



Laporan Publikasi Eksposur Risiko dan Permodalan ***Risk and Capital Exposures Disclosures***

Laporan Publikasi Eksposur Risiko dan Permodalan posisi 31 Desember 2024 dapat dilihat pada [Laporan Tahunan](#) PT Bank DBS Indonesia tahun 2024 bagian Manajemen Risiko di halaman 148.

Risk and Capital Exposures Disclosure as of 31 December 2024 can be referred to [Annual Report](#) PT Bank DBS Indonesia year 2024 section Risk Management on page 148.

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KEY METRICS

No.	Description	Dec-24	Sep-24	Jun-24	Mar-24	Dec-23
Available Capital (balance)						
1	Common Equity Tier 1 (CET1)	13,054,730	12,762,518	12,230,156	11,837,297	11,285,902
2	Core Capital (Tier 1)	13,054,730	12,762,518	12,230,156	11,837,297	11,285,902
3	Total Capital	15,163,534	14,989,075	14,846,396	14,591,753	14,168,852
Risk Weighted Assets (RWA)						
4	Total Risk Weighted Assets (RWA)	66,014,038	65,244,369	64,539,815	60,667,446	56,310,448
Risk based capital ratio in percentage of RWA						
5	CET1 Ratio (%)	19.78%	19.56%	18.95%	19.51%	20.04%
6	Tier 1 Ratio (%)	19.78%	19.56%	18.95%	19.51%	20.04%
7	Total Capital Ratio (%)	22.97%	22.97%	23.00%	24.05%	25.16%
Additional CET 1 for buffer in percentage of RWA						
8	Capital conservation buffer (2.5% of RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	1.00%*)	0.00%	0.00%	0.00%	0.00%
11	Total CET1 for buffer (Line 8 + Line 9 + Line 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 component for buffer	12.98%	13.56%	12.95%	13.51%	14.04%
Leverage Ratio based on Basel III						
13	Total Exposures	152,015,305	144,514,771	144,163,182	129,372,147	122,029,327
14	Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.59%	8.83%	8.48%	9.15%	9.25%
14b	Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any) (%)	8.59%	8.83%	8.48%	9.15%	9.25%
14c	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 (%).	8.79%	8.56%	8.65%	9.26%	9.10%
14d	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 (%).	8.79%	8.56%	8.65%	9.26%	9.10%
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid asset (HQLA)	43,735,361	40,756,926	35,687,401	39,619,690	36,771,650
16	Total net cash outflow (net cash outflow)	13,362,464	11,291,532	11,617,338	12,138,557	11,994,851
17	LCR (%)	327.30%	360.95%	307.19%	326.40%	306.56%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Fund (ASF)	70,740,592	70,918,559	69,618,968	65,333,646	66,277,575
19	Total Required Stable Fund (RSF)	59,377,971	55,183,249	53,650,442	51,983,121	51,633,778
20	NSFR (%)	119.14%	128.51%	129.76%	125.68%	128.36%

Qualitative Analysis

As of December 31, 2024, the Capital Adequacy Ratio (CAR) stood at 22.97%, exceeding the minimum capital ratio requirement. CAR remained stable over the last two quarters, reflecting the Bank's profitability has been able to support its asset growth.

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%.

*) Based on OJK letter SR-212/PB.31/2024 dated 9 October 2024, Bank was designated as Systemic Banks for the period from October 2024 - March 2025.

2. UMUM - PERBEDAAN ANTARA CAKUPAN KONSOLIDASI DAN MAPPING PADA LAPORAN KEUANGAN SESUAI STANDAR AKUNTANSI KE-UANGAN DENGAN KATEGORI RISIKO SESUAI DENGAN KETENTUAN OTORITAS JASA KEUANGAN KATEGORI RISIKO (LI1)
GENERAL - DIFFERENCES BETWEEN CONSOLIDATED COVERAGE AND MAPPING ON THE FINANCIAL STATEMENT ACCORDING TO THE FINANCIAL ACCOUNTING STANDARDS AND RISK CATEGORY IN ACCORDANCE WITH THE FINANCIAL SERVICES AUTHORITY REGULATIONS RISK CATEGORY (LI1)

