



LAPORAN PUBLIKASI EKSPOSUR RISIKO DAN PERMODALAN

RISK AND CAPITAL EXPOSURES DISCLOSURES

Posisi 30 Juni 2023 Dan 2022

As At 30 June 2023 and 2022

Laporan Publikasi Eksposur Risiko dan Permodalan disusun berdasarkan peraturan berikut ini:
Risk and Capital Exposures Disclosures is based on the following regulations:

- a. Modal/Capital
 - 11/POJK.03/2016 sebagaimana diubah dalam POJK No. 34/POJK.03/2016 dan No. 27/POJK.03/2022 tentang Kewajiban Penyediaan Modal Minimum Bank Umum
 - 11/POJK.03/2016 as amended in POJK No. 34/POJK.03/2016 and No. 27/POJK.03/2022 regarding Capital Adequacy of Commercial Banks
- b. Risiko Kredit/Credit Risk
 - 2023: 24/SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan menggunakan Pendekatan Standar bagi Bank Umum
 - 24/SEOJK.03/2021 regarding Calculation of Risk Weighted Assets for Credit Risk using Standardized Approach for Commercial Banks
 - 2022: 42/SEOJK.03/2016 sebagaimana diubah dalam SEOJK No. 11/SEOJK.03/2018 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan menggunakan Pendekatan Standar
 - 42/SEOJK.03/2016 as amended in SEOJK No. 11/SEOJK.03/2018 regarding Guidelines for Calculation of Risk-Weighted Asset for Credit Risk using Standardized Approach
 - CCR: 48/SEOJK.03/2017 tentang Pedoman Perhitungan Tagihan Bersih Transaksi Derivatif dalam Perhitungan Aset Tertimbang menurut Risiko untuk Risiko Kredit dengan menggunakan Pendekatan Standar
 - 48/SEOJK.03/2017 regarding Guidelines for Calculation of Net Receivable of Derivative Transactions in Risk-Weighted Asset Calculation for Credit Risk by using Standard Approach
- c. Risiko Pasar/Market Risk
 - 38/SEOJK.03/2016 tentang Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan memperhitungkan Risiko Pasar
 - 38/SEOJK.03/2016 regarding Guidelines for Standardized Method in Calculation of Capital Adequacy of Commercial Banks considering the Market Risk
- d. Risiko Operasional/Operational Risk
 - 2023: 06/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko Operasional dengan menggunakan Pendekatan Standar bagi Bank Umum
 - 06/SEOJK.03/2020 regarding Calculation of Risk Weighted Assets for Operational Risk using Standardized Approach for Commercial Banks
 - 2022: 11/3/DPNP tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar (PID)
 - 11/3/DPNP regarding Calculation of Risk Weighted Assets for Operational Risk Using the Basic Indicator Approach (BIA)
- e. Rasio Pengungkit/Leverage Ratio
 - 31/POJK.03/2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum
 - 31/POJK.03/2019 regarding Leverage Ratio Adequacy of Commercial Banks
- f. Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRBB)/ Disclosure of Interest Rate Risk in Banking Book (IRBB) Exposure
 - 12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam Banking Book bagi Bank Umum
 - 12/SEOJK.03/2018 regarding Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks
- g. Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas/Liquidity Coverage Ratio
 - 42/POJK.03/2015 tentang Kewajiban Liquidity Coverage Ratio Bagi Bank Umum
 - 42/POJK.03/2015 regarding Liquidity Coverage Ratio Requirement For Commercial Banks
- h. Rasio Pendanaan Stabil Bersih/Net Stable Funding Ratio
 - 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio) bagi Bank Umum
 - 50/POJK.03/2017 regarding Obligation to Fulfill Net Stable Funding Ratio for Commercial Banks
- i. Laporan Aset Terikat/Encumbrance
 - 42/POJK.03/2015 tentang Kewajiban Liquidity Coverage Ratio Bagi Bank Umum
 - 42/POJK.03/2015 regarding Liquidity Coverage Ratio Requirement for Commercial Banks
 - 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio) bagi Bank Umum
 - 50/POJK.03/2017 regarding Obligation to Fulfill Net Stable Funding Ratio for Commercial Banks

LAPORAN UKURAN UTAMA (KEY METRICS)

(dalam jutaan rupiah)/(in millions Rupiah)						
No.	Deskripsi/Description	30 Juni 2023/ 30 June 2023	31 Maret 2022/ 31 March 2022	31 Desember 2022/ 31 December 2022	30 September 2022/ 30 September 2022	30 Juni 2022/ 30 June 2022
	Modal yang Tersedia (nilai)/Available Capital (balance)					
1	Modal Inti Utama (CET1)/Common Equity Tier 1 (CET1)	10,408,128	10,187,388	9,434,913	9,136,211	9,079,180
2	Modal Inti (Tier 1)/Core Capital (Tier 1)	10,408,128	10,187,388	9,434,913	9,136,211	9,079,180
3	Total Modal/Total Capital	13,516,837	13,419,296	12,880,669	12,677,401	12,689,457
	Aset Tertimbang Menurut Risiko (ATMR)/Risk Weighted Assets (RWA)					
4	Total Aset Tertimbang Menurut Risiko (ATMR)/Total Risk Weighted Assets (RWA)	54,603,861	52,084,120	54,623,163	56,473,533	54,848,712
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR/ Risk based capital ratio in percentage of RWA					
5	Rasio CET1 (%) / CET1 Ratio (%)	19.06%	19.56%	17.27%	16.18%	16.55%
6	Rasio Tier 1 (%) / Tier 1 Ratio (%)	19.06%	19.56%	17.27%	16.18%	16.55%
7	Rasio Total Modal (%) / Total Capital Ratio (%)	24.75%	25.76%	23.58%	22.45%	23.14%
	Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR/ Additional CET 1 for buffer in percentage of RWA					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) / Total CET1 for buffer (Line 8 + Line 9 + Line 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	Komponen CET1 untuk buffer / CET1 component for buffer	13.06%	13.56%	11.27%	10.18%	10.55%
	Rasio pengungkit sesuai Basel III / Leverage Ratio based on Basel III					
13	Total Eksposur / Total Exposures	116,534,319	111,095,600	108,025,779	106,583,878	102,943,796
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) / Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.93%	9.17%	8.73%	8.57%	8.82%
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%) / Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.93%	9.17%	8.73%	8.57%	8.82%
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transactions (SFT) secara gross (%) / Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%)	9.05%	9.24%	8.94%	8.58%	8.73%
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross (%) / Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets (%)	9.05%	9.24%	8.94%	8.58%	8.73%
	Rasio Kecukupan Likuiditas (LCR) / Liquidity Coverage Ratio (LCR)					
15	Total Aset Likuid Berkualitas Tinggi (HQLA) / Total high quality liquid asset (HQLA)	31,074,090	33,048,983	33,521,247	31,626,882	30,193,462
16	Total Arus Kas Keluar Bersih (net cash outflow) / Total net cash outflow (net cash outflow)	8,416,785	10,735,283	11,703,087	9,998,457	10,055,468
17	LCR (%)	369%	308%	286%	316%	300%
	Rasio Pendanaan Stabil Bersih / Net Stable Funding Ratio (NSFR)					
18	Total Pendanaan Stabil yang Tersedia / Total Available Stable Fund (ASF)	65,356,316	61,694,374	59,869,093	57,538,400	55,546,959
19	Total Pendanaan Stabil yang Diperlukan / Total Required Stable Fund (RSF)	49,389,186	45,919,967	41,389,737	42,019,873	39,082,854
20	NSFR (%)	132%	134%	145%	137%	142%
Analisis Kualitatif / Qualitative Analysis						
Rasio permodalan Bank berada jauh diatas persyaratan minimum, di mana hal ini mendukung Bank dengan pertumbuhan total aset yang positif (4%) dibandingkan triwulan sebelumnya. The Bank's capital ratios was higher than the minimum requirements, which supporting the Bank with positive total asset growth (4%) compared to previous quarter.						
Dari sisi rasio likuiditas, rasio kecukupan likuiditas (LCR) dan rasio pendanaan stabil bersih (NSFR) sangat memadai dimana selama kurun waktu diatas, rasio LCR dan NSFR berada jauh diatas minimum ketentuan OJK yang masing-masing sebesar 100%. In terms of the liquidity ratios, the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) were very adequate during the above periods, far above OJK minimum requirement of 100%.						

Permodalan - Komposisi Permodalan / *Capital - Composition of Capital*
30 Juni 2023 / 30 June 2023

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi/ Consolidated Statements of Financial Position
	CET 1: Instrumen dan Tambahan Modal Disetor	Common Equity Tier 1 capital: instruments and reserves		
1	Saham biasa (termasuk stock surplus)	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital	5,633,250	g + h
2	Laba ditahan	Retained earnings	5,799,576	j + k + l + m
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	Accumulated other comprehensive income (and other reserves)	11,106	i
4	Modal yang -termasuk phase out- dari CET1	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	
5	Kepentingan Non Pengendali yang dapat diperhitungkan	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	CET1 sebelum regulatory adjustment	Common Equity Tier 1 capital before regulatory adjustments	11,443,932	
	CET 1: Faktor Pengurang (Regulatory Adjustment)	CET 1: Regulatory Adjustment		
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	Prudential valuation adjustments	-	
8	Goodwill	Goodwill (net of related tax liability)	84,816	a
9	Aset tidak berwujud lainnya (selain Mortgage-Servicing Rights)	Other intangibles other than mortgage-servicing rights (net of related tax liability)	288,337	b + c + e
10	Aset pajak tangguhan yang berasal dari future profitability	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11	Cash-flow hedge reserve	Cash-flow hedge reserve	N/A	
12	Shortfall on provisions to expected losses	Shortfall of provisions to expected losses	N/A	
13	Keuntungan penjualan aset dalam transaksi sekuritisasi	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
14	Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA)	Gains and losses due to changes in own credit risk on fair valued liabilities	(14,760)	k + m
15	Aset pensiun manfaat pasti	Defined-benefit pension fund net assets	N/A	
16	Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan)	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain	Reciprocal cross-holdings in common equity	-	
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%)	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20	Mortgage servicing rights	Mortgage servicing rights (amount above 10% threshold)	-	
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewaiihan naiak)	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22	Jumlah melebihi batasan 15% dari:	Amount exceeding the 15% threshold	N/A	
23	investasi signifikan pada saham biasa financials	of which: significant investments in the common stock of financials	N/A	
24	mortgage servicing rights	of which: mortgage servicing rights	N/A	
25	pajak tangguhan dari perbedaan temporer	of which: deferred tax assets arising from temporary differences	N/A	
26	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments		
26a.	Selisih PPKA dan CKPN		-	
26b.	PPKA non produktif		-	
26c.	Aset Pajak Tangguhan		677,411	d
26d.	Penyertaan		-	
26e.	Kekurangan modal pada perusahaan anak asuransi		-	
26f.	Eksposur sekuritisasi		-	
26g.	Lainnya		-	
27	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Jumlah pengurang (regulatory adjustment) terhadap CET 1	Total regulatory adjustments to Common equity Tier 1	1,035,804	
29	Jumlah CET 1 setelah faktor pengurang	Common Equity Tier 1 capital (CET1)	10,408,128	

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi/ Consolidated Statements of Financial Position
	Modal Inti Tambahan (AT 1): Instrumen	Additional Tier 1 capital: instruments		
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk stock surplus)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	of which: classified as equity under applicable accounting standards	-	
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	of which: classified as liabilities under applicable accounting standards	-	
33	Modal yang yang termasuk phase out dari AT 1	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	Instrumen yang diterbitkan Entitas Anak yang termasuk phase out	of which: instruments issued by subsidiaries subject to phase out	N/A	
36	Jumlah AT 1 sebelum regulatory adjustment	Additional Tier 1 capital before regulatory adjustments	-	
	Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment)	Additional Tier 1 capital: regulatory adjustments		
37	Investasi pada instrumen AT 1 sendiri	Investments in own Additional Tier 1 instruments	N/A	
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	-	
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain		-	
42	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Jumlah faktor pengurang (regulatory adjustment) terhadap AT 1	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Jumlah AT 1 setelah faktor pengurang	Additional Tier 1 capital (AT1)	-	
45	Jumlah Modal Inti (Tier 1) (CET 1 + AT 1)	Tier 1 capital (T1 = CET 1 + AT 1)	10,408,128	
	Modal Pelengkap (Tier 2): Instrumen dan cadangan	Tier 2 capital: instruments and provisions		
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk stock surplus)	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,530,498	f
47	Modal yang yang termasuk phase out dari Tier 2	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48	Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	Modal yang diterbitkan Entitas Anak yang termasuk phase out	of which: instruments issued by subsidiaries subject to phase out	N/A	
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	Provisions	578,211	
51	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang	Tier 2 capital before regulatory adjustments	3,108,709	
	Modal Pelengkap (Tier 2): Faktor Pengurang (Regulatory Adjustment)	Tier 2 capital: regulatory adjustments		
52	Investasi pada instrumen Tier 2 sendiri	Investments in own Tier 2 instruments	N/A	
53	Kepemilikan silang pada instrumen Tier 2 pada entitas lain	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan threshold 5% namun tidak lagi memenuhi Investasi pada kewajiban TLAC lainnya dari entitas perbankan, keuangan, dan asuransi yang berada di luar lingkup konsolidasi peraturan dan, yang mana bank tidak memiliki lebih dari 10% dari saham biasa entitas yang dikeluarkan: jumlah yang sebelumnya ditunjuk untuk batas 5% tetapi yang tidak lagi memenuhi syarat (hanya untuk Bank Sistemik)	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56	Penyesuaian berdasarkan ketentuan spesifik nasional	National specific regulatory adjustments	-	
56a.	Sinking fund		-	
56b.	Penempatan dana pada instrumen Tier 2 pada Bank lain		-	
57	Jumlah faktor pengurang (regulatory adjustment) Modal Pelengkap	Total regulatory adjustments to Tier 2 capital	-	
58	Jumlah Modal Pelengkap (Tier 2) setelah regulatory adjustment	Tier 2 capital (T2)	3,108,709	
59	Total Modal (Modal Inti + Modal Pelengkap)	Total capital	13,516,837	
60	Total Aset Tertimbang Menurut Risiko (ATMR)	Total risk weighted assets	54,603,862	

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi/ Consolidated Statements of Financial Position
	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (<i>Capital Buffer</i>)	<i>Capital ratios and buffers</i>		
61	Rasio Modal Inti Utama CET 1 (persentase terhadap ATMR)	<i>Common Equity Tier 1 (as a percentage of risk weighted assets)</i>	19.06%	
62	Rasio Modal Inti <i>Tier 1</i> (persentase terhadap ATMR)	<i>Tier 1 (as a percentage of risk weighted assets)</i>	19.06%	
63	Rasio Total Modal (persentase terhadap ATMR)	<i>Total capital (as a percentage of risk weighted assets)</i>	24.75%	
64	<i>Buffer</i> (persentase terhadap ATMR)	<i>Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)</i>		
65	<i>Capital Conservation Buffer</i>	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>Countercyclical Buffer</i>	<i>of which: Bank specific countercyclical buffer requirement</i>	-	
67	<i>higher loss absorbency requirement</i>	<i>Of which: higher loss absorbency requirement</i>	-	
68	CET 1 yang tersedia untuk memenuhi <i>Buffer</i> (persentase terhadap ATMR)	<i>Common Equity Tier 1 available to meet buffers (as a percentage of RWA)</i>	13.06%	
	<i>National minima (jika berbeda dari Basel 3)</i>	<i>National minima (if different from Basel 3)</i>		
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)	<i>National Common Equity Tier 1 minimum ratio</i>	N/A	
70	Rasio terendah <i>Tier 1</i> nasional (jika berbeda dengan Basel 3)	<i>National Tier 1 minimum ratio</i>	N/A	
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3)	<i>National total capital minimum ratio</i>	N/A	
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)	<i>Amounts below the thresholds for deduction (before risk weighting)</i>		
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain	<i>Non-significant investments in the capital and other TLAC liabilities of other financial entities</i>	N/A	
73	Investasi signifikan pada saham biasa entitas keuangan	<i>Significant investments in the common stock of financial entities</i>	N/A	
74	<i>Mortgage servicing rights</i> (net dari kewajiban pajak)	<i>Mortgage servicing rights (net of related tax liability)</i>	N/A	
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (<i>net</i> dari kewajiban pajak)	<i>Deferred tax assets arising from temporary differences (net of related tax liability)</i>	N/A	
	Cap yang dikenakan untuk provisi pada <i>Tier 2</i>	<i>Applicable caps on the inclusion of provisions in Tier 2</i>		
76	Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan <i>cap</i>)	<i>Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)</i>	N/A	
77	<i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan standar	<i>Cap on inclusion of provisions in Tier 2 under standardised approach</i>	N/A	
78	Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan <i>cap</i>)	<i>Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)</i>	N/A	
79	<i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan IRB	<i>Cap for inclusion of provisions in Tier 2 under internal ratings-based approach</i>	N/A	
	Instrumen Modal yang termasuk <i>phase out</i> (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)	<i>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</i>		
80	<i>Cap</i> pada CET 1 yang termasuk <i>phase out</i>	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	N/A	
81	Jumlah yang dikecualikan dari CET 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>)	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	N/A	
82	<i>Cap</i> pada AT 1 yang termasuk <i>phase out</i>	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	N/A	
83	Jumlah yang dikecualikan dari AT 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>)	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	N/A	
84	<i>Cap</i> pada <i>Tier 2</i> yang termasuk <i>phase out</i>	<i>Current cap on T2 instruments subject to phase out arrangements</i>	N/A	
85	Jumlah yang dikecualikan dari <i>Tier 2</i> karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>)	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	N/A	

