs)					N/A	N/A
3	Simple Approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs					N/A	N/A
6	Total						1.657.160.100.000,00

13. EXPOSURE OF CCR BASED ON PORTFOLIO CATEGORY AND RISK WEIGHT (CCR3)

Bobot Risiko	a	b	c	d	e	f	g	h	i
Kategori Portofolio	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih
English									
Sovereigns	77.087.876.367								77.087.876.367
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks			827.603.448.722	2.429.882.612.436		-			3.257.486.061.158
Securities firms									
Corporates			372.246.267.535	19.040.572.853		257.504.887.145			648.791.727.533
Regulatory retail portfolios									
Other assets									
Total	77.087.876.367		1.199.849.716.258	2.448.923.185.288		257.504.887.145			3.983.365.665.058

14. NET DERIVATIVE LOANS (CCR6)

	a	b
	Proteksi yang dibeli (<i>Protection bought</i>)	Proteksi yang dijual (<i>Protection sold</i>)
Indonesia		
Nilai Notional	<i>NULL</i>	<i>NULL</i>
<i>Single-name credit default swaps</i>		
<i>Index credit default swaps</i>		
<i>Total return swaps</i>		
<i>Credit options</i>		
Derivatif kredit lainnya		
Total Nilai Notional	<i>NULL</i>	<i>NULL</i>
Nilai wajar	<i>NULL</i>	<i>NULL</i>
Nilai wajar positif (aset)		
Nilai wajar negatif (kewajiban)		

15. EXPOSURE OF SECURITIZATION EXPOSURES (SECA)

There is no securitization exposure.

16. EXPOSURE OF SECURITIZATION IN THE BANKING BOOK (SEC1)

There is no securitization exposure.

17. EXPOSURE OF SECURITIZATION IN THE TRADING BOOK (SEC2)

There is no securitization exposure.

18. EXPOSURE OF SECURITIZATION IN BANKING BOOK AND WITH RELATED TO ITS CAPITAL REQUIREMENTS – BANK ACTING AS ORIGINATOR OR SPONSOR (SEC3)

There is no securitization exposure.

19. EXPOSURE OF SECURITIZATION IN BANKING BOOK NAD ITS CAPITAL REQUIREMENTS – BANK ACTING AS INVESTOR (SEC4)

There is no securitization exposure.