	a b	c
Keterangan Description	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying Value as stated in the financial statement publication	Sesuai kerangka risiko kredit Subject to Credit Risk framework
31 Desember 2024 31 December 2024		
Aset Assets		
Kas Cash	345,828	345,828
Penempatan pada Bank Indonesia Placement in Bank Indonesia	8,737,218	8,737,218
Penempatan pada bank lain Placement in other banks	1,280,603	1,280,603
Tagihan spot dan derivative/forward Spot and derivative/forward receivables	2,305,400	
Surat berharga yang dimiliki Marketable securities	30,030,553	22,349,011
Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under repurchase agreement (repo)	10,548,063	10,548,063
Surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Securities purchased under resale agreement (reverse repo)	6,052,121	
Tagihan akseptasi Acceptance receivable	1,501,719	1,501,719
Kredit yang diberikan Loans	73,735,880	73,735,880
Pembiayaan Syariah Sharia Financing	-	
Penyertaan Modal Equity Investment	-	
Aset Keuangan Lainnya Other Financial Assets	965,043	930,372
Cadangan kerugian penurunan nilai aset keuangan Allowance for Impairment Losses on Financial Assets		
a. Surat berharga Marketable Securities	(1,076)	-
b. Kredit Loans	(3,475,588)	(2,603,451)
c. Lainnya Others	(1,707)	(275)
Aset tidak berwujud Intangible Assets	1,117,336	
Akumulasi amortisasi aset tidak berwujud lainnya Accumulated amortization of other intangible assets	(841,375)	
Aset tetap dan inventaris Fixed assets and equipments	2,367,512	2,367,512
Akumulasi penyusutan aset tetap dan inventaris Accumulated depreciation on fixed assets and inventory	(1,288,148)	(1,288,148)
Aset non produktif Non-productive assets		
a. Properti terbengkalai Abandoned property	-	
b. Aset yang diambil alih Foreclosed assets	-	
c. Rekening tunda Suspense account	-	-
d. Aset antar kantor Inter-office assets	-	
Aset lainnya Other assets	3,497,569	3,113,175
Total Aset Total Assets	136,876,951	121,017,507
Liabilitas Liabilities		
Giro Current account	31,152,259	-
Tabungan Savings account	8,597,211	-

	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying Value of each risk			
	Sesuai kerangka counterparty credit risk Subject to Counterparty Credit Risk framework	Sesuai kerangka sekuritisasi Subject to Securitization	Sesuai kerangka risiko pasar Subject to Market Risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Not Subject to Capital Requirements or Subject to Capital Deduction
	-	-	180,809	-
	-	-	2,614,763	-
	-	-	1,183,695	-
	2,305,400	-	2,305,400	-
	-	-	7,681,542	-
	10,548,063	10,548,063	10,548,063	-
	6,052,121	-	6,052,121	-
	-	-	377,310	-
	-	-	23,649,753	-
	-	-	-	-
	-	-	-	-
	-	-	213,225	-
	-	-	-	-
	-	-	-	-
	-	-	(1,244,358)	-
	-	-	-	-
	-	-	-	1,117,336
	-	-	-	(841,375)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	968,515	-
	18,905,584	10,548,063	54,530,838	275,961
	-	-	14,915,047	31,152,259
	-	-	3,541,285	8,597,211

Keterangan Description	a b Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying Value as stated in the financial statement publication	c Sesuai kerangka risiko kredit Subject to Credit Risk framework
Simpanan berjangka Time deposits	49,449,629	-
Uang Elektronik Electronic money	-	-
Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-	-
Liabilitas kepada bank lain Liabilities to other banks	2,676,202	-
Liabilitas spot dan derivatif/forward Spot and derivative/forward payable	2,370,783	-
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under repurchase liabilities (repo)	13,863,431	-
Liabilitas akseptasi Acceptance payable	1,501,719	-
Surat berharga yang diterbitkan Issued securities	-	-
Pinjaman/pembiayaan yang diterima Loans/financing received	9,657,000	-
Setoran jaminan Guarantee deposit	-	-
Liabilitas antar kantor Inter-office liabilities	-	-
Liabilitas lainnya Other liabilities	3,985,166	-
Kepentingan Minoritas Minority interest	-	-
Total Liabilitas Total Liabilities	123,253,400	-