Permodalan - Rekonsiliasi Permodalan / Capital - Capital Reconciliation

(dalam jutaan rupiah)/(in millions Rupiah)			
No.	POS - POS/ACCOUNTS	Laporan Publikasi posisi keuangan/ Published Financial Position	
		30 Juni 2023/ 30 June 2023	No. Referensi/ Reference No.
ASET/ASSETS			
1.	Kas/Cash	388,120	
2.	Penempatan pada Bank Indonesia/Placement with Bank Indonesia	5,295,125	
3.	Penempatan pada bank lain/Placement with other banks	1,215,462	
4.	Tagihan spot dan derivatif/forward /Spot and derivative/forward receivables	1,187,659	
5.	Surat berharga yang dimiliki/Marketable securities	19,826,590	
6.	Surat berharga yang dijual dengan janji dibeli kembali (repo)/Securities sold under repurchased agreement (repo)	-	
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali/ Securities purchased under resell agreements (reverse repo)	10,479,925	
8.	Tagihan akseptasi/Acceptance receivables	1,856,693	
9.	Kredit yang diberikan/Loans	62,267,567	
10.	Pembiayaan syariah/Sharia financing	-	
11.	Penyertaan Modal/Equity investment	-	
12.	Aset Keuangan Lainnya/Other financial assets	1,025,422	
13.	Cadangan kerugian penurunan nilai aset keuangan/Impairment on financial assets -/-		
	a. Surat berharga/Marketable securities	(1,025)	
	b. Kredit/Loans	(3,424,135)	
	c. Lainnya/Others	(5,145)	
14.	Aset tidak berwujud/Intangible assets		
	a. Goodwill	84,816	a
	b. Aset tidak berwujud lainnya/Other Intangible Assets	1,285,998	b
	c. Akumulasi amortisasi aset tidak berwujud lainnya/Accumulated amortisation on intangible asset -/-	(989,249)	c
15.	Aset tetap dan inventaris/Fixed assets and equipment	2,244,486	
	Akumulasi penyusutan aset tetap dan inventaris/Accumulated depreciation on fixed assets and equipment -/-	(1,155,508)	
16.	Aset non produktif/Non productive asset		
	a. Properti terbengkalai/Abandoned property	-	
	b. Aset yang diambil alih/Foreclosed collateral	-	
	c. Rekening tunda/Suspense accounts	3	
	d. Aset antar kantor/Inter-office assets	-	
17.	Aset lainnya/Other assets		
	Aset pajak tangguhan -Lainnya (selain Software)/Other differed tax assets (other than Software)	677,411	d
	Aset pajak tangguhan - Software /Deferred tax assets - Software	(8,412)	e
	Lainnya/Others	3,021,736	
TOTAL ASET/TOTAL ASSETS		105,273,539	

No.	POS - POS/ACCOUNTS	Laporan Publikasi posisi keuangan/ Published Financial Position	
		30 Juni 2023/ 30 June 2023	No. Referensi/ Reference No.
LIABILITAS DAN EKUITAS/LIABILITIES AND EQUITIES			
LIABILITAS/LIABILITIES			
1.	Giro/Current accounts	21,777,809	
2.	Tabungan/Saving accounts	9,469,630	
3.	Simpanan berjangka/Time deposits	45,436,654	
4.	Uang Elektronik/Electronic money	-	
5.	Liabilitas kepada Bank Indonesia/Liabilities to Bank Indonesia	-	
6.	Liabilitas kepada bank lain/Liabilities to other banks	4,339,400	
7.	Liabilitas spot dan derivatif/forward/Spot and derivative/forward payables	1,030,640	
8.	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali/ Liabilities on securities sold under repurchase agreement (repo)	-	
9.	Liabilitas akseptasi/Acceptance payables	1,856,693	
10.	Surat berharga yang diterbitkan/Marketable securities issued	-	
11.	Pinjaman/pembiayaan yang diterima/Borrowings		
	a. Pinjaman Subordinasi/Subordinated Loan		
	- diakui sebagai modal/recognized as capital	2,530,498	f
	- tidak diakui sebagai modal (bagian yang telah diamortisasi)/not recognized as capital (amortized portion)	1,967,252	
	b. Pinjaman yang diterima lainnya/Other borrowings	749,625	
12.	Setoran jaminan/Security deposits	-	
13.	Liabilitas antar kantor/Inter-office liabilities	-	
14.	Liabilitas lainnya/Other liabilities	4,696,340	
15.	Kepentingan Minoritas/Minority Interest		
	TOTAL LIABILITAS/TOTAL LIABILITIES	93,854,541	
EKUITAS/EQUITY			
16.	Modal disetor/Paid in capital		
	a. Modal dasar/Authorised capital	10,000,000	g
	b. Modal yang belum disetor/Unpaid capital -/-	(4,366,750)	h
	c. Saham yang dibeli kembali/Treasury stock -/-	-	
17.	Tambahan modal disetor/Additional paid in capital		
	a. Agio/Share premium	-	
	b. Disagio/Share discount -/-	-	
	c. Dana setoran modal/Capital deposits funds	-	
	d. Lainnya/Others	-	
18.	Penghasilan komprehensif lain/Other comprehensive income		
	a. Keuntungan/Gain	-	
	b. Kerugian/Loss	-	
	- Kerugian yang berasal dari penurunan nilai wajar (MTM) aset keuangan instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain Loss from investments in equity instruments designated at fair value through Other comprehensive income	11,106	i
	- Kerugian yang berasal dari pengukuran kembali atas program pensiun manfaat pasti Loss from revaluation of defined benefit plan	(24,934)	
19.	Cadangan/Reserves		
	a. Cadangan umum/General reserves	-	
	b. Cadangan tujuan/Appropriated reserves	-	
20.	Laba/rugi/Profit/Loss		
	a. Tahun-tahun lalu/Previous years		
	a.1. Laba / (Rugi) tahun lalu/Profit/(Loss) of previous year	4,914,977	j
	a.2. Peningkatan / (penurunan) nilai wajar atas kewajiban keuangan/ Increase/(decrease) of fair value of financial obligations	(3,376)	k
	a.3. Keuntungan penjualan aset dalam transaksi sekuritisasi/ Gain from sale of assets in securitization transactions	-	
	b. Tahun berjalan/Current year		
	b.1. Laba / (Rugi) tahun berjalan/Profit/(loss) of current year	899,359	l
	b.2. Peningkatan / (penurunan) nilai wajar atas kewajiban keuangan/ Increase/(decrease) of fair value of financial obligations	(11,384)	m
	b.3. Keuntungan penjualan aset dalam transaksi sekuritisasi/ Gain from sale of assets in securitization transactions	-	
	c. Dividen yang dibayarkan/Dividend paid		
	TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK/ TOTAL EQUITY ATTRIBUTABLE TO OWNERS	11,418,998	
	TOTAL EKUITAS/TOTAL EQUITY	11,418,998	
	TOTAL LIABILITAS DAN EKUITAS/TOTAL LIABILITES AND EQUITY	105,273,539	

Permodalan - Fitur Utama Instrumen Permodalan dan Instrumen TLAC-Eligible / Capital - Key Features of Capital Instruments and TLAC-Eligible Instruments

		Informasi Kuantitatif/Kualitatif / Quantitative/Qualitative Information		
		Saham Biasa/Common Shares	Pinjaman Subordinasi/Subordinated Loan	Pinjaman Subordinasi/Subordinated Loan
1	Penerbit/Issuer	PT Bank DBS Indonesia	PT Bank DBS Indonesia	PT Bank DBS Indonesia
2	Nomor identifikasi/Identification Number	-	DBSISD/2015/001	DBSISD/2018/001
3	Hukum yang digunakan /Governing law	Hukum Indonesia/Indonesian Law	Hukum Indonesia/Indonesian Law	Hukum Indonesia/Indonesian Law
Perlakuan Instrumen berdasarkan ketentuan KPMM/Regulatory treatment				
4	Pada saat masa transisi/Transitional rules	N/A	N/A	N/A
5	Setelah masa transisi/Post-transitional rules	T1	T2	T2
6	Apakah instrumen eligible untuk Individu/Konsolidasi atau Konsolidasi dan Individu/ Eligible at Individual/Consolidated or Consolidated and Individual	Individu/Individual	Individu/Individual	Individu/Individual
7	Jenis instrumen/Type of Instrument	Saham Biasa/Common Shares	Pinjaman Subordinasi/Subordinated Loan	Pinjaman Subordinasi/Subordinated Loan
8	Jumlah yang diakui dalam perhitungan KPMM/ The amount recognized in regulatory capital	5,633,250	1,031,248	1,499,250
9	Nilai Par dari instrumen/Par value of instrument	5,633,250	2,998,500	1,499,250
10	Klasifikasi sesuai standar akuntansi keuangan/Accounting Classification	Ekuitas/Equity	Liabilitas - Biaya Perolehan Amortisasi/ Liabilities - Amortization Cost	Liabilitas - Biaya Perolehan Amortisasi/ Liabilities - Amortization Cost
11	Tanggal penerbitan/Date of Issuance	20 September 2000	19 Maret 2015/19 March 2015	12 Desember 2018/12 December 2018
12	Tidak ada jatuh tempo (perpetual) atau dengan jatuh tempo/Perpetual/dated	Perpetual	Dengan jatuh tempo/Dated	Dengan jatuh tempo/Dated
13	Tanggal jatuh tempo/Maturity Date	Tidak ada tanggal jatuh tempo/No maturity date	19 Maret 2025/19 March 2025	12 Desember 2028 /12 December 2028
14	Eksekusi call option atas persetujuan Otoritas Jasa Keuangan/ Issuer call subject to prior supervisory approval	N/A	Tidak, (Tidak ada fitur call option)/ No. (No call option feature)	Tidak, (Tidak ada fitur call option)/ No. (No call option feature)
15	Tanggal call option , jumlah penarikan dan persyaratan call option lainnya (bila ada)/ Date of call option, amount being called, and other requirements of the call option (if any)	N/A	N/A	N/A
16	Subsequent call option	N/A	N/A	N/A
17	Kupon/dividen/Coupon/dividend			
17	Dividen / kupon dengan bunga tetap atau floating /Fixed / floating rate dividend/coupon	N/A	Floating	Floating
18	Tingkat dari kupon rate atau index lain yang menjadi acuan/Coupon rate or any related index	N/A	LIBOR	LIBOR
19	Ada atau tidaknya dividend stopper/ Existence of dividend stopper	Tidak/No	Tidak/No	Tidak/No
20	Fully discretionary ; partial atau mandatory	Fully discretionary	Mandatory	Mandatory
21	Apakah terdapat fitur step up atau insentif lain/ Existence of step-up feature or other incentive to redeem	Tidak/No	Tidak/No	Tidak/No
22	Non-kumulatif atau kumulatif/Non-cumulative or cumulative	Non-kumulatif/Non-cumulative	Kumulatif/Cumulative	Kumulatif/Cumulative
23	Dapat dikonversi atau tidak dapat dikonversi/Convertible or non-convertible	Tidak dapat dikonversi/Non-convertible	Tidak dapat dikonversi/Non-convertible	Tidak dapat dikonversi/Non-convertible
24	Jika dapat dikonversi, sebutkan trigger point-nya/If convertible, conversion trigger(s)	N/A	N/A	N/A
25	Jika dapat dikonversi, apakah seluruh atau sebagian/If convertible, fully or partially	N/A	N/A	N/A
26	Jika dapat dikonversi, bagaimana rate konversinya/If convertible, conversion rate	N/A	N/A	N/A
27	Jika dapat dikonversi, apakah mandatory atau optional/ If convertible; mandatory or optional conversion	N/A	N/A	N/A
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya/ If convertible, specify the instrument type convertible into	N/A	N/A	N/A
29	Jika dapat dikonversi, sebutkan issuer of instrument it converts into / If convertible, specify the issuer of instrument it converts into	N/A	N/A	N/A
30	Fitur write-down/Write-down feature	Tidak/No	Ya/Yes	Ya/Yes
31	Jika terjadi write-down , sebutkan trigger -nya/In the event of write-down, write down trigger(s)	N/A	Catatan 1 / Note 1	Catatan 1 / Note 1
32	Jika terjadi write-down, apakah penuh atau sebagian/In the event of write-down, fully or partially	N/A	Kemungkinan di write-down sebagian/ Possibility of partial write-down	Kemungkinan di write-down sebagian/ Possibility of partial write-down
33	Jika terjadi write-down, permanen atau temporer/In the event of write down; permanent or temporary	N/A	Permanen/Permanent	Permanen/Permanent
34	Jika terjadi write-down temporer, jelaskan mekanisme write-up/ In the event of temporary write down, description of mechanism	N/A	N/A	N/A
34a	Tipe subordinasi	Kontraktual/Contractual	Kontraktual/Contractual	Kontraktual/Contractual
35	Hierarki instrumen pada saat likuidasi/Hierarchy of instrument at liquidation	Urutan terakhir setelah seluruh kewajiban dipenuhi/ The last in order after all obligations are fulfilled	Sebelum saham biasa/Prior to Common shares	Sebelum saham biasa/Prior to Common shares
36	Apakah transisi untuk fitur yang non-compliant /Existence of non-compliant feature	N/A	Tidak/No	Tidak/No
37	Jika Ya, jelaskan fitur yang non-complaint /If Yes, specify the non-compliant feature	N/A	N/A	N/A

Catatan 1 / Note 1

Penentuan adalah oleh OJK apabila Penerbit berada dalam kondisi dimana kegiatan usahanya terganggu (point of non-viability) sesuai dengan peraturan perundang-undangan yang berlaku. Konversi menjadi saham biasa atau write down terhadap AT1 dan/atau T2 dalam hal rasio inti utama lebih rendah atau sama dengan 5,125% (SE OJK No.20/SEOJK.03/2016)

OJK is to determine if the Issuer is in a condition where its business activities are disrupted (point of non-viability) in accordance with prevailing laws and regulations. Conversion to Common shares or write down to AT1 and/or T2 in the event that the CET1 ratio is lower or equal to 5.125% (SE OJK No.20/SEOJK.03/2016)

Rasio Pengungkit – Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit/
Leverage Ratio - Report of Leverage Ratio and Report of Leverage Ratio Framework

Laporan Total Eksposur Dalam Rasio Pengungkit/Leverage Ratio Total Exposures

(dalam juta rupiah/in millions Rupiah)		
No.	Keterangan/Description	Jumlah/Amount
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai gross sebelum dikurangi CKPN)/ Total consolidated assets as per published financial statements (gross amount before impairment)	108,703,844
2	Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan/ Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of OJK regulation	-
3	Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol)/ Adjustment for the underlying financial assets set that have been transfered in asset securitization that meet the requirements of sell-off as stipulated in OJK regulation regarding Prudential Principle in Asset Securitization Activity for Commercial Banks.	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/	N/A
5	Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit/ Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the Leverage Ratio exposure measure	N/A
6	Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan/ Adjustment for the regular purchase or sale value of financial assets using the trade date accounting method	-
7	Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini/ Adjustment for eligible cash pooling transaction value as stipulated in this OJK regulation	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif Adjustments for derivative financial instruments	3,028,337
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi reverse repo Adjustment for securities financing transactions (ie reverse repos)	-
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK Adjustment for off-balance sheet items after conversion to credit equivalent amounts of off balance sheet exposures.	9,337,760
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN Adjustment for prudential assessment in the form of capital deduction factor and impairment	(4,535,622)
12	Penyesuaian lainnya Other adjustments	-
13	Total eksposur dalam perhitungan Rasio Pengungkit Total Leverage Ratio exposures	116,534,319

Laporan Perhitungan Rasio Pengungkit/*Leverage Ratio Framework*

(dalam juta rupiah/in millions Rupiah)			
Keterangan/Description		30 Juni 2023/ 30 June 2023	31 Maret 2023/ 31 March 2023
Eksposur Aset dalam Laporan Posisi Keuangan/ <i>On-Balance Sheet Exposures</i>			
1	Eksposur Aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN)/ <i>Asset exposures in financial statements including collateral, but excluding derivatives and SFTs (gross amount before impairment)</i>	97,036,259	92,503,934
2	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan/ <i>Re-adding value for derivative collateral submitted to the counterparty which results in a decrease in total asset exposures in the balance sheet pursuant to the operative accounting standard</i>	-	-
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif)/ <i>(Deduction of CVM related receivables provided in derivative transaction)</i>	-	-
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset)/ <i>(Adjustment for the carrying amount of marketable securities received in SFT exposures recognized as asset)</i>	-	-
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan)/ <i>(Impairment of the assets in accordance with financial accounting standard</i>	(3,430,305)	(3,159,841)
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum)/ <i>(Asset amounts already being deduction factor of Tier 1 Capital as defined by OJK regulation regarding Capital Adequacy Ratio for Commercial Bank)</i>	(1,050,564)	(964,245)
7	Total eksposur Aset dalam Laporan Posisi Keuangan/<i>Total On-Balance Sheet Exposures</i> Penjumlahan dari baris 1 sampai dengan baris 6/<i>Addition of line 1 upto line 6</i>	92,555,390	88,379,848
Eksposur Transaksi Derivatif/ <i>Derivative Exposures</i>			
8	Nilai <i>Replacement Cost</i> (RC) untuk seluruh transaksi derivatif baik dalam hal terdapat <i>variation margin</i> yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu/ <i>Replacement cost (RC) associated with all derivative transactions, both with eligible variation margin or netting set agreement.</i>	1,494,236	1,570,834
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif/ <i>Add-on amounts for PFE associated with all derivatives transactions.</i>	2,721,761	3,056,914
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui <i>central counterparty</i> (CCP))/ <i>(Exempted CCP leg of client-cleared trade exposures)</i>	N / A	N / A
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit/ <i>Adjusted effective notional amount of written credit derivatives</i>	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan <i>add-on</i> untuk transaksi penjualan derivatif kredit)/ <i>(Adjusted effective notional offsets and add-on deductions for written credit derivatives)</i>	-	-
13	Total Eksposur Transaksi Derivatif/<i>Total Derivative Exposures</i> Penjumlahan baris 8 sampai dengan baris 12/<i>Addition of line 8 up to line 12</i>	4,215,997	4,627,748
Eksposur <i>Securities Financing Transaction</i> (SFT)/ <i>Securities Financing Transaction (SFT) Exposures</i>			
14	Nilai tercatat aset SFT secara <i>gross</i> / <i>Gross SFT assets</i>	10,479,925	10,686,944
15	(Nilai bersih antara liabilitas kas dan tagihan kas)/ <i>(Netted amounts of cash payables and cash receivables of gross SFT assets)</i>	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu perhitungan <i>current exposure</i> sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan/ <i>CCR exposure for SFT assets following current exposures calculation as defined by OJK regulation appendix</i>	-	219
17	Eksposur sebagai agen SFT/ <i>Agent transaction exposures</i>	-	-
18	Total Eksposur SFT/<i>Total SFT Exposures</i> Penjumlahan baris 14 sampai dengan baris 17/<i>Addition of line 14 upto line 17</i>	10,479,925	10,687,163
Eksposur Transaksi Rekening Administratif (TRA)/ <i>Off-Balance Sheet Exposures</i>			
19	Nilai seluruh kewajiban komitmen atau kewajiban kontijensi (Nilai <i>gross</i> sebelum dikurangi CKPN)/ <i>Off-balance sheet exposure at gross notional amount</i>	50,070,827	44,954,233
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontijensi dan FKK kemudian dikurangi CKPN)/ <i>(Adjustments for conversion to credit equivalent amounts after impairment)</i>	(40,733,067)	(37,461,176)
21	(CKPN atas TRA sesuai standar akuntansi yang berlaku)/ <i>(Off balance sheet impairment pursuant to the operative accounting standard)</i>	(54,753)	(92,216)
22	Total Eksposur TRA/<i>Total Off-Balance Sheet Exposures</i> Penjumlahan dari baris 19 sampai dengan baris 21/<i>Addition of line 19 upto line 21</i>	9,283,007	7,400,841
Modal dan Total Eksposur/ <i>Capital and Total Exposures</i>			
23	Modal Inti/<i>Tier 1 Capital</i>	10,408,128	10,187,388
24	Total Eksposur/<i>Total Exposures</i> Penjumlahan baris 7, baris 13, baris 18, dan baris 22/<i>Addition of line 7, line 13, line 18, and line 22</i>	116,534,319	111,095,600
Rasio Pengungkit (<i>Leverage Ratio</i>)			
25	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/ <i>Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)</i>	8.93%	9.17%
25a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)/ <i>Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)</i>	8.93%	9.17%
26	Nilai Minimum Rasio Pengungkit/<i>Minimum Leverage Ratio requirement</i>	3.00%	3.00%
27	Bantalan terhadap nilai Rasio <i>Leverage</i> /<i>Leverage Ratio</i> buffer	N / A	N / A

Pengungkapan Nilai Rata-Rata/Average Balance Disclosures			
28	Nilai rata-rata dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (<i>sale accounting transaction</i>) yang dihitung secara bersih (<i>nett</i>) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT/ <i>Average value of gross SFT assets, after adjustment for sale accounting transaction which is calculated on a net basis with cash liabilities and receivables in the SFT.</i>	8,916,068	9,829,279
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (<i>sale accounting transaction</i>) yang dihitung secara bersih (<i>nett</i>) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT/ <i>End of quarter position of gross SFT assets, after adjustment for sale accounting transaction which is calculated on a net basis with cash liabilities and reveivables in the SFT.</i>	10,479,925	10,686,944
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28/ <i>Total Exposures, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.</i>	114,970,462	110,237,716
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28/ <i>Total Exposures, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.</i>	114,970,462	110,237,716
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28/ <i>Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.</i>	9.05%	9.24%
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28/ <i>Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets as referred to in line 28.</i>	9.05%	9.24%

Analisis Kualitatif/Qualitative Analysis

Rasio pengungkit Bank sebesar 8,93% pada 30 Jun 2023, berada jauh di atas persyaratan minimum. Hal ini mendukung pertumbuhan aset Bank yang positif sebesar 4% dari triwulan sebelumnya, tercermin pada peningkatan Total Eksposur sebesar 5%.
Bank's leverage ratio was 8.93% as of 30 Jun 2023, was more than the minimum requirement. It supported Bank's positive asset growth which increased by 4% from previous quarter, reflected in the increase of Total Exposure by 5%.

Pengungkapan Tagihan Bersih Berdasarkan Wilayah/*Disclosure of Net Receivables by Region*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio *) Portfolio Category	30 Juni 2023/30 June 2023				30 Juni 2022/30 June 2022			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region				Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region			
		Sumatera	Jawa	Lainnya Others	Jumlah/ Total	Sumatera	Jawa	Lainnya Others	Jumlah/ Total
1	Tagihan Kepada Pemerintah Receivables from the Government	-	27,190,602	357,082	27,547,684	-	29,519,567	636,054	30,155,621
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	7,177,346	4,858,754	1,524,158	13,560,258	4,657,368	7,877,036	814,509	13,348,913
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	5,501,361	2,501,128	8,002,489	-	850,415	4,234,382	5,084,797
5	Tagihan berupa Covered Bond Receivables from Covered Bonds	-	-	-	-				
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	91,171	1,822,678	50,464	1,964,313				
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-				
8	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	10,057	467,577	3,140	480,774	-	458,868	-	458,868
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	44,493	4,877,297	18,282	4,940,072	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction	-	-	-	-				
11	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	33,343	10,973,413	22,090	11,028,846	21,290	6,979,998	10,639	7,011,927
13	Tagihan kepada Korporasi Receivables from Corporates	6,246,892	26,961,528	5,912,598	39,121,018	6,046,457	25,248,631	5,789,556	37,084,644
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	128,868	488,190	764	617,822	8,349	345,524	1,057	354,930
15	Aset Lainnya Other Assets	68,857	4,390,032	47,843	4,506,732	77,625	4,058,310	49,801	4,185,736
Jumlah/Total		13,801,027	87,531,432	10,437,549	111,770,008	10,811,089	75,338,349	11,535,998	97,685,436

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak/*Disclosure of Net Receivables by Remaining Contract Period*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2023/30 June 2023					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak <i>Net Receivables by Remaining Contract Period</i>					
		< 1 tahun < 1 year	1 thn s.d. 3 thn 1 year up to 3 years	3 thn s.d. 5 thn 3 years up to 5 years	> 5 thn > 5 years	Non-Kontraktual Non-Contractual	Jumlah/ <i>Total</i>
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	10,235,920	6,360,739	3,823,038	2,267,645	4,860,342	27,547,684
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	5,550,682	3,637,122	2,872,454	1,500,000	-	13,560,258
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	4,154,323	2,283,963	372,478	276,263	915,462	8,002,489
5	Tagihan berupa Covered Bond <i>Receivables from Covered Bonds</i>	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya <i>Receivables from Securities Companies and Other Financial Services Institutions</i>	875,916	1,079,763	8,634	-	-	1,964,313
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments</i>	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	11,468	25,909	62,045	381,352	-	480,774
9	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	2,018,408	2,084,900	44,154	792,610	-	4,940,072
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Acquisition, Land Processing and Construction</i>	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	5,206,151	2,410,324	2,062,707	469,314	880,350	11,028,846
13	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	20,366,394	8,921,970	9,324,878	507,776	-	39,121,018
14	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	414,369	51,816	110,566	41,071	-	617,822
15	Aset Lainnya <i>Other Assets</i>	-	-	-	-	4,506,732	4,506,732
Jumlah/ <i>Total</i>		48,833,631	26,856,506	18,680,954	6,236,031	11,162,886	111,770,008

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2022/30 June 2022					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Remaining Contract Period					
		< 1 tahun < 1 year	1 thn s.d. 3 thn 1 year up to 3 years	3 thn s.d. 5 thn 3 years up to 5 years	> 5 thn > 5 years	Non-Kontraktual Non-Contractual	Jumlah/Total
1	Tagihan Kepada Pemerintah Receivables from the Government	14,765,031	3,637,867	3,226,716	3,538,103	4,987,904	30,155,621
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	5,816,097	74,488	3,552,477	3,905,851	-	13,348,913
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	1,523,757	813,834	365,176	173,157	2,208,873	5,084,797
5	Tagihan berupa Covered Bond Receivables from Covered Bonds						
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions						
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments						
8	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	5,643	38,904	72,618	341,703	-	458,868
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction						
11	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	2,537,723	3,857,800	479,461	136,943	-	7,011,927
13	Tagihan kepada Korporasi Receivables from Corporates	20,789,705	8,571,539	7,546,043	177,357	-	37,084,644
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	247,665	8,024	14,164	85,077	-	354,930
15	Aset Lainnya Other Assets	-	-	-	-	4,185,736	4,185,736
Jumlah/Total		45,685,621	17,002,456	15,256,655	8,358,191	11,382,513	97,685,436

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi/Disclosure of Net Receivables by Economic Sector

(dalam jutaan rupiah)(in million Rupiah)																
No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables from the Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	Tagihan Kepada Bank Receivables from Banks	Tagihan berupa Covered Bond Receivables from Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit untuk Pengadaan Tanah, Pengakaban Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction	Kredit Pegawai/ Pinjaman Employee/Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Tidak Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
30 Juni 2023/30 June 2023																
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fisheries	-	1,280,417	-	-	-	-	-	-	38,096	-	-	-	2,502,506	-	-
2	Pertambangan dan Pengolahan Mineral dan Pertambangan Mining and Quarrying	-	7,581,887	-	-	-	-	-	-	-	-	-	-	4,298,895	-	-
3	Industri pengolahan Manufacturing	-	1,008,212	-	-	-	-	-	-	695,131	-	-	-	16,746,871	301,614	-
4	Pengipolan Listrik, Gas, Uap/Air Panas dan Uap Dingin Electricity, Gas and Hot Steam Water and Cold Air	-	1,635,582	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Pengipolan Air, Pengipolan Air Limbah, Pengipolan dan Daur Ulang Sampah/ Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	-	-	-	-	-	361,563	7,219	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ Wholesale and Retail Trade, Car and Motorcycle Reparatation and Maintenance	-	142,429	-	-	-	-	-	5,518	1,315,069	-	-	-	6,218,498	159,049	-
8	Pengangkutan dan Pengangkutan Transportation and Warehousing	-	-	-	-	-	-	-	-	-	-	-	-	991,273	-	-
9	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	-	-	-	-	-	-	-	-	-	-	-	6,819	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	2,872,521	-	-	-	-	-	-	759	-	-	-	5,816,414	635	-
11	Aktivitas Keuangan dan Asuransi/ Financial Activities and Insurance	12,727,519	-	-	8,802,489	-	1,964,313	-	-	-	-	-	12,185	208,438	-	-
12	Ritel Ekstra Retail Extra	-	-	-	-	-	-	-	-	2,869,931	-	-	-	532,755	-	-
13	Aktivitas Profesi, Sains, dan Teknis/ Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	-	-	-	-	-	8,440	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Ops, Katering/pengantaran, Agen Perjalanan, dan Penyewaan Usaha Lainnya Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Support	-	-	-	-	-	-	-	912	-	-	-	-	1,278,483	-	-
15	Aktivitas Pemerintahan, pertahanan dan jaminan sosial Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Pendidikan Education	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial / Human Health and Social Activities	-	-	-	-	-	-	-	-	-	-	-	-	30,000	-	-
18	Kreasi, Hiburan, dan Rekreasi / Art, Entertainment and Recreation	-	-	-	-	-	-	-	-	-	-	-	-	907	-	-
19	Aktivitas Jasa Lainnya/ Other Service Activities	-	-	-	-	-	-	-	-	1,167	-	-	-	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja/ Household as Employer Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya/ International Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non-Business Activities	-	-	-	-	-	-	-	474,344	28,938	-	-	11,010,642	34,175	149,305	-
23	Lainnya Others	14,820,165	-	-	-	-	-	-	-	-	-	-	-	-	-	4,506,732
Jumlah/Total		27,547,684	13,568,258	-	8,802,489	-	1,964,313	-	488,774	4,948,072	-	-	11,028,846	35,121,818	617,822	4,506,732

(dalam jutaan rupiah)(in millions Rupiah)																	
No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables from the Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	Tagihan Kepada Bank Receivables from Banks	Tagihan berupa Covered Bond Receivables from Covered Bonds	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	Tagihan berupa Surat Berharga-Finansi Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments	Kredit Beragam Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragam Properti Komersial Loans Secured by Commercial Properties	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction	Kredit Pegawai/ Pensiunan Employer/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Perorangan Kecil Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets	
30 Juni 2022/30 June 2022																	
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fisheries	-	1,834,052	-	-	-	-	-	-	-	-	-	-	3,396,041	-	-	
2	Pertambangan dan Penggalian Mining and Quarrying	-	4,367,623	-	-	-	-	-	-	-	-	-	-	3,855,763	-	-	
3	Industri pengolahan Manufaktur	-	1,145,195	-	-	-	-	-	-	-	-	-	201	13,335,519	57,839	-	
4	Pengadilan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Hot Steam Water and Cold Air	-	1,231,628	-	-	-	-	-	-	-	-	-	-	-	45,915	-	
5	Pengolahan Air, Pengolahan Air Limbah, Pengolahan dan Daur Ulang Sampah/ Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-	-	-	-	-	-	-	216	-	-	
6	Konstruksi Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	121,180	21,268	-
7	Pengalangan brang dan reparasi, Perawatan dan Perawatan Mobil dan Sepeda Motor/ Wholesale and Retail Trade, Car and Motorcycle Reparatoin and Maintenance	-	953,393	-	-	-	-	-	-	-	-	-	2,472	5,931,371	146,173	-	
8	Pengangkutan dan Pengangkutan/ Transportation and Warehousing	-	-	-	-	-	-	-	-	-	-	-	71	617,363	3,055	-	
9	Pengalangan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	-	-	-	-	-	-	-	-	-	-	-	-	5,964	-	-	
10	Informasi dan Komunikasi/ Information and Communication	-	4,046,771	-	-	-	-	-	-	-	-	-	-	4,111,387	1,054	-	
11	Aktivitas Keuangan dan Asuransi/ Financial Activities and Insurance	15,721,178	550,054	-	5,084,797	-	-	-	-	-	-	-	-	1,838,962	-	-	
12	Retail Ekstir/ Retail Estate	-	-	-	-	-	-	-	-	-	-	-	-	3,358,832	-	-	
13	Aktivitas Profesi, Teknik, dan Teknik/ Professional, Scientific, and Technical Activities	-	-	-	-	-	-	-	-	-	-	-	-	48,517	5,297	-	
14	Aktivitas Pemerintahan dan Sewa Guna Usaha Tanpa Hak Opti, Kewaspadaan, Agen Perjalanan, dan Pemering Usaha Lainnya/ Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	726	180,329	-	-	
15	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Pendidikan/ Education	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial / Human Health and Social Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi / Art, Entertainment and Recreation	-	-	-	-	-	-	-	-	-	-	-	-	3,745	-	-	-
19	Aktivitas Jasa Lainnya/ Other Service Activities	-	-	-	-	-	-	-	-	-	-	-	-	3,313	1,137	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja/ Household as Employer Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstir Internasional Lainnya/ International Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Bukan Layanan Usaha Non-Business Activities	-	-	-	-	-	-	-	458,868	-	-	-	-	7,888,457	285,402	73,992	-
23	Lainnya Others	14,454,443	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,185,736
Jumlah/Total		30,155,621	13,348,913	-	5,084,797	-	-	-	458,868	-	-	-	7,811,527	37,884,644	354,939	4,185,736	

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah/*Disclosure of Receivables and Allowances by Region*

(dalam jutaan rupiah)/(in millions Rupiah)					
No.	Keterangan Description	30 Juni 2023/30 June 2023			
		Wilayah/Region			
		Sumatera	Jawa	Lainnya Others	Jumlah/ Total
1	Tagihan Receivables	12,367,115	82,360,304	7,021,545	101,748,964
2	Tagihan yang mengalami penurunan nilai (<i>impaired</i>) Impaired Receivables	2,289,354	8,135,901	160,158	10,585,413
	a. Belum jatuh tempo Non past due	2,053,104	5,487,236	154,798	7,695,138
	b. Telah jatuh tempo Past due	236,250	2,648,665	5,360	2,890,275
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	17,616	831,317	8,254	857,187
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	137,955	218,598	969	357,522
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	107,383	2,160,475	4,596	2,272,454
6	Tagihan yang dihapus buku Receivables Written Off	-	383,567	-	383,567

(dalam jutaan rupiah)/(in millions Rupiah)					
No.	Keterangan Description	30 Juni 2022/30 June 2022			
		Wilayah/Region			
		Sumatera	Jawa	Lainnya Others	Jumlah/ Total
1	Tagihan Receivables	11,208,714	74,375,283	7,584,346	93,168,343
2	Tagihan yang mengalami penurunan nilai (<i>impaired</i>) Impaired Receivables	2,455,018	8,206,362	576,865	11,238,245
	a. Belum jatuh tempo Non past due	2,442,870	6,661,964	573,370	9,678,204
	b. Telah jatuh tempo Past due	12,148	1,544,398	3,495	1,560,041
3	Cadangan kerugian penurunan nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1	14,935	575,829	14,415	605,179
4	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	53,301	380,553	25,866	459,720
5	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	479,999	1,537,707	83,884	2,101,590
6	Tagihan yang dihapus buku Receivables Written Off	11,694	347,263	461	359,418