	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying Value of each risk			
	Sesuai kerangka counterparty credit risk Subject to Counterparty Credit Risk framework	Sesuai kerangka sekuritisasi Subject to Securitization	Sesuai kerangka risiko pasar Subject to Market Risk framework	Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal Not Subject to Capital Requirements or Subject to Capital Deduction
	-	-	15,842,010	49,449,629
	-	-	-	-
	-	-	-	-
	-	-	1,158,923	2,676,202
	-	-	2,370,783	2,370,783
	-	-	13,863,431	13,863,431
	-	-	377,310	1,501,719
	-	-	-	-
	-	-	9,657,000	9,657,000
	-	-	-	-
	-	-	-	-
	-	-	676,124	3,985,166
	-	-	-	-
	-	-	62,401,913	123,253,400

3. UMUM - PERBEDAAN UTAMA ANTARA NILAI TERCATAT SESUAI STANDAR AKUNTANSI KEUANGAN DENGAN NILAI EKSPOSUR SESUAI DENGAN KETENTUAN OJK (LI2)

GENERAL - THE MAIN DIFFERENCE BETWEEN CARRYING VALUE ACCORDING TO FINANCIAL ACCOUNTING STANDARDS AND EXPOSURE VALUE IN ACCORDANCE WITH OJK REGULATIONS (LI2)

Keterangan Description	a	b	c	d	e
	Total	Item sesuai Kerangka risiko kredit Credit Risk framework	Item subject to: Kerangka Counterparty credit risk Counterparty Credit Risk framework	Kerangka sekuritisasi Securitization framework	Kerangka risiko pasar Market Risk framework
31 Desember 2024 31 December 2024					
1. Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada tabel LI1) Asset carrying value amount under scope of regulatory consolidation (as per table LI1)	136,876,951	121,017,507	18,905,584	-	54,530,838
2. Nilai tercatat liabilitas sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada tabel LI1) Liabilities carrying value amount under scope of regulatory consolidation (as per table LI1)	123,253,400	-	-	-	62,401,913
3. Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Total net amount under regulatory scope of consolidation	13,623,551	121,017,507	18,905,584	-	(7,871,075)
4. Nilai rekening administratif Off-balance sheet accounts	64,978,390	11,086,623	-	-	-
5. Perbedaan valuasi Difference in valuations	-	-	-	-	-
6. Perbedaan karena netting rules, selain dari yang termasuk pada baris 2 Differences due to netting rules, apart from those included in line 2	-	-	-	-	-
7. Perbedaan provisi Difference in provision	-	-	-	-	-
8. Perbedaan karena adanya prudential filters Difference due to prudential filters	-	-	-	-	-
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Exposure amounts accounted for regulatory purposes	13,623,551	121,017,507	18,905,584	-	(7,871,075)

4. UMUM - PENJELASAN MENGENAI PERBEDAAN ANTARA NILAI EKSPOSUR SESUAI DENGAN STANDAR AKUNTANSI KEUANGAN DENGAN KETENTUAN OJK

GENERAL - DESCRIPTION ON THE DIFFERENCE BETWEEN THE EXPOSURE VALUE IN ACCORDANCE WITH THE FINANCIAL ACCOUNTING STANDARDS WITH OJK REGULATIONS

Tidak Terdapat Perbedaan Antara Nilai Tercatat Dalam Publikasi Laporan Keuangan Dengan Ketentuan OJK.

There is no difference between the recorded value in the Published Financial Statement and the OJK Regulations.

5. PERMODALAN - KOMPOSISI PERMODALAN (CC1)
CAPITAL - COMPOSITION OF CAPITAL (CC1)

(31 Desember 2024 | 31 December 2024)

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 plus related stock surplus	5,633,250	g + h
2	Laba ditahan	Retained earnings	8,089,498	j + k + l + m
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	Accumulated other comprehensive income (and other reserves)	(82,770)	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	13,639,978	
	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)	197,220	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	(75,106)	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	

(31 Desember 2024 | 31 December 2024)