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi/*Disclosure of Receivables and Allowances by Economic Sector*

(dalam jutaan rupiah)/(in millions Rupiah)								
No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 Allowance for Impairment Losses-Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses-Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses-Stage 3	Tagihan yang dihapus buku Receivables Written Off
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due				
30 Juni 2023/30 June 2023								
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fisheries	3,771,044	1,494,878	-	2,828	153,789	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	10,338,218	154,573	-	10,057	952	-	-
3	Industri pengolahan Manufacturing	17,110,575	2,649,488	1,669,347	19,780	39,983	1,367,732	-
4	Pengdian Listrik, Gas, Uan/Air Panas dan Udara Dingin Electricity, Gas and Hot Steam/Water and Cold Air	1,242,039	-	-	750	-	-	-
5	Pengelolaan Air, Pengkolan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-	-
6	Konstruksi Construction	84,396	-	7,219	250	-	-	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance	7,516,517	2,725,903	720,602	7,533	107,107	561,554	95,196
8	Pengangkutan dan Pegudangan/ Transportation and Warehousing	745,116	-	-	1,097	-	-	-
9	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	6,021	6,021	-	-	2	-	-
10	Informasi dan Komunikasi/ Information and Communication	6,927,000	300	3,016	4,039	-	2,381	-
11	Aktivitas Keuangan dan Asuransi/ Financial Activities and Insurance	19,149,677	-	-	2,541	-	-	-
12	Real Estat/ Real Estate	3,307,706	226,143	-	16,339	1,123	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis/ Professional, Scientific, and Technical Activities	-	-	-	1	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/ Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports	1,050,411	76,070	-	2,247	2,677	-	-
15	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan/ Education	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial / Human Health and Social Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi / Art, Entertainment and Recreation	-	-	-	2	-	-	-
19	Aktivitas Jasa Lainnya/ Other Service Activities	1,221	1,221	-	-	54	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja/ Households as Employer Activities	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya/ International Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non-Business Activities	11,172,126	360,541	490,091	789,723	51,835	340,787	288,371
23	Lainnya Others	19,326,897	-	-	-	-	-	-
Jumlah/Total		101,748,964	7,695,138	2,890,275	857,187	357,522	2,272,454	383,567

No.	Sektor Ekonomi Economic Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 Allowance for Impairment Losses-Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses-Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses-Stage 3	Tagihan yang dihapus buku Receivables Written Off
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due				
	30 Juni 2022/30 June 2022							
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fisheries	4,789,970	2,044,897	-	4,229	56,055	476,104	-
2	Pertambangan dan Penggalian Mining and Quarrying	8,140,779	318,201	-	12,554	17,232	-	-
3	Industri pengolahan Manufacturing	14,573,263	2,661,865	907,027	24,691	130,541	996,494	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas and Hot Steam/Water and Cold Air	1,309,482	-	77,855	891	-	31,940	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah/ Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-	-
6	Konstruksi Construction	152,598	2,041	31,873	230	89	10,605	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor/ Wholesale and Retail Trade, Car and Motorcycle Reparatation and Maintenance	7,005,242	3,967,030	243,234	6,710	222,286	342,577	-
8	Pengangkutan dan Pergudangan/ Transportation and Warehousing	369,133	-	6,562	2,173	-	3,506	-
9	Penyediaan akomodasi dan penyediaan makan minum Accommodation, Food and Beverage Supply	5,972	5,972	-	-	8	-	-
10	Informasi dan Komunikasi/ Information and Communication	7,568,448	-	3,435	5,853	-	2,381	-
11	Aktivitas Keuangan dan Asuransi/ Financial Activities and Insurance	19,150,488	-	-	3,806	-	-	-
12	Real Estat/ Real Estate	3,267,925	212,905	-	12,341	1,129	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis/ Professional, Scientific, and Technical Activities	8,800	1,585	7,215	3	467	1,918	-
14	Aktivitas Penyewaan dan Sewa Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya/ Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports	182,327	135,426	-	267	6,475	-	-
15	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-
16	Pendidikan/ Education	-	-	-	-	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial / Human Health and Social Activities	-	-	-	-	-	-	-
18	Kesenian, Hiburan, dan Rekreasi / Art, Entertainment and Recreation	-	-	-	-	-	-	-
19	Aktivitas Jasa Lainnya/ Other Service Activities	5,027	1,367	1,650	1	64	513	44,526
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja/ Households as Employer Activities	-	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya/ International Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-	-
22	Bukan Lapangan Usaha Non-Business Activities	8,018,710	326,915	281,190	531,306	25,374	235,552	314,892
23	Lainnya Others	18,620,179	-	-	124	-	-	-
	Jumlah/Total	93,168,343	9,678,204	1,560,041	605,179	459,720	2,101,590	359,418

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai/*Disclosure Movement Detail of Allowance for Impairment Losses*

		(dalam jutaan rupiah)/(in millions Rupiah)					
No.	Keterangan Description	30 Juni 2023/30 June 2023			30 Juni 2022/30 June 2022		
		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 ^{*)} <i>Allowance for Impairment Losses Beginning Balance ^{*)}</i>	840,880	573,507	1,900,767	635,774	518,219	2,180,253
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) <i>Charge (Reversal) of Impairment Provision for the Current Year (Net)</i>	16,307	(215,985)	849,034	(30,595)	(58,499)	255,131
2.a	Pembentukan CKPN pada periode berjalan <i>Charge of Impairment Provision for the Current Year</i>	16,307	-	849,034	-	-	255,131
2.b	Pemulihan CKPN pada periode berjalan <i>Release of Impairment Provision for the Current Year</i>	-	(215,985)	-	(30,595)	(58,499)	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan <i>Impairment Provision for Write Off Current Year</i>	-	-	383,567	-	-	359,418
4	Pembentukan (pemulihan) lainnya pada periode berjalan ^{**)} <i>Other Charge (Release) for the Current Year ^{**)}</i>	-	-	(93,780)	-	-	25,624
Saldo akhir CKPN <i>Allowance for Impairment Losses Ending Balance</i>		857,187	357,522	2,272,454	605,179	459,720	2,101,590

^{*)} Posisi 1 Januari 2023 dan 2022
As of 1 January 2023 and 2022

^{**)} Termasuk selisih kurs penjabaran dan pengakuan pendapatan bunga atas aset yang mengalami penurunan nilai
Including exchange rate difference and unwinding interest on impaired assets

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat/ Disclosure of Net Receivables by Portfolio Category and Rating Scale

(dalam jutaan rupiah)/(in million Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2023/30 June 2023													
		Tagihan Bersih/Net Receivables													
		Lembaga Pemeringkat Rating Agencies	Peringkat Jangka Panjang Long-term Rating							Peringkat Jangka Pendek Short-term Rating				Tempa Peringkat Unrated	Jumlah Total
			Standard and Poor's	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3		
		Fitch Ratings	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	F1+ s.d/up to F1	F2	F3	Kurang dari F3 Less than F3		
		Moodys's	Aaa	Aa1 s.d/up to Aa3	A1 s.d/up to A3	Baa1 s.d/up to Baa3	Ba1 s.d/up to Ba3	B1 s.d/up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
		PT. Fitch Ratings Indonesia	AAA (ida)	AA+ (ida) s.d/up to AA- (ida)	A+ (ida) s.d/up to A- (ida)	BBB+ (ida) s.d/up to BBB- (ida)	BB+ (ida) s.d/up to BB- (ida)	B+ (ida) s.d/up to B- (ida)	Kurang dari B- (ida) Less than B- (ida)	F1+ (ida) s.d/up to F1 (ida)	F2 (ida)	F3 (ida)	Kurang dari F3 (ida) Less than F3 (ida)		
		PT. Pemeringkat Efek Indonesia	idAAA	idAA+ s.d/up to idAA-	idA+ s.d/up to idA-	idBBB+ s.d/up to idBBB-	idBB+ s.d/up to idBB-	idB+ s.d/up to idB-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d/up to idA4	Kurang dari idA4 Less than idA4		
1	Tagihan Kepada Pemerintah Receivables from the Government		-	-	-	-	-	-	-	-	-	-	-	27,547,684	27,547,684
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities		1,511,018		143,031	-	5,835,484	-	-	-	-	-	-	6,070,725	13,568,258
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Banks		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks		564,362		940,941	356,369	203	-	-	-	-	-	-	6,140,614	8,002,489
5	Tagihan berupa Covered Bond Receivables from Covered Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Elek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions		872,777		262,787	55,520	-	-	-	-	-	-	-	773,229	1,964,313
7	Tagihan berupa Surat Berharga Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments		-	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragat Rumah Tinggal Loans Secured by Residential Properties													480,774	480,774
9	Kredit Beragat Properti Komersial Loans Secured by Commercial Properties													4,940,072	4,940,072
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction													-	-
11	Kredit Pegawai/Pendanaan Employee/Pensioner Loans													-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Riil													11,028,846	11,028,846
13	Tagihan kepada Korporasi Receivables from Corporates		-	-	210,229	451,501	-	751,603	-	-	-	-	-	37,707,685	39,121,018
14	Tagihan yang Telah Jauh Tempo Past Due Receivables													617,822	617,822
15	Aset Lainnya Other Assets													4,506,732	4,506,732
Jumlah/TOTAL			2,948,157	1,346,759	622,118	6,287,188	-	751,603	-	-	-	-	-	99,814,183	111,770,008

No		Kategori Portofolio Portfolio Category	30 Juni 2022/30 June 2022													(dalam jutaan rupiah)/(in millions Rupiah)	
			Lembaga Pemeringkat Rating Agencies	Tagihan Bersih/Net Receivables											Tampa Peringkat Unrated	Jumlah/ Total	
				Peringkat Jangka panjang Long-term Rating							Peringkat Jangka Pendek Short-term Rating						
				Standard and Poor's	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	A-1	A-2	A-3			Kurang dari A-3 Less than A-3
				Fitch Ratings	AAA	AA+ s.d/up to AA-	A+ s.d/up to A-	BBB+ s.d/up to BBB-	BB+ s.d/up to BB-	B+ s.d/up to B-	Kurang dari B- Less than B-	F1+ s.d/up to F1	F2	F3			Kurang dari F3 Less than F3
Moody's	Aaa	Aaa1 s.d/up to Aaa3	A1 s.d/up to A3	Baa1 s.d/up to Baa3	Baa1 s.d/up to Baa3	B1 s.d/up to B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3						
PT. Fitch Ratings Indonesia	AAA (ida)	AA+(ida) s.d/up to AA-(ida)	A+(ida) s.d/up to A-(ida)	BBB+(ida) s.d/up to BBB-(ida)	BB+(ida) s.d/up to BB-(ida)	B+(ida) s.d/up to B-(ida)	Kurang dari B-(ida) Less than B-(ida)	F1+(ida) s.d/up to F1(ida)	F2(ida)	F3(ida)	Kurang dari F3(ida) Less than F3(ida)						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d/up to idAA-	idA+ s.d/up to idA-	idBBB+ s.d/up to idBBB-	idBB+ s.d/up to idBB-	idB+ s.d/up to idB-	Kurang dari idB- Less than idB-	idA1	idA2	idA3 s.d/up to idA4	Kurang dari idA4 Less than idA4						
1	Tagihan Kepada Pemerintah Receivables from the Government		-	-	-	-	-	-	-	-	-	-	-	30,155,621	30,155,621		
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities		-	320,900	949,018	-	-	-	-	-	-	-	-	12,078,995	13,348,913		
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities		-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Tagihan Kepada Bank Receivables from Banks		300,642	2,035,133	645,820	8,254	258	-	-	-	-	-	-	2,094,690	5,084,797		
5	Tagihan berupa Covered Bond Receivables from Covered Bonds																
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions																
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments																
8	Kredit Beragan Rumah Tinggal Loans Secured by Residential Properties													458,868	458,868		
9	Kredit Beragan Properti Komersial Loans Secured by Commercial Properties													-	-		
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction																
11	Kredit Pegawai/Pensiunan Employee/Pensioner Loans													-	-		
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios													7,011,927	7,011,927		
13	Tagihan kepada Korporasi Receivables from Corporates		290,003	411,793	63,878	-	-	-	-	-	-	-	-	36,318,970	37,084,644		
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables													354,930	354,930		
15	Aset Lainnya Other Assets													4,185,736	4,185,736		
JUMLAH/TOTAL			590,645	2,767,826	1,658,716	8,254	258	-	-	-	-	-	-	92,659,737	97,085,436		

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation Impacts

		(dalam jutaan rupiah)/(in millions Rupiah)															
No.	Kategori Portofolio Portfolio Category	30 Juni 2023/30 June 2023															
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts														ATMR RWA	Beban Modal Capital Charge
		0%	20%	25%	30%	40%	45%	50%	60%	70%	75%	85%	100%	130%	150%	Lainnya Others	
A	Eksposur Neraca Balance Sheet Exposure																
1	Tagihan Kepada Pemerintah Receivables from the Government	20,115,290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	7,330,881	-	-	-	-	4,800,933	-	-	-	-	-	-	-	-	3,066,643
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	1,215,697	-	-	735,916	-	-	-	-	-	-	-	-	-	-	537,506
5	Tagihan berupa Covered Bond Receivables from Covered Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	11,040	1,337,955	-	-	43,951	-	-	-	-	-	-	-	-	-	-	285,171
7	Tagihan berupa Surat Berharga/Putang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Kredit Beragam Rumah Tinggal Loans Secured by Residential Properties	-	74,021	77,178	79,747	7,440	-	1,496	-	558	240,334	-	-	-	-	-	242,388
9	Kredit Beragam Properti Komersial Loans Secured by Commercial Properties	-	4,002,100	-	-	-	-	-	436,791	-	11,801	115,703	266,260	-	-	-	1,435,953
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	71,330	-	-	-	-	938,272	6,019	-	-	9,117,240	-	134	-	-	-	7,263,296
13	Tagihan kepada Korporasi Receivables from Corporates	2,827,586	11,930,272	-	-	-	-	200,560	-	-	1,726	297,674	16,403,135	102,365,00	751,603,00	-	20,404,257
14	Tagihan yang Telah Jauh Tempo Past Due Receivables	-	9,370	-	-	-	-	302,138	-	-	-	-	244,723	-	61,591,00	-	490,053
15	Aset Lainnya Other Assets	388,120	-	-	-	-	-	-	-	-	-	-	4,118,612	-	-	-	4,118,612
	Total Eksposur Neraca Total Balance Sheet Exposure	23,413,366	25,980,296	77,178	79,747	787,387	938,272	5,311,146	436,791	558	9,371,181	413,377	21,032,855	102,365	813,194	-	38,643,879
B	Eksposur Kewajiban Komitmen/KontraJensi pada Transaksi Rekening Administratif Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions																
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	121,164	-	-	-	-	1,307,280	-	-	-	-	-	-	-	-	677,873
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	548,632	-	-	67,997	-	-	-	-	-	-	-	-	-	-	136,925
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	959	223,845	-	10,000	125,221	-	-	-	-	-	-	-	-	-	-	97,857
6	Kredit Beragam Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Beragam Properti Komersial Loans Secured by Commercial Properties	-	24,363	-	-	-	-	-	62,853	-	-	5,350	14,851	-	-	-	61,983
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	3,316	-	-	-	-	389,466	-	-	-	490,863	-	21	-	-	-	543,428
11	Tagihan kepada Korporasi Receivables from Corporates	165,375	1,292,523	-	-	-	-	9,323	-	-	-	133,881	4,204,844	97,629	-	-	4,708,727
12	Tagihan yang Telah Jauh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur TRA OBT Total Exposure	169,659	2,210,527	-	10,000	193,218	389,466	1,316,683	62,853	-	490,863	138,239	4,219,716	97,629	-	-	6,226,793

C Eksposeur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

Counterparty Credit Risk Exposure																			
1	Tagihan Kepada Pemerintah	7,432,384	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from the Government																			
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from Public Sector Entities																			
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from Multilateral Development Banks and International Entities																			
4	Tagihan Kepada Bank	3,296,002	1,194,181	-	14,216	929,848	-	-	-	-	-	-	-	-	-	-	-	615,040	49,203
Receivables from Banks																			
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	115,358	-	45,520	50,464	-	-	-	-	-	-	-	-	-	-	-	56,913	4,553
Receivables from Securities Companies and Other Financial Services Institutions																			
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	12,185	-	-	-	975
Receivables from Micro, Small and Retail Portfolios																			
7	Tagihan kepada Korporasi	-	-	-	-	-	-	346	-	-	-	-	1,761	700,424	-	-	-	702,094	56,167
Receivables from Corporates																			
8	Eksposeur terkait Central Counterparty (CCP)																		
Exposure from Central Counterparty (CCP)																			
Total Eksposeur Counterparty Credit Risk		10,728,396	1,309,539	-	59,736	980,312	-	346	-	-	-	1,761	712,609	-	-	-	-	1,386,232	110,898
Counterparty Credit Risk Total Exposure																			

		30 Juni 2022/30 June 2022																	(dalam jutaan rupiah)/(in millions Rupiah)	
No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impacts															ATMR RWA	Beban Modal Capital Charge		
		0%	20%	25%	30%	40%	45%	50%	60%	70%	75%	85%	100%	130%	150%	Lainnya Others				
A	Eksposur Neraca Balance Sheet Exposure																			
1	Tagihan Kepada Pemerintah Receivables from the Government	28,098,657	-	-	-	-	-	-			-		-		-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	7,823,772	-	-	-	-	-	5,276,228			-		-		-	-	-	4,202,864	336,229
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	2,357,597	-	-	-	-	-	258			-		-		-	-	-	471,648	37,732
5	Tagihan berupa Covered Bond Receivables from Covered Bonds																			
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions																			
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments																			
8	Kredit Beragam Rumah Tinggal Loans Secured by Residential Properties	-	127,429	252,635	78,884	-	-	-	-			-		-		-	-	-	116,226	9,298
9	Kredit Beragam Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction																			
11	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	1,000	-	-	-	-	-	-	-			7,810,927		-		-	-	-	5,258,195	420,656
13	Tagihan kepada Korporasi Receivables from Corporates	748,014	14,507,267	-	-	-	-	-	5,964			-		18,465,037		-	-	-	21,369,472	1,709,558
14	Tagihan yang Telah Jauh Tempo Past Due Receivables	-	-	-	-	-	-	-	-			-		34,307		320,623	-	-	515,242	41,219
15	Aset Lainnya Other Assets	486,038	-	-	-	-	-	-	-			-		3,099,698		-	-	-	3,099,698	295,976
	Total Eksposur Neraca Total Balance Sheet Exposure	29,933,709	24,816,065	252,635	78,884	-	-	-	5,282,442			7,810,927		22,199,042		320,623	-	-	35,633,345	2,858,668
B	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions																			
1	Tagihan Kepada Pemerintah Receivables from the Government	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	248,921			-		-		-	-	-	124,461	9,957
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	15,500	-	-	-	-	-	32,030			-		-		-	-	-	19,115	1,529
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions																			
6	Kredit Beragam Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
7	Kredit Beragam Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction																			
9	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
11	Tagihan kepada Korporasi Receivables from Corporates	94,113	500,483	-	-	-	-	-	-			-		1,695,468		-	-	-	1,795,565	143,645
12	Tagihan yang Telah Jauh Tempo Past Due Receivables	-	-	-	-	-	-	-	-			-		-		-	-	-	-	-
	Total Eksposur TRA OBT Total Exposure	94,113	515,983	-	-	-	-	-	280,951			-		1,695,468		-	-	-	1,938,141	155,131

		(dalam jutaan rupiah)(in millions Rupiah)																
No.	Kategori Portafolio Portfolio Category	30 Juni 2022/30 June 2022																
		Tagihan Bersih Setelah Mengpertimbangkan Impact Mitigasi Risiko Kredit/Net Receivables after Credit Risk Mitigation Impact															ATMR RWA	Beban Modal Capital Charge
		0%	20%	25%	30%	40%	45%	50%	60%	70%	75%	85%	100%	130%	150%	Lainnya Others		
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)																	
	Counterparty Credit Risk Exposure																	
1	Tagihan Kepada Pemerintah Receivables from the Government	1,456,964	-	-	-	-	-	-			-		-		-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-			-		-		-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-	-			-		-		-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	1,394,235	-	-	-	-	1,285,177			-		-		-	-	921,436	73,715
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions																	
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-			-		-		-	-	-	-
7	Tagihan kepada Korporasi Receivables from Corporates	-	457,166	-	-	-	-	63,549			-		547,583		-	-	670,791	53,663
8	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted exposure from Credit Valuation Adjustment (CVA)																854,519	68,362
	Total Eksposur Counterparty Credit Risk Counterparty Credit Risk Total Exposure	1,456,964	1,851,401	-	-	-	-	1,348,726			-		547,583		-	-	2,446,746	195,740

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit/*Disclosure of Net Receivables and Credit Risk Mitigation Technique*

(dalam jutaan rupiah)/(in millions Rupiah)

No.	Kategori Portofolio <i>Portfolio Category</i>	30 Juni 2023/30 June 2023					
		Tagihan Bersih <i>Net Receivables</i>	Bagian Yang Dijamin Dengan/ <i>Portion Secured by</i>				Bagian Yang Tidak Dijamin <i>Unsecured Portion</i>
			Agunan <i>Collaterals</i>	Garansi <i>Guarantee</i>	Asuransi Kredit <i>Credit Insurance</i>	Lainnya <i>Others</i>	
A	Eksposur Neraca <i>Balance Sheet Exposure</i>						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	20,115,290	-	-	-	-	20,115,290
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	12,131,814	-	6,176,832	-	-	5,954,982
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	1,951,613	-	-	-	-	1,951,613
5	Tagihan berupa Covered Bond <i>Receivables from Covered Bonds</i>	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya <i>Receivables from Securities Companies and Other Financial Services Institutions</i>	1,392,946	11,040	384,749	-	-	997,157
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments</i>	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	480,774	-	-	-	-	480,774
9	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	4,832,655	-	4,002,100	-	-	830,555
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Acquisition, Land Processing and Construction</i>	-	-	-	-	-	-
11	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	10,132,995	71,330	6,019	-	-	10,055,646
13	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	32,514,912	2,827,586	11,930,272	-	-	17,757,054
14	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	617,822	-	9,370	-	-	608,452
15	Aset Lainnya <i>Other Assets</i>	4,506,732	-	-	-	-	4,506,732
	Total Eksposur Neraca <i>Total Balance Sheet Exposure</i>	88,677,553	2,909,956	22,509,342	-	-	63,258,255
B	Eksposur Rekening Adminsitratif <i>Off Balance Sheet Exposure</i>						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	1,428,444	-	121,164	-	-	1,307,280
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	616,629	-	-	-	-	616,629
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya <i>Receivables from Securities Companies and Other Financial Services Institutions</i>	360,025	959	156,845	-	-	202,221
6	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	-
7	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	107,417	-	24,362	-	-	83,055
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Acquisition, Land Processing and Construction</i>	-	-	-	-	-	-
9	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	883,666	3,316	-	-	-	880,351
11	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	5,903,575	165,375	1,292,523	-	-	4,445,677
12	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-
	Total Eksposur Rekening Administratif <i>OBT Total Exposure</i>	9,299,756	169,650	1,594,894	-	-	7,535,213
C	Eksposur Counterparty Credit Risk <i>Counterparty Credit Risk Exposure</i>						
1	Tagihan Kepada Pemerintah/ <i>Receivables from the Government</i>	7,432,394	5,369,179	-	-	-	2,063,215
2	Tagihan Kepada Entitas Sektor Publik/ <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank/ <i>Receivables from Banks</i>	5,434,247	3,296,002	-	-	-	2,138,245
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya <i>Receivables from Securities Companies and Other Financial Services Institutions</i>	211,342	-	-	-	-	211,342
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Receivables from Micro, Small and Retail Portfolios</i>	12,185	-	-	-	-	12,185
7	Tagihan kepada Korporasi/ <i>Receivables from Corporates</i>	702,531	-	-	-	-	702,531
	Total Exposure Counterparty Credit Risk <i>Counterparty Credit Risk Total Exposure</i>	13,792,699	8,665,181	-	-	-	5,127,518
	Jumlah/Total (A+B+C)	111,770,008	11,744,787	24,104,236	-	-	75,920,986

No.	Kategori Portofolio Portfolio Category	30 Juni 2022/30 June 2022					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan/Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
A	Eksposur Neraca <i>Balance Sheet Exposure</i>						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	28,698,657	-	-	-	-	28,698,657
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	13,099,992	-	7,502,872	-	-	5,597,120
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	2,357,855	-	-	-	-	2,357,855
5	Tagihan berupa Covered Bond <i>Receivables from Covered Bonds</i>						
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya <i>Receivables from Securities Companies and Other Financial Services Institutions</i>						
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments</i>						
8	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	458,868	-	-	-	-	458,868
9	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Acquisition, Land Processing and Construction</i>						
11	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	7,011,927	1,000	-	-	-	7,010,927
13	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	33,726,282	748,014	14,455,362	-	-	18,522,906
14	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	354,930	-	-	-	-	354,930
15	Aset Lainnya <i>Other Assets</i>	4,185,736	-	-	-	-	4,185,736
	Total Eksposur Neraca <i>Total Balance Sheet Exposure</i>	89,894,247	749,014	21,958,234	-	-	67,186,999
B	Eksposur Rekening Adminsitratif <i>Off Balance Sheet Exposure</i>						
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	248,921	-	-	-	-	248,921
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>	47,530	-	-	-	-	47,530
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya <i>Receivables from Securities Companies and Other Financial Services Institutions</i>						
6	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	-	-	-	-	-	-
7	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	-	-	-	-	-	-
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Acquisition, Land Processing and Construction</i>						
9	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-
11	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	2,290,064	94,113	500,483	-	-	1,695,468
12	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	-	-	-	-	-	-
	Total Eksposur Rekening Administratif <i>OBT Total Exposure</i>	2,586,515	94,113	500,483	-	-	1,991,919
C	Eksposur Counterparty Credit Risk <i>Counterparty Credit Risk Exposure</i>						
1	Tagihan Kepada Pemerintah/ <i>Receivables from the Government</i>	1,456,964	-	-	-	-	1,456,964
2	Tagihan Kepada Entitas Sektor Publik/ <i>Receivables from Public Sector Entities</i>	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank/ <i>Receivables from Banks</i>	2,679,412	-	-	-	-	2,679,412
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya <i>Receivables from Securities Companies and Other Financial Services Institutions</i>						
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Receivables from Micro, Small and Retail Portfolios</i>	-	-	-	-	-	-
7	Tagihan kepada Korporasi/ <i>Receivables from Corporates</i>	1,068,298	-	-	-	-	1,068,298
	Total Eksposure Counterparty Credit Risk <i>Counterparty Credit Risk Total Exposure</i>	5,204,674	-	-	-	-	5,204,674
	Jumlah/Total (A+B+C)	97,685,436	843,127	22,458,717	-	-	74,383,592

Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar/*Disclosure of Credit Risk RWA Calculation using Standardized Approach*

(1) Eksposur Aset di Neraca/*On Balance Sheet Exposure*

		(dalam jutaan rupiah)/(in millions Rupiah)					
No	Kategori Portofolio Portfolio Category	30 Juni 2023/30 June 2023			30 Juni 2022/30 June 2022		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK BWA before CBM	ATMR setelah MRK BWA after CBM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK BWA before CBM	ATMR setelah MRK BWA after CBM
1	Tagihan Kepada Pemerintah <i>Receivables from the Government</i>						
	a. Tagihan Kepada Pemerintah Indonesia/ <i>Receivables from Indonesian Government</i>	20,115,290	-	-	28,698,657	-	-
	b. Tagihan Kepada Pemerintah Negara Lain/ <i>Receivables from Government of Other Countries</i>	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables from Public Sector Entities</i>	12,131,814	5,569,692	3,866,643	13,099,992	6,453,726	4,202,864
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables from Multilateral Development Banks and International Entities</i>	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables from Banks</i>						
	a. Tagihan Jangka Pendek/Short Term Receivables	1,215,697	243,140	243,140	2,357,855	471,648	471,648
	b. Tagihan Jangka Panjang/Long Term Receivables	735,916	294,366	294,366	-	-	-
5	Tagihan berupa Covered Bond <i>Receivables from Covered Bonds</i>	-	-	-			
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya <i>Receivables from Securities Companies and Other Financial Services Institutions</i>						
	a. Tagihan Jangka Pendek/Short Term Receivables	-	-	-			
	b. Tagihan Jangka Panjang/Long Term Receivables	1,392,946	366,537	285,171			
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables from Subordinated Securities/Receivables, Equity and Other Capital Instruments</i>	-	-	-			
8	Kredit Beragun Rumah Tinggal <i>Loans Secured by Residential Properties</i>	480,774	242,388	242,388	458,868	116,226	116,226
9	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Properties</i>	4,832,655	4,637,633	1,435,953	-	-	-
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Acquisition, Land Processing and Construction</i>	-	-	-			
11	Kredit Pegawai/Pensiunan <i>Employee/Pensioner Loans</i>	-	-	-	-	-	-
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables from Micro, Small and Retail Portfolios</i>	10,132,995	7,330,611	7,263,296	7,011,927	5,258,945	5,258,195
13	Tagihan kepada Korporasi <i>Receivables from Corporates</i>	32,514,912	32,637,737	20,404,257	33,726,282	33,679,987	21,369,472
14	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>						
	a. Kredit Beragun Properti Rumah Tinggal yang tidak bergantung dari arus kas properti <i>Loans Secured by Residential Properties which independent from the cash flow of the property</i>	64,343	64,343	64,343	34,307	34,307	34,307
	b. Eksposur lainnya/ <i>Other Exposures</i>	553,479	433,206	425,710	320,623	480,935	480,935
15	Aset Lainnya <i>Other Assets</i>						
	a. Uang Tunai, Emas dan Commemorative Coin/ <i>Cash, gold and commemorative coin</i>	388,120	-	-	486,038	-	-
	b. Aset tetap dan inventaris/Neto/Fixed assets and inventory - net	1,088,978	-	1,088,978	1,125,895	-	1,125,895
	c. Agunan Yang Diambil Alih (AYDA)/Foreclosed Assets	-	-	-	-	-	-
	d. Antar Kantor Neto/Inter-Office - net	-	-	-	-	-	-
	e. Lainnya/Others	3,029,634	-	3,029,634	2,573,803	-	2,573,803
JUMLAH/TOTAL		88,677,553	51,819,653	38,643,879	89,894,247	46,495,774	35,633,345

(2) Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif /Commitments and Contingencies Liabilities Exposures on Off Balance Sheet Transactions

		(dalam jutaan rupiah)/(in millions Rupiah)					
No	Kategori Portofolio Portfolio Category	30 Juni 2023/30 June 2023			30 Juni 2022/30 June 2022		
		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 Receivables from the Government						
	a. Tagihan Kepada Pemerintah Indonesia/ Receivables from Indonesian Government	-	-	-	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain/ Receivables from Government of Other Countries	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	1,428,444	714,222	677,873	248,921	124,461	124,461
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks						
	a. Tagihan Jangka Pendek/Short Term Receivables	548,632	109,726	109,726	15,500	3,100	3,100
	b. Tagihan Jangka Panjang/Long Term Receivables	67,997	27,199	27,199	32,030	16,015	16,015
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions						
	a. Tagihan Jangka Pendek/Short Term Receivables	-	-	-			
	b. Tagihan Jangka Panjang/Long Term Receivables	360,025	129,610	97,857			
6	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-
7	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	107,417	81,473	61,983	-	-	-
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing and Construction	-	-	-			
9	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-	-	-
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	883,666	546,181	543,428	-	-	-
11	Tagihan kepada Korporasi Receivables from Corporates	5,903,575	5,898,920	4,708,727	2,290,064	2,290,064	1,795,565
12	Tagihan yang Telah Jatuh Tempo Past Due Receivables						
	a. Kredit Beragun Properti Rumah Tinggal yang tidak bergantung dari arus kas properti Loans Secured by Residential Properties which independent from the cash flow of the property	-	-	-	-	-	-
	b. Eksposur lainnya/ Other Exposures	-	-	-	-	-	-
JUMLAH/TOTAL		9,299,756	7,597,331	6,226,793	2,586,516	2,433,640	1,939,141

(3) **Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)Credit Risk Exposure from Counterparty Failures**

(dalam jutaan rupiah)/(in millions Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2023/30 June 2023			30 Juni 2022/30 June 2022		
		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 Receivables from the Government						
	a. Tagihan Kepada Pemerintah Indonesia/ Receivables from Indonesian Government	7,075,312	-	-	801,019	-	-
	b. Tagihan Kepada Pemerintah Negara Lain/ Receivables from Government of Other Countries	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks						
	a. Tagihan Jangka Pendek/Short Term Receivables	2,580,298	516,060	21,722	8	2	2
	b. Tagihan Jangka Panjang/Long Term Receivables	824,316	329,726	-	-	-	-
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services 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 Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-
7	Tagihan kepada Korporasi Receivables from Corporates	-	-	-	-	-	-
JUMLAH/TOTAL		10,479,926	845,786	21,722	801,027	2	2

(4) **Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)Credit Risk Exposure from Settlement Failures**

Bank tidak memiliki eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Setelmen pada periode pelaporan 30 Juni 2023 dan 2022.
The Bank has no Credit Risk Exposure from Settlement Failures as at reporting period of 30 June 2023 and 2022.

(5) **Eksposur Sekuritisasi/Securitization exposures**

Bank tidak memiliki eksposur Sekuritisasi pada periode pelaporan 30 June 2023 dan 2022.
The Bank has no Securitization exposures as at reporting period of 30 June 2023 and 2022.

(6) Eksposur Derivatif/Derivative exposures

(dalam jutaan rupiah)(in millions Rupiah)							
No	Kategori Portofolio Portfolio Category	30 Juni 2023/30 June 2023			30 Juni 2022/30 June 2022		
		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 Receivables from the Government						
	a. Tagihan Kepada Pemerintah Indonesia/ Receivables from Indonesian Government	357,082	-	-	655,945	-	-
	b. Tagihan Kepada Pemerintah Negara Lain/ Receivables from Government of Other Countries	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks						
	a. Tagihan Jangka Pendek/Short Term Receivables	633,123	126,625	126,625	334,399	66,880	66,880
	b. Tagihan Jangka Panjang/Long Term Receivables	1,396,510	466,693	466,693	2,345,005	854,554	854,554
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions						
	a. Tagihan Jangka Pendek/Short Term Receivables	-	-	-			
	b. Tagihan Jangka Panjang/Long Term Receivables	211,342	56,913	56,913			
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	12,185	12,185	12,185	-	-	-
7	Tagihan kepada Korporasi Receivables from Corporates	702,531	702,094	702,094	1,068,298	670,791	670,791
8	Eksposur terkait Central Counterparty (CCP) / Exposure from Central Counterparty (CCP) / Eksposur tertimbang dari Credit Valuation Adjustment (CVA) ⁷⁾ / Weighted exposure from Credit Valuation Adjustment (CVA) ⁷⁾		-	-		854,519	854,519
JUMLAH/TOTAL		3,312,773	1,364,510	1,364,510	4,403,647	2,446,744	2,446,744

⁷⁾ Eksposur tertimbang dari Credit Valuation Adjustment posisi 30 Juni 2023 disajikan sebagai bagian dari Pengungkapan Risiko Pasar.
Weighted exposure from Credit Valuation Adjustment as of 30 June 2023 is presented as part of Disclosure of Market Risk.

(7) Total Pengukuran Risiko Kredit/Credit Risk Measurement Table

(dalam jutaan rupiah)(in millions Rupiah)		
	30 Juni 2023 30 June 2023	30 Juni 2022 30 June 2022
TOTAL ATMR RISIKO KREDIT/TOTAL CREDIT RISK RWA	46,256,904	40,019,232
FAKTOR PENGURANG ATMR RISIKO KREDIT/ RWA CREDIT RISK DEDUCTION FACTORS	140,070	88,705
TOTAL ATMR RISIKO KREDIT (A) - (B)/ TOTAL RWA CREDIT RISK (A) - (B)	46,116,834	39,930,526
TOTAL FAKTOR PENGURANG MODAL/ TOTAL CAPITAL DEDUCTION FACTOR	-	-

Risiko Kredit - Analisis Eksposur Counterparty Credit Risk
Credit Risk - Analysis of Counterparty Credit Risk Exposures

(dalam jutaan rupiah)/(in millions Rupiah)							
30 Juni 2023/30 June 2023		Replacement Cost (RC)	Potential Future Exposured (PFE)	EEPE	Alpha yang digunakan untuk perhitungan regulatory EAD/Alpha used to calculate regulatory EAD	Tagihan Bersih Net Receivables	ATMR RWA
1	SA-CCR (untuk derivatif/for derivatives)	746,831	1,619,435		1.4	3,312,773	1,364,510
2	Metode Internal Model (untuk derivatif dan SFT)/ Internal model method (for derivative and SFTs)					N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)/ Simpllified approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)/ Comprehensive approach for credit risk mitigation (for SFTs)					10,479,926	21,722
5	VaR untuk SFT/VaR for SFTs					N/A	N/A
6	Jumlah/Total						1,386,232

(dalam jutaan rupiah)/(in millions Rupiah)							
30 Juni 2022/30 June 2022		Replacement Cost (RC)	Potential Future Exposured (PFE)	EEPE	Alpha yang digunakan untuk perhitungan regulatory EAD/Alpha used to calculate regulatory EAD	Tagihan Bersih Net Receivables	ATMR RWA
1	SA-CCR (untuk derivatif/for derivatives)	1,259,524	1,885,938		1.4	4,403,647	1,592,225
2	Metode Internal Model (untuk derivatif dan SFT)/ Internal model method (for derivative and SFTs)					N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)/ Simpllified approach for credit risk mitigation (for SFTs)					N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)/ Comprehensive approach for credit risk mitigation (for SFTs)					801,027	2
5	VaR untuk SFT/VaR for SFTs					N/A	N/A
6	Jumlah/Total						1,592,227

Capital Charge untuk Credit Valuation Adjustment
Capital Charge for Credit Valuation Adjustment

(dalam jutaan rupiah)/(in millions Rupiah)		
30 Juni 2023/30 June 2023		
	Tagihan Bersih/ Net Receivables	ATMR/RWA
Total portfolios berdasarkan Advanced CVA capital charge / Total portofolio based on Advanced CVA capital charge	N/A	N/A
1 (i) komponen VaR (termasuk 3x multiplier)/ (i) VaR component (include 3x multiplier)		N/A
2 (ii) komponen Stressed VaR (termasuk 3x multiplier)/ (ii) Stressed VaR component (include 3x multiplier)		N/A
3 Semua Portfolio sesuai Standardised CVA Capital Charge/ All Portfolio based on Standardised CVA Capital Charge	3,312,773	1,364,510
4 Total sesuai CVA Capital Charge / Total based on CVA Capital Charge	-	697,821

(dalam jutaan rupiah)/(in millions Rupiah)		
30 Juni 2022/30 June 2022		
	Tagihan Bersih/ Net Receivables	ATMR/RWA
Total portfolios berdasarkan Advanced CVA capital charge/ Total portofolio based on Advanced CVA capital charge	N/A	N/A
1 (i) komponen VaR (termasuk 3x multiplier)/ (i) VaR component (include 3x multiplier)		N/A
2 (ii) komponen Stressed VaR (termasuk 3x multiplier)/ (ii) Stressed VaR component (include 3x multiplier)		N/A
3 Semua Portfolio sesuai Standardised CVA Capital Charge/ All Portfolio based on Standardised CVA Capital Charge	4,403,648	1,592,225
4 Total sesuai CVA Capital Charge/ Total based on CVA Capital Charge	-	854,519

Risiko Kredit - Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko
Credit Risk – CCR Exposure by Portfolio Category and Risk Weight

Kategori Portofolio Portfolio Category		Bobot Risiko Risk Weight	(dalam jutaan rupiah)/(in millions Rupiah)																Total Tagihan Bersih
			30 Juni 2023/30 June 2023																
			0%	10%	20%	25%	30%	40%	45%	50%	60%	70%	75%	85%	100%	130%	150%	Lainnya	
Tagihan kepada Pemerintah dan Bank Sentral Receivables from the Government and Central Bank			7,432,394	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,432,394
Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank Receivables from Banks			3,296,002	-	1,194,181	-	-	14,216	929,848	-	-	-	-	-	-	-	-	-	5,434,247
Tagihan kepada Perusahaan Sekuritas Receivables from Securities Companies			-	-	115,358	-	-	45,520	50,464	-	-	-	-	-	-	-	-	-	211,342
Tagihan kepada Korporasi Receivables from Corporates			-	-	-	-	-	-	-	346	-	-	-	1,761	700,424	-	-	-	702,531
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios			-	-	-	-	-	-	-	-	-	-	-	-	12,185	-	-	-	12,185
Aset Lainnya Other Assets			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah/Total			10,728,396	-	1,309,539	-	-	59,736	980,312	-	346	-	-	1,761	712,609	-	-	-	13,792,699

Kategori Portofolio Portfolio Category		Bebot Risiko Risk Weight	(dalam jutaan rupiah)/(in millions Rupiah)															
			30 Juni 2022/30 June 2022															
		0%	10%	20%	25%	30%	40%	45%	50%	60%	70%	75%	85%	100%	130%	150%	Lainnya	Total Tagihan Bersih
Tagihan kepada Pemerintah dan Bank Sentral Receivables from the Government and Central Bank		1,456,964	-	-					-			-		-		-	-	1,456,964
Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities		-	-	-					-			-		-		-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities		-	-	-								-		-		-	-	-
Tagihan Kepada Bank Receivables from Banks		-	-	1,394,235					1,285,177			-		-		-	-	2,679,412
Tagihan kepada Perusahaan Sekuritas Receivables from Securities Companies		-	-	-					-			-		-		-	-	-
Tagihan kepada Korporasi Receivables from Corporates		-	-	457,166					63,549			-		547,583		-	-	1,068,298
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios		-	-	-					-			-		-		-	-	-
Aset Lainnya Other Assets		-	-	-					-			-		-		-	-	-
Jumlah/Total		1,456,964	-	1,851,401					1,348,726			-		547,583		-	-	5,204,674

Risiko Kredit - Tagihan Bersih Derivatif Kredit
Credit Risk - Credit Derivatives Net Receivables

(dalam jutaan rupiah)/(in millions Rupiah)		
30 Juni 2023/30 June 2023	Proteksi yang dibeli/ (Protection bought)	Proteksi yang dijual/ (Protection sold)
Deskripsi/Description		
Nilai Notional/Notional Value	-	-
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Derivatif kredit lainnya/Other Credit Derivatives	-	-
Total Nilai Notional/Total Notional Value	-	-
Nilai wajar/Fair Value		
Nilai wajar positif (aset)/Positive Fair Value (assets)	-	-
Nilai wajar negatif (kewajiban)/Negative Fair Value (obligation)	-	-

(dalam jutaan rupiah)/(in millions Rupiah)		
30 Juni 2022/30 June 2022	Proteksi yang dibeli/ (Protection bought)	Proteksi yang dijual/ (Protection sold)
Deskripsi/Description		
Nilai Notional/Notional Value	-	-
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Derivatif kredit lainnya/Other Credit Derivatives	-	-
Total Nilai Notional/Total Notional Value	-	-
Nilai wajar/Fair Value	-	-
Nilai wajar positif (aset)/Positive Fair Value (assets)	-	-
Nilai wajar negatif (kewajiban)/Negative Fair Value (obligation)	-	-

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book
Credit Risk - Securitization Exposure in Banking Book

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 30 Juni 2023 dan 30 Juni 2022.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 30 June 2023 dan 30 June 2022

Risiko Kredit - Eksposur Sekuritisasi pada Trading Book
Credit Risk - Securitization Exposure in Trading Book

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 30 Juni 2023 dan 30 Juni 2022.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 30 June 2023 dan 30 June 2022

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya – Bank yang Bertindak Sebagai Originator
Credit Risk - Securitization Exposures in Banking Book and its Capital Requirements – the Bank is the Originator or Sponsor

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 30 Juni 2023 dan 30 Juni 2022.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 30 June 2023 dan 30 June 2022

Risiko Kredit - Eksposur Sekuritisasi pada Banking Book dan Persyaratan Modalnya – Bank yang Bertindak Sebagai Investor
Credit Risk - Securitization Exposures in Banking Book and its Capital Requirements – the Bank is the Investor

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 30 Juni 2023 dan 30 Juni 2022.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 30 June 2023 dan 30 June 2022

Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar/*Disclosure of Market Risk*

(dalam jutaan rupiah)/(in millions Rupiah)					
No.	Jenis Risiko Risk Type	30 Juni 2023/30 June 2023		30 Juni 2022/30 June 2022	
		Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA
1	Risiko Suku Bunga/ <i>Interest Rate Risk</i>				
	a. Risiko Spesifik/ <i>Specific Risk</i>	21,028	262,850	18,337	229,212
	b. Risiko Umum/ <i>General Risk</i>	202,191	2,527,388	231,558	2,894,474
2	Risiko Nilai Tukar/ <i>Foreign Exchange Risk</i>	40,602	507,529	31,369	392,112
3	Risiko Ekuitas/ <i>Equity Risk</i>				
4	Risiko Komoditas/ <i>Commodity Risk</i>				
5	Risiko Option/ <i>Option Risk</i>	-	-	-	-
6	Credit Valuation Adjustment (CVA) ^{*)}		697,821		
	Jumlah/ <i>Total</i>	263,821	3,995,588	281,264	3,515,798

^{*)} Credit Valuation Adjustment (CVA) posisi 30 Juni 2022 disajikan sebagai bagian dari Pengungkapan Risiko Kredit
Credit Valuation Adjustment (CVA) as of 30 June 2022 is presented as part of Disclosure of Credit Risk

Risiko Operasional/Operational Risk

(dalam jutaan rupiah)		
No.	Pendekatan Standar / Standardized Approach	30 Juni 2023/30 June 2023
1	Komponen Indikator Bisnis (KIB) Business Indicator Component (BIC)	482,187
2	Faktor Pengali Kerugian Internal (FPKI) Internal Loss Multiplier (ILM)	0.75
3	Modal Minimum Risiko Operasional (MMRO) Minimum Operational Risk Capital (ORC)	359,315
	ATMR untuk Risiko Operasional RWA for Operational Risk	4,491,440

(dalam jutaan rupiah)/(in millions Rupiah)				
No.	Pendekatan Yang Digunakan Approach	30 Juni 2022/30 June 2022		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) 3 years Average Gross Income	Beban Modal Capital Charge	ATMR RWA
1	Pendekatan Indikator Dasar Basic Indicator Approach	6,081,273	912,191	11,402,388
Total		6,081,273	912,191	11,402,388

Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB) - Bank secara Individu

Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposure – Individual Bank

Analisis Kualitatif/Qualitative Analysis

1. Definisi Bank mengenai IRRBB (Interest Rate Risk in Banking Book) adalah perubahan yang berdampak pada nilai ekonomis (economic value) dan rentabilitas pada Banking Book yang diakibatkan dari pergerakan suku bunga. Dalam hal ini, komponen pada neraca yang ter ekspos IRRBB adalah pinjaman, dana pihak ketiga dan surat berharga yang dimiliki oleh Bank.

Dalam pengelolaan dan pengendalian IRRBB, Bank akan menjaga proporsi aset dan kewajiban sesuai dengan Rencana Bisnis Bank dengan tujuan untuk mengendalikan pendapatan bunga bersih yang tetap stabil dan berkesinambungan.

Metode yang digunakan oleh Bank untuk pengukuran IRRBB ini adalah berdasarkan perubahan nilai ekonomis dari ekuitas (Economic Value of Equity/“EVE”) dan perubahan pendapatan bunga bersih (Net Interest Income Sensitivity) dengan menggunakan beberapa skenario shock suku bunga.

2. Strategi Manajemen Risiko dan mitigasi Risiko untuk IRRBB

Dalam strategi untuk mengelola dan memitigasi risiko IRRBB, Bank memiliki limit internal dan mekanisme eskalasi terhadap pelampauan limit yang terjadi, yang tercakup dalam kebijakan internal Bank.

Eksposur IRRBB diidentifikasi, diukur, dan dipantau oleh fungsi kendali risiko yang independent, yaitu unit Market & Liquidity Risk (“MLR”) yang bernaung dibawah Risk Management Group (“RMG”). MLR juga bertanggung jawab untuk mengkaji ulang kebijakan dan limit internal IRRBB secara berkala.

MLR melaporkan eksposur risiko yang berasal dari IRRBB kepada manajemen senior dan dewan direksi secara bulanan untuk posisi akhir bulan melalui rapat komite Market & Liquidity Risk (“MLRC”) dan dewan komisaris secara triwulanan melalui rapat Komite Pemantauan Risiko (“Risk Monitoring Committee/RMC”) dan rapat dewan komisaris (“Board of Commissioners/BOC”).

Untuk memastikan bahwa IRRBB sudah diterapkan sesuai dengan ketentuan dan regulasi yang berlaku, maka SKAI juga melakukan pemeriksaan secara berkala terhadap RMG MLR. Hasil pemeriksaan tersebut dirangkum dalam laporan Audit yang disampaikan kepada Dewan Komisaris dan Dewan Direksi untuk dipastikan adanya tindak lanjut untuk melakukan perbaikan.

The Bank's definition of IRRBB (Interest Rate Risk in Banking Book) is a change that impacts the economic value and profitability in the Banking Book as a result of movements in interest rates.

In this case, the components on the balance sheet that are exposed to IRRBB are loans, third party funds and securities held by the Bank.

In managing and controlling IRRBB, the Bank will maintain the proportion of assets and liabilities in accordance with the Bank's Business Plan with the aim of controlling a stable and sustainable net interest income.

The method used by the Bank to measure IRRBB is based on changes in the economic value of equity (“EVE”) and changes in net interest income (Net Interest Income Sensitivity) using several interest rate shock scenarios.

Risk Management Strategy and Risk mitigation for IRRBB

In the strategy to manage and mitigate IRRBB risk, the Bank has internal limits and an escalation mechanism against limit exceeding that occur, which are covered in the Bank's internal policies.

IRRBB exposure is identified, measured and monitored by the independent risk control function, namely the Market & Liquidity Risk (“MLR”) unit, under the Risk Management Group (“RMG”). MLR is also responsible for periodically reviewing the policy and IRRBB internal limit.

MLR reports to the senior management and the Board of Directors on monthly basis on the risk exposure that came from IRRBB for month-end position through the Market & Liquidity Risk Committee (“MLRC”) meetings and the Board of Commissioners on a quarterly basis through the Risk Monitoring Committee meeting (“RMC”) and Board of Commissioners meetings (“BOC”).

Bank ensures the IRRBB reports aligned with the applicable provisions and regulations, SKAI also conducts periodic inspections of RMG MLR. The results of these inspections are summarized in audit report submitted to the Board of Commissioners and the Board of Directors to ensure there are follow-up actions to make improvements.

Analisis Kualitatif/Qualitative Analysis

3. Periodisasi perhitungan IRRBB Bank dan penjelasan mengenai pengukuran spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB
- Bank melakukan perhitungan IRRBB secara bulanan untuk pengukuran internal, serta secara triwulan sebagai bagian dari profil risiko untuk risiko pasar dan secara semesteran sebagai bagian dari hasil penilaian sendiri (self-assessment).
- Bank menggunakan metode perubahan EVE dan perubahan NII berdasarkan skenario shock suku bunga dan skenario untuk pengukuran sensitivitas terhadap IRRBB.
- The Bank's IRRBB periodic calculations and the explanation of specific measurements used by the Bank to measure sensitivity of IRRBB.*
- The Bank conducts monthly IRRBB calculations for internal measurement, as well as quarterly as part of the risk profile report for market risk and semesterly as part of the self- assessment result.*
- The Bank uses the EVE change and NII change methods based on the interest rate shock scenario and the stress scenario for measuring IRRBB sensitivity.*

4. Penjelasan skenario shock suku bunga dan skenario stress yang digunakan dalam perhitungan EVE dan NII.
- Explanation on interest rate shock scenario and stress scenario used in EVE and NII calculations.*

Untuk perhitungan EVE, digunakan 6 skenario shock suku bunga yang ditetapkan OJK yaitu

For EVE calculation, 6 interest shock scenarios set forth by OJK are used, namely as follows:

1. Shock suku bunga yang paralel ke atas (parallel up)
 2. Shock suku bunga yang paralel ke bawah (parallel down)
 3. Shock suku bunga yang melandai dengan perpaduan suku bunga jangka pendek menurun dan suku bunga jangka panjang meningkat (steepener)
 4. Shock suku bunga yang mendatar dengan perpaduan suku bunga jangka pendek meningkat dan suku bunga jangka Panjang menurun (flattener)
 5. Shock suku bunga jangka pendek meningkat (short rate up)
 6. Shock suku bunga jangka pendek menurun (short rate down)
1. Parallel up interest rate shock
 2. Parallel down interest rate shock
 3. A sloping interest rate shock with a combination of decreasing short-term interest rates and increasing long- term interest rates (steepener)
 4. A flat interest rate schock with a combination of increasing short-term interest rates and decreasing long-term interest rates (flattener)
 5. Increasing short-term interest rates shock (short rate up)
 6. Decreasing short-term interest rate shock (short rate down)

Sedangkan untuk perhitungan NII hanya digunakan 2 skenario yang digunakan pada skenario EVE di atas yaitu parallel up dan parallel down. 6 skenario di atas diharapkan sudah mencakup kondisi pergerakan suku bunga dalam kondisi stress.

While for the calculation of NII, only 2 scenarios are used in the above EVE scenario, namely parallel up and parallel down. The 6 scenarios above are expected to cover the movement of interest rates under stressful conditions.

Mata uang utama untuk posisi banking book Bank DBS Indonesia adalah Rupiah dan US Dollar (>5%). Oleh karena itu shock suku bunga yang digunakan adalah shock suku bunga untuk mata uang Rupiah dan US dollar. Adapun nilai spesifik untuk skenario shock suku bunga adalah sebagai berikut:

The main currencies for Bank DBS Indonesia's banking book position are Rupiah and US Dollar (> 5%). Thus, the interest rate shock used is the interest rate shock for Rupiah and US dollars. The specific values for the interest rate shock scenario are as follows:

IDR

Parallel 400bps
Short 500bps
Long 350bps

IDR

Parallel 400bps
Short 500bps
Long 350bps

USD

Parallel 200bps
Short 300bps
Long 150bps

USD

Parallel 200bps
Short 300bps
Long 150bps

Analisis Kualitatif/Qualitative Analysis

5. Asumsi permodelan yang digunakan dalam IMS Bank yang berbeda dari asumsi permodelan dengan pendekatan standar.
The model assumptions used the IMS Bank are different than the assumptions used with the standard approach.
 Bank DBS Indonesia tidak menggunakan asumsi permodelan IMS, dan hanya menggunakan pendekatan standar untuk perhitungan dan pelaporan IRRBB.
DBS Indonesia Bank do not use the IMS model assumptions, and only uses the standard approach to calculate and report IRRBB.

6. Lindung nilai (hedging) terhadap IRRBB
Hedging on IRRBB
 Salah satu strategi yang dilakukan Bank DBS Indonesia dalam mengelola IRRBB adalah dengan melakukan lindung nilai terhadap eksposur suku bunga yang terjadi dalam banking book.
One of the strategies carried out by DBS Indonesia Bank in managing IRRBB is by hedging the interest rate exposure that occur in the banking book.
 Instrument yang digunakan antara lain seperti Interest Rate Swap (IRS) terhadap asset jangka panjang bersuku bunga tetap dengan funding yang bersuku bunga mengambang (floating).
The instrument used, among others, is the Interest Rate Swap (IRS) on long-term assets with fixed interest rates and funding with floating interest rates.

7. Asumsi utama permodelan yang digunakan dalam perhitungan delta EVE dan NII.
Main model assumptions used in EVE and NII delta calculations.
 - a. Untuk produk NMD (Non-maturing deposit) yang terkait suku bunga yaitu giro dan tabungan, rata-rata jatuh tempo penilaian ulang (repricing maturities) dihitung dengan menggunakan analisa behavioral core non-core, dengan menggunakan data historis selama 1 tahun ke belakang dan memasukkan unsur pass through rate (PTR) dalam penentuan Core balance dan cap yang sudah ditentukan. Porsi non-core balance ditempatkan pada bucket overnight, dan porsi Core balance di sebar merata setiap bulannya sampai rata-rata 2 tahun. Model dan data akan di-review setiap setahun sekali.
a. For Non-Maturing Deposit (NMD) products related to interest, namely deposits and savings, the average repricing maturities are calculated using non-core behavioral core analysis, using historical data for the past one year and entering pass through rate (PTR) element in determining the core balance and the already determined cap. The non-core balance portion is placed in the overnight bucket, and the core balance is spread evenly every month up to an average of 2 years. Models and data will be reviewed once every year.
 - b. Untuk produk fixed rate loan, Bank mengidentifikasi produk yang masuk ke dalam perhitungan prepayment rate yaitu pinjaman jangka Panjang staff, pinjaman jangka pendek fixed, dan mortgage loan staff. Persentase prepayment rate dihitung menggunakan data historikal selama 1 tahun kebelakang dengan rata-rata loan yang dilunasi (pelunasan dipercepat) pada setiap bulannya. Model dan data akan di-review setiap setahun sekali.
b. For fixed rate loan products, the Bank identifies products that are included in the prepayment rate calculation, namely long-term staff loans, fixed short-term loans, and staff mortgage loans. The percentage of prepayment rate is calculated using historical data for the past 1 year with the average loan repaid (early repayment) in each month. Models and data will be reviewed annually.
 - c. Untuk produk Deposito, bank mengidentifikasi produk yang masuk ke dalam perhitungan Time Deposit Redemption Rate (TDRR) yaitu deposito berjangka. Persentase TDRR dihitung menggunakan data historikal selama 1 tahun kebelakang dengan rata-rata deposito yang dicairkan setiap bulannya. Model dan data akan di-review setiap setahun sekali.
c. For Time Deposit products, the Bank identifies products that are included in the Time Deposit Redemption Rate (TDRR) calculation, namely time deposits. The percentage of TDRR is calculated using historical data for the past 1 year with the average deposit that is disbursed every month. Models and data will be reviewed annually.
 - d. Dalam laporan IRRBB, semua mata uang dalam banking book dimasukkan ke dalam laporan (all currency). Namun, untuk perhitungan IRRBB, mata uang yang digunakan untuk suku bunga pasar (yield curve) dan shock suku bunga adalah mata uang yang signifikan, yaitu IDR sebagai mata uang utama, dan USD sebagai mata uang asing yang signifikan (>5%).
d. In the IRRBB report, all currencies in the banking book are included in the report (all currency). However, for IRRBB calculations, the currency used for the market interest rate (yield curve) and interest rate shock is a significant currency, namely IDR as the main currency, and USD as a significant foreign currency (> 5%).

Analisis Kualitatif/Qualitative Analysis

- | | |
|---|--|
| <p>8. Informasi lainnya terkait hasil pengukuran IRRBB N/A</p> <p>9. Rata-rata jangka waktu penyesuaian suku bunga (repricing Maturity) yang diterapkan untuk Non-Maturing Deposit (NMD).

Rata-rata jangka waktu untuk CASA behavioral yang diterapkan pada laporan IRRBB Bank DBS Indonesia adalah sekitar 2 tahun (weighted average).</p> <p>10. Jangka waktu penyesuaian suku bunga terlama yang diterapkan untuk NMD.
Jangka waktu terlama untuk CASA behavioral yang diterapkan pada laporan IRRBB Bank DBS Indonesia adalah 5 tahun.</p> | <p><i>Other information related to IRRBB measurement result N/A</i></p> <p><i>The average time period for repricing Maturity applied to Non-Maturing Deposit (NMD).</i></p> <p><i>The average time period for CAS behavioral applied in the IRRBB report of DBS Indonesia Bank is around 2 years (weighted average).</i></p> <p><i>The longest time period for interest rate adjustment applied to NMD.</i>
<i>The longest time period for CASA behavioral applied in the IRRBB report of DBS Indonesia Bank is 5 years.</i></p> |
|---|--|

Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB)
Posisi Laporan: Juni 2023
Mata Uang: IDR dan USD

Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposure
Reporting Position: June 2023
Currency: IDR and USD

Dalam Juta Rupiah/In Million Rupiah	EVE		ΔNII	
Periode/Period	T	T-1 (*)	T	T-1 (*)
Parallel shock up	(75,201)	112,643	(171,437)	(21,333)
Parallel shock down	78,517	(126,859)	171,437	21,333
Steeper	5,519	(10,773)		
Flatter	(26,261)	31,684		
Short rate up	(57,954)	68,861		
Short rate down	48,147	(89,216)		
Nilai Maximum Negatif (absolut)/ Maximum Negative Value (absolute)	75,201	126,859	171,437	21,333

Dalam Juta Rupiah/In Million Rupiah	Δ EVE		Δ NII	
Periode/Period	T	T-1 (*)	T	T-1 (*)
Modal Tier 1 (ΔEVE) atau Projected Income (ΔNII)/ Tier 1 (ΔEVE) Capital or Projected Income (ΔNII)	10,408,128	10,187,388	4,569,344	4,569,344
Nilai Maximum dibagi Modal Tier 1 (ΔEVE) / Projected Income (ΔNII)/Maximum Value divided by Tier 1 Capital (EVE)/Projected Income (ΔNII)	0.72%	1.25%	3.75%	0.47%

(*) T-1 = Posisi Laporan March 2023

Karena Nilai Maximum dibagi Modal Tier 1 (EVE) = 0.72%, dimana angka ini masih dibawah limit internal Bank (10%), maka berdasarkan Matriks Penetapan Tingkat Risiko Inheren untuk IRRBB sebagai bagian dari Matriks Penetapan Tingkat Risiko Inheren untuk Risiko Pasar, peringkat IRRBB untuk posisi laporan Juni 2023 adalah Low (1).

(*) T-1 = Reporting Position of March 2023

Because the Maximum Value divided by Tier 1 Capital (EVE) = 0.72%, where this figure is still below the Bank's internal limit (10%), then based on the Inherent Risk Level Assignment Matrix for IRRBB as part of the Inherent Risk Level Assignment Matrix for Market Risk, IRRBB ratings for the position of the June 2023 report is Low (1).

Level	Definisi Peringkat	Definition of Level
<i>Low (1)</i>	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat Low (1) paling sedikit: - struktur aset dan liabilitas tidak sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat minimal dampaknya terhadap modal; dan - parameter perhitungan EVE dimaksud adalah saat EVE berada di bawah limit internal Bank.	<i>By considering the business activities conducted by the Bank, the possibility of losses faced by the Bank from IRRBB is classified as very low during a certain period of time in the future.</i> <i>The Bank's characteristics included in the Low (1) level is at minimum as follows:</i> <i>The asset and liability structure is not sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is very minimal against capital; and</i> <i>The concerned EVE calculation parameter is when EVE is at below the Bank's internal limit.</i>
<i>Low to Moderate (2)</i>	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong rendah selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat Low to Moderate (2) paling sedikit: - struktur aset dan liabilitas kurang sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang minimal dampaknya terhadap modal; dan - parameter perhitungan EVE dimaksud adalah saat EVE berada di atas limit internal Bank namun dibawah 13% (tiga belas persen) dari modal inti (Tier 1).	<i>Considering the Bank's business activities, the likelihood of losses faced by the Bank from IRRBB is low during a certain period of time in the future.</i> <i>The Bank's characteristics included in the Low to Moderate (2) rating are at least as follows:</i> <i>The asset and liability structure is less sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is very minimal against capital; and</i> <i>The concerned EVE calculation parameter is when EVE is at above the Bank's internal limit but below 13% (thirteen percent) of the core capital (Tier 1).</i>
<i>Moderate (3)</i>	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat Moderate (3) paling sedikit: - struktur aset dan liabilitas cukup sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang cukup signifikan dampaknya terhadap modal; dan - parameter perhitungan EVE dimaksud adalah saat EVE berada di antara 13% (tiga belas persen) sampai dengan 15% (lima belas persen) dari modal inti (Tier 1).	<i>Considering the Bank's business activities, the likelihood of losses faced by the Bank from IRRBB is categorized quite high during a certain period of time in the future.</i> <i>The Bank's characteristics included in the Moderate (3) rating are at least as follows:</i> <i>The asset and liability structure is quite sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is quite significant against capital; and</i> <i>The concerned EVE calculation parameter is when EVE is between 13% (thirteen percent) up to 15% (fifteen percent) of the core capital (Tier 1).</i>

Level	Definisi Peringkat	Definition of Level
<i>Moderate to High (4)</i>	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat Moderate to High (4) paling sedikit: - struktur aset dan liabilitas kurang sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang cukup signifikan dampaknya terhadap modal; dan - parameter perhitungan EVE dimaksud adalah saat EVE berada di antara 13% (tiga belas persen) sampai dengan 15% (lima belas persen) dari modal inti (Tier 1).	<i>Considering the Bank's business activities, the likelihood of losses faced by the Bank from IRRBB is quite high during a certain period of time in the future.</i> <i>The Bank's characteristics included in the moderate to High (4) rating are at least as follows:</i> <i>The asset and liability structure is less sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is quite significant against capital; and</i> <i>The concerned EVE calculation parameter is when EVE between 13% (thirteen percent) up to 15% (fifteen percent) of the core capital (Tier 1)</i>
<i>High (5)</i>	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat tinggi selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat High (5) paling sedikit: - struktur aset dan liabilitas cukup sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat signifikan dampaknya terhadap modal; dan - parameter perhitungan EVE dimaksud adalah saat EVE berada di atas 20% (dua puluh persen) dari modal inti (Tier 1).	<i>Considering the Bank's business activities, the likelihood of losses faced by the Bank from IRRBB is categorized very high during a certain period of time in the future.</i> <i>The Bank's characteristics included in the High (5) rating are at least as follows:</i> <i>The asset and liability structure is quite sensitive to change in interest rate, this is reflected in the EVE calculation of which its impact is very significant against capital; and</i> <i>The concerned EVE calculation parameter is when EVE is above 20% (twenty percent) of the core capital (Tier 1).</i>

Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Triwulanan

Quarterly Report on Liquidity Coverage Ratio

(dalam jutaan rupiah)					
No.	Komponen	INDIVIDUAL			
		Q2 - 2023		Q1 - 2023	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual	Nilai HQLA setelah pengurangan nilai (haircut), outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate)
1	Jumlah data Poin yang digunakan dalam perhitungan LCR		64 hari ^{a)}		64 hari ^{a)}
	HIGH QUALITY LIQUID ASSET (HQLA)				
2	Total High Quality Liquid Asset (HQLA)		31,074,090		33,048,983
	ARUS KAS KELUAR (CASH OUTFLOW)				
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:				
	a. Simpanan/Pendanaan stabil	832,143	41,607	855,874	42,794
	b. Simpanan/Pendanaan kurang stabil	22,533,216	2,253,322	22,519,683	2,251,968
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari:				
	a. Simpanan operasional	12,594,027	2,958,425	12,433,200	2,913,076
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional	21,226,528	10,707,880	21,621,169	10,401,167
	c. Surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt)	0	0	0	0
5	Pendanaan dengan agunan (secured funding)		0		0
6	Arus kas keluar lainnya (additional requirement), terdiri dari:				
	a. Arus kas keluar atas transaksi derivatif	336,232	336,232	330,187	330,187
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas	188,616	188,616	193,300	193,300
	c. Arus kas keluar atas kehilangan pendanaan	0	0	0	0
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas	8,068,670	896,962	6,187,944	652,805
	e. Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana	0	0	0	0
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya	31,463,412	64,112	30,679,021	56,306
	g. Arus kas keluar kontraktual lainnya	21,697	21,697	12,932	12,932
7	TOTAL ARUS KAS KELUAR (CASH OUTFLOW)		17,468,852		16,854,535
	ARUS KAS MASUK (CASH INFLOW)				
8	Pinjaman dengan agunan Secured lending	0	0	0	0
9	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures)	0	8,700,265	0	5,777,928
10	Arus kas masuk lainnya	0	351,802	0	341,324
11	TOTAL ARUS KAS MASUK (CASH INFLOW)		9,052,067		6,119,252
			TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹
12	TOTAL HQLA		31,074,090		33,048,983
13	TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS)		8,416,785		10,735,283
14	LCR (%)		369.19%		307.85%

Keterangan:

¹Adjusted values dihitung setelah pengenaan pengurangan nilai (haircut), tingkat penarikan (run-off rate), dan tingkat penerimaan (inflow rate) serta batas maksimum komponen HQLA.

ANALISA KUALITATIF LCR/

LCR Qualitative Analysis

Analisa Kualitatif	Qualitative Analysis
Rasio kecukupan likuiditas (LCR) bank pada posisi rata-rata Triwulan 2 2023 adalah sebesar 369.19%. Hal ini mengindikasikan bahwa secara rasio likuiditas Bank masih dalam kondisi sangat baik. Besaran nilai LCR ini didukung oleh tingginya rata-rata kepemilikan aset likuid berkualitas tinggi (HQLA) sebesar IDR 30.17 triliun. Dibandingkan dengan posisi Triwulan 1 2023, rasio rata-rata LCR Triwulan 2 2023 ini mengalami peningkatan sebesar 61.34% dari sebelumnya sebesar 307.85%. Hal tersebut dipengaruhi oleh menurunnya rata-rata HQLA sebesar 5.98% dan penurunan rata-rata net cash outflow sebesar 19.92%. Komposisi HQLA level 1 didominasi oleh rata-rata surat berharga pemerintah sebesar IDR 23,47 triliun, dan rata-rata penempatan pada Bank Indonesia sebesar IDR 8,05 triliun. Sementara pada HQLA level 2 terdapat surat berharga korporasi non-keuangan sebesar IDR 139 milyar	The bank's Liquidity Coverage Ratio (LCR) in the average position of quarter 2 2023 was 369.19%. This indicates that bank liquidity ratios are still in very good condition. The LCR high value is supported by the average of high quality liquid assets (HQLA) of IDR 30.17 trillion. Compared to the first quarter of 2023, the LCR ratio of the second quarter of 2023 increased by 61,34% from the previous 307,85%. This was influenced by the decrease in the average HQLA by 22.2%, and decrease in the average net cash outflow by 19.92%. The composition of HQLA Level 1 was dominated by the average government securities of IDR 23.47 trillion, and average placement of Bank Indonesia of IDR 8.05 trillion. While in HQLA Level 2 there is a non-financial corporate securities of IDR 139 billion which is

yang diakui sebagai HQLA level 2A.	<i>recognized as HQLA Level 2A.</i>
Pada posisi Triwulan 2 2023 ini, komposisi terbesar dalam proyeksi Arus Kas Keluar selama 30 hari kedepan setelah dikenakan run-off rate adalah sebagai berikut: - Jumlah penarikan pendanaan dari nasabah korporasi sebesar IDR 13,66 triliun - Jumlah penarikan pendanaan dari nasabah retail sebesar IDR 2,29 triliun.	<i>In this second quarter of 2023 position, the biggest composition in the cash flow projection out over the next 30 days after the run-off rate is as follows:</i> <i>The number of funding withdrawal from corporate customers is IDR 13.66 trillion</i> <i>The amount of funding withdrawal from Retail Customers is IDR 2.29 trillion.</i>
Dari data di atas, terlihat bahwa proyeksi penarikan dana dari nasabah korporasi mendominasi Arus Kas Keluar, sementara proyeksi penarikan dana dari nasabah perorangan masih tergolong rendah. Sedangkan untuk proyeksi Arus Kas Masuk selama 30 hari kedepan setelah dikenakan inflow rate pada periode ini didominasi oleh pembayaran tagihan berdasarkan pihak lawan (counterparty) dari nasabah lembaga jasa keuangan sebesar IDR 2.44 triliun dan dari nasabah lainnya (nasabah korporasi dan pemerintah) sebesar IDR 6,24 triliun. Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan direview secara berkala.	<i>From the data above, it can be seen that the projections of the withdrawal of funds from corporate customers dominated the cash outflow, while the projections of funds from individual customers are still relatively low.</i> <i>Whereas for the cash inflow projection in the future for the next 30 days after subject to inflow rate in this period dominated by loan to counterpart (counterparty) of the Financial Services Institution amounting to IDR 2.44 trillion and from other customers (corporate and government customers) of IDR 6.24 trillion.</i> <i>Bank DBS Indonesia has owned and applies the liquidity risk management process, through the framework of risk management liquidity with other risks monitored and reviewed regularly.</i>
Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui laporan-laporan harian likuiditas, rasio-rasio likuiditas sebagai indikator peringatan dini, dan stress testing likuiditas untuk memastikan kesiapan Bank dalam menghadapi krisis.	<i>Identification and measurement of liquidity risk is carried out by the related work units through the Daily Liquidity Reports, liquidity ratios as an early warning indicator, and stress testing liquidity to ensure bank readiness in the face of the crisis.</i>
Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Dewan Direksi melalui Komite Asset dan Liabilitas (ALCO/Asset & Liability Committee) dan Komite Risiko Pasar dan Likuiditas (MLRC/Market & Liquidity Risk Committee), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC/Risk Monitoring Committee).	<i>In addition, the liquidity risk management process is supported by the role of supervision from the Board of Directors through the Asset & Liability Committee (ALCO) and Market Risk and Liquidity Committee (MLRC), and supervision of the Board of Commissioners through the Risk monitoring Committee (RMC / Risk Monitoring Committee).</i>

Net Stable Funding Ratio (NSFR) – Individual

Komponen ASF ASF Components		Posisi Laporan Maret 2023 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				Total Nilai Tertimbang Total/ Weighted Value	
		Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
1	Modal / Capital	11,151,633	-	-	2,680,287	13,831,921	
2	Modal Sesuai POJK KPMM/ Capital in accordance with POJK KPMM	11,151,633	-	-	2,680,287	13,831,921	
3	Instrumen modal lainnya/Other capital instrument	-	-	-	-	-	
4	Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil/ Deposits originating from individual customers and funding from micro and small business customers	17,789,353	47,762,507	4,175,533	193,540	32,059,693	
5	Simpanan dan pendanaan stabil/ Deposits and funding are stable	9,143,902	23,894,292.72	2,087,965.11	96,769.88	821,813.42	
6	Simpanan dan pendanaan kurang stabil/ Deposits and funding are less stable	8,645,451	23,868,214.32	2,087,568.26	96,769.88	31,237,880	
7	Pendanaan yang berasal dari nasabah korporasi/ Funding originating from corporate customers:	23,647,990	14,889,843	1,951,136	2,831,401	15,802,760	
8	Simpanan operasional/ Operational savings	12,531,266.73	-	-	-	6,265,633.37	
9	Pendanaan lainnya yang berasal dari nasabah korporasi/ Other funding comes from corporate customers	11,116,723.68	14,889,843.17	1,951,136.02	2,831,400.94	9,537,126.51	
10	Liabilitas yang memiliki pasangan aset yang saling bergantung/ Liabilities that have pairs of assets that are interdependent	-	3,061,417.31	-	-	-	
11	Liabilitas dan ekuitas lainnya/ Other liabilities and equity:	-	-	-	-	-	
12	NSFR liabilitas derivatif/ NSFR derivative liabilities	-	-	-	-	-	
13	Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas/ Equity and other liabilities that are not included in the above categories	4,470,527	-	-	-	-	
14	Total ASF					61,694,373.86	

	Posisi Laporan Juni 2023 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah) <i>Recorded Value Based on Remaining Time Period (in million rupiah)</i>				Total Nilai Tertimbang <i>Total Weighted Value</i>	No. Ref. dari Kertas Kerja NSFR <i>Ref. No. from NSFR Work Paper</i>
	Tanpa Jangka Waktu <i>Without Time Period</i>	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
	11,458,692	-	-	2,530,498	13,989,189	
	11,458,692	-	-	2,530,498	13,989,189	1.1
	-	-	-	-	-	1.2
						1.3
	18,415,522	51,098,556	5,179,847	1,188	34,189,552	2
						3
	9,474,773	25,563,420.67	2,588,578.91	593.80	828,521.48	2.1
						3.1
	8,940,749	25,535,134.89	2,591,268.48	593.80	33,361,031	2.2
						3.2
	21,324,315	20,852,835	3,019,739	2,781,736	17,177,575	4
	11,726,241.69	-	-	-	5,863,120.84	4.1
	9,598,073.80	20,852,834.87	3,019,738.76	2,781,735.98	11,314,454.18	4.2
	-	1,860,245.03	-	-	-	5
	-	-	-	-	-	6
	-	-	-	-	-	6.1
	2,474,966	-	-	-	-	6.2 s.d 6.5
	-	-	-		65,356,316.36	7

Komponen RSF RSF Components		Posisi Laporan Maret 2023 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah)				Total Nilai Tertimbang	
		Recorded Value Based on Remaining Time Period (in million rupiah)				Total Weighted Value	
		Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
15	Total HQLA dalam rangka perhitungan NSFR/ Total HQLA in calculating NSFR	-	-	-	-	2,352,543	
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional/Deposits with other financial institutions for operational purposes	-	-	-	-	-	
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (performing)/Loans categorized as Current and Under Special Attention (performing)	-	23,974,831	6,358,051	29,897,837	37,782,924	
18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1/To financial institutions guaranteed by HQLA Level 1	-	-	-	-	-	
19	Kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan/To financial institutions not guaranteed with HQLA Level 1 and loans to financial institutions without collateral	-	2,151,022	262,477	455,124	909,016	
20	Kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang di antaranya/To non-financial corporations, retail customers and micro and small business customers, the central government, governments of other countries, Bank Indonesia, central banks of othere countries and public sector entities, which include:	-	18,286,598	1,398,856	17,036,875	24,324,071	
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit/Qualify for a risk weight of 35% or less, according to SE OJK ATMR for Credit Risk	-	3,311,671	4,584,221	10,360,698	10,682,400	
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang di antaranya/Loans with residential mortgage that are not guaranteed, which include:	-	25,873	24,177	492,405	443,569	
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit/Qualify for a risk weight of 35% or less, according to SE OJK ATMR for Credit Risk	-	15,580	15,296	199,749	145,275	
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (performing) yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa/Securities categorized as Current and Substandard (performing) that are not being pledged as collateral, have not defaulted on, and are not included as HQLA, including shares traded on the stock exchange	-	184,087	73,024	1,352,986	1,278,594	
25	Aset yang memiliki pasangan liabilitas yang saling bergantung/Assets that have interdependent pairs of liabilities	-	3,061,417	-	-	-	
26	Aset lainnya:/Other assets:	-	461,962	-	4,906,527	5,368,490	
27	Komoditas fisik yang diperdagangkan, termasuk emas/Physical commodities that are traded, including gold	-	-	-	-	-	
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP)/Cash, marketable securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central counterparty (CCP)	-	-	-	-	-	

	Posisi Laporan Juni 2023 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
	-	-	-	-	2,665,282	1
	-	-	-	-	-	2
	-	20,523,757	10,128,820	32,257,103	39,486,173	3
	-	-	-	-	-	3.1.1
	-	1,852,780	276,494	455,285	871,449	3.1.2 3.1.3
	-	14,568,005	6,181,583	16,317,130	24,244,355	3.1.4.2 3.1.5 3.1.6
	-	4,048,015	3,590,587	13,223,861	12,414,810	3.1.4.1
	-	23,660	23,761	482,963	434,229	3.1.7.2
	-	13,674	13,646	168,504	123,188	3.1.7.1
	-	17,624	42,748	1,609,360	1,398,143	3.2
	-	1,860,245	-	-	-	4
	-	363,147	-	6,327,079	6,690,226	5
	-	-	-	-	-	5.1
	-	-	-	-	-	5.2

Komponen ASF ASF Components		Posisi Laporan Maret 2023 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				Total Nilai Tertimbang Total Weighted Value	
		Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
29	NSFR aset derivatif/ NSFR asset derivatives	-	-	-	216,268	216,268	
30	NSFR liabilitas derivatif sebelum dikurangi dengan variation margin/NSFR of derivative payable before deducting with variation margin				245,694	245,694	
31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas/All other assets not included in above categories	-	-	-	4,906,527	4,906,527	
32	Rekening Administratif/Off Balance Sheet Accounts				8,985,357	416,010	
33	Total RSF					45,919,967	
34	Rasio Pendanaan Stabil Bersih (%)/ Net Stable Funding Ratio (%)					134.35%	

¹ Komponen yang dilaporkan dalam kategori tanpa jangka waktu adalah komponen yang tidak memiliki jangka waktu kontraktual, antara lain: instrumen modal yang bersifat permanen (perpetual), short positions, open maturity positions, giro, ekuitas yang tidak masuk dalam kategori HQLA dan komoditas

The components reported in the category without a term are those that do not have a contractual term, including: perpetual capital instruments, short positions, open maturity positions, current accounts, equity that is not included in the HQLA category and commodities.

Posisi Laporan Juni 2023 Nilai Tercatat berdasarkan Sisa Jangka Waktu (dalam jutaan rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)					Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu Without Time Period	< 6 Bulan < 6 Months	>6 bulan - < 1 tahun >6 months - < 1 year	>1 tahun >1 year		
				157,019	157,019	5.3
				206,128	206,128	5.4
				6,327,079	6,327,079	5.5 s.d. 5.12
				12,169,866	547,505	12
					49,389,186	13
					132.33%	14

ANALISA PERKEMBANGAN NSFR *ANALYSIS OF NSFR DEVELOPMENT*

Analisis Individu	<i>Individual Analysis</i>
Rasio NSFR untuk periode bulan Juni 2023 adalah 134.35%, mengalami penurunan sebesar 2.02% dibandingkan periode Maret 2023 sebesar 134.35%. Rasio NSFR ini mengindikasikan bahwa Bank memiliki sumber pendanaan yang stabil terhadap pendanaan aset jangka panjang Bank, dan dinilai dalam kondisi sangat baik, di atas batas minimum yang ditetapkan OJK.	<i>The NSFR ratio for the period June 2023 was 134.35%, decrease of 2.02% compared to the March 2023 period of 134.45%. This indicates that stable funding for long-term asset funding of the Bank is still in very good condition, above the minimum limit set by the OJK.</i>
Penurunan rasio NSFR pada periode ini disebabkan oleh peningkatan RSF (Required Stable Funding) sebesar Rp. 3.46 triliun, dan peningkatan ASF (Available Stable Funding) sebesar Rp. 3.66 triliun.	<i>The decrease in the NSFR ratio in this period was due to a increase in the RSF (Required Stable Funding) of Rp. 3.46 trillion, and an increase in ASF (Available Stable Funding) of Rp. 3.66 trillion.</i>
Adapun detail perubahan NSFR periode ini adalah sebagian berikut: 1. ASF (Available Stable Funding) mengalami peningkatan sebesar Rp. 3.66 triliun (5.94%), hal ini sebagian besar berasal dari peningkatan nilai tertimbang simpanan nasabah korporasi sebesar Rp. 1.37 triliun, peningkatan nilai tertimbang simpanan nasabah retail sebesar Rp. 2.12 triliun, dan juga peningkatan komponen modal sebesar Rp. 157 miliar. 2. RSF (Required Stable Funding) mengalami peningkatan sebesar Rp. 3.46 triliun (7.55%), yang terutama berasal dari peningkatan nilai tertimbang kredit yang diberikan sebesar Rp. 1.7 triliun, serta peningkatan nilai tertimbang dari Aset lainnya sebesar Rp. 1.3 triliun dan peningkatan nilai tertimbang surat berharga HQLA sebesar Rp. 312 miliar.	<i>Details of the change in NSFR in this period is as follows:</i> 1. <i>ASF (Available Stable Funding) increased by Rp. 3.66 trillion (5.94%), this was largely due to a increase in the weighted value of deposits from corporate customers by Rp 1.37 trillion, increase in the weighted value of deposits from retail customers by Rp. 2.12 trillion, and also increase in the capital component of Rp. 157 billion.</i> 2. <i>RSF (Required Stable Funding) increased by Rp. 3.46 trillion (7.55%), which mainly originated from a increase in weighted value of loans of Rp. 1.7 trillion and increase in weighted value of other assets of Rp. 1.3 trillion, and increase in weighted value of HQLA by Rp 312 billion.</i>
Komposisi nilai tertimbang ASF didominasi oleh simpanan yang berasal dari nasabah perorangan (52.31%), pendanaan dari nasabah korporasi dan lembaga keuangan (26.28%), serta komponen modal (21.4%). Sedangkan komposisi nilai tertimbang RSF didominasi oleh pinjaman kategori lancar yang diberikan sebesar (79.95%), total HQLA NSFR sebesar (5.4%), dan aset lainnya sebesar (13.55%).	<i>The composition of the weighted value of ASF is dominated by deposits originating from individual customers (52.31%), funding from corporate customers and financial institutions (26.28%), and capital component (21.4%). Meanwhile, the composition of the weighted value of the RSF was dominated by loans in the current category of (79.95%), total HQLA NSFR of (3%), and other assets of (13.55%).</i>
Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan direview secara berkala.	<i>Bank DBS Indonesia already has and implements a liquidity risk management process, through a liquidity risk management framework along with other risks which are monitored and reviewed regularly.</i>
Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui laporan-laporan harian likuiditas, rasio-rasio likuiditas sebagai indikator peringatan dini, dan stress testing likuiditas untuk memastikan kesiapan Bank dalam menghadapi krisis. Selain itu proses manajemen risiko likuiditas ini didukung oleh peran pengawasan dari Direksi melalui Komite Asset dan Liabilitas (ALCO) dan Komite Risiko Pasar dan Likuiditas (MLRC), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC).	<i>The identification and measurement of liquidity risk is carried out by the relevant work unit through daily liquidity reports, liquidity ratios as early warning indicators, and liquidity stress testing to ensure the Bank's readiness in facing a crisis.</i> <i>In addition, the liquidity risk management process is supported by the supervisory role of the Board of Directors through the Asset and Liability Committee (ALCO) and the Market and Liquidity Risk Committee (MLRC), as well as supervision from the Board of Commissioners through the Risk Monitoring Committee (RMC).</i>

Laporan Aset Terikat (Encumbrance) – ENC

	a	b	c	d
	Aset Terikat <i>Encumbered Assets</i>	Asset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas <i>Assets deposited or pledged with the central bank but not yet generating liquidity</i>	Aset tidak terikat <i>Unencumbered Assets</i>	Total
Aset-aset dalam laporan posisi keuangan dapat disajikan terperinci sepanjangdibutuhkan <i>Assets in the balance sheets can be presented in details asneeded</i>			30,607,156	30,607,156

Analisa Kualitatif/*Qualitative Analysis*

Pada posisi Juni 2023 total Aset tidak terikat (Unencumbered) adalah sebesar Rp 30,6 triliun. Komposisi dari aset tidak terikat(Unencumbered) sebagian besar berasal dari surat berharga yang diterbitkan oleh Pemerintah sebesar 80,99% serta penempatan pada Bank Indonesia sebesar 17,3%.

As of June 2023 position, the total unrestricted asset (Unencumbered) was at Rp 30.6 trillion, with the composition mostly 80.99% from Government-issued securities and 17.3% from placements in Bank Indonesia.