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi Consolidated Statements of Financial Position
20	Mortgage servicing rights	Mortgage servicing rights (amount above 10% threshold)	-	
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak)	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
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	N/A	
26a.	Selisih PPKA dan CKPN	Negative differences between regulatory provisions and impairment of productive asset	-	
26b.	PPKA non produktif	Required regulatory provision on non productive assets	-	
26c.	Aset Pajak Tangguhan	Deferred Tax Assets	378,319	d
26d.	Penyertaan	Inclusion	-	
26e.	Kekurangan modal pada perusahaan anak asuransi	Capital shortfall in insurance subsidiaries	-	
26f.	Eksposur sekuritisasi	Securitization exposure	-	
26g.	Lainnya	Others	-	
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	585,249	
29	Jumlah CET 1 setelah faktor pengurang	Common Equity Tier 1 capital (CET1)	13,054,729	
	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 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	

(31 Desember 2024 | 31 December 2024)

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi Consolidated Statements of Financial Position
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	Placement of funds in AT 1 instruments with other banks	-	
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)	13,054,729	
	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	1,407,837	f
47	Modal 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	700,967	
51	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang	Tier 2 capital before regulatory adjustments	2,108,804	
	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	

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No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi Consolidated Statements of Financial Position
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 kriteria (untuk bank Sistemik)	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity; amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	N/A	
	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 other TLAC liabilities of banking, financial, and insurance entities that are outside the scope of regulatory consolidation and, for which the bank does not own more than 10% of the entity's issued ordinary shares: amounts previously designated for the 5% limit but which no longer qualify (for Systemic Banks 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	Sinking fund	-	
56b.	Penempatan dana pada instrumen Tier 2 pada Bank lain	Placement of funds in Tier 2 instruments with other banks	-	
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)	2,108,804	
59	Total Modal (Modal Inti + Modal Pelengkap)	Total capital	15,163,533	
60	Total Aset Tertimbang Menurut Risiko (ATMR)	Total risk weighted assets	66,014,038	
	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (Capital Buffer)	Capital ratios and buffers		
61	Rasio Modal Inti Utama CET 1 (persentase terhadap ATMR)	Common Equity Tier 1 (as a percentage of risk weighted assets)	19.78%	
62	Rasio Modal Inti Tier 1 (persentase terhadap ATMR)	Tier 1 (as a percentage of risk weighted assets)	19.78%	
63	Rasio Total Modal (persentase terhadap ATMR)	Total capital (as a percentage of risk weighted assets)	22.97%	
64	Buffer (persentase terhadap ATMR)	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)		
65	Capital Conservation Buffer	of which: capital conservation buffer requirement	2.50%	

(31 Desember 2024 | 31 December 2024)

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi Consolidated Statements of Financial Position
66	Countercyclical Buffer	of which: Bank specific countercyclical buffer requirement	-	
67	Higher loss absorbency requirement	Of which: higher loss absorbency requirement	1,00%	
68	CET 1 yang tersedia untuk memenuhi Buffer (persentase terhadap ATMR)	Common Equity Tier 1 available to meet buffers (as a percentage of RWA)	12,98%	
	National minima (jika berbeda dari Basel 3)	National minima (if different from Basel 3)		
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)	National Common Equity Tier 1 minimum ratio	N/A	
70	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3)	National Tier 1 minimum ratio	N/A	
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3)	National total capital minimum ratio	N/A	
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)	Amounts below the thresholds for deduction (before risk weighting)		
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Investasi signifikan pada saham biasa entitas keuangan	Significant investments in the common stock of financial entities	N/A	
74	Mortgage servicing rights (net dari kewajiban pajak)	Mortgage servicing rights (net of related tax liability)	N/A	
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
	Cap yang dikenakan untuk provisi pada Tier 2	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan cap)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan cap)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
	Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Cap pada CET 1 yang termasuk phase out	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81	Jumlah yang dikecualikan dari CET 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	Cap pada AT 1 yang termasuk phase out	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83	Jumlah yang dikecualikan dari AT 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	

(31 Desember 2024 | 31 December 2024)

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Millions Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi Consolidated Statements of Financial Position
84	Cap pada Tier 2 yang termasuk phase out	Current cap on T2 instruments subject to phase out arrangements		N/A
85	Jumlah yang dikecualikan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		N/A

6. PERMODALAN - REKONSILIASI PERMODALAN (CC2)

CAPITAL - CAPITAL RECONCILIATION (CC2)

(dalam jutaan rupiah | in millions Rupiah)

No.	POS-POS ACCOUNTS	Laporan Publikasi posisi keuangan Published Financial Position	No. Referensi Reference No.
		31 Desember 2024 31 December 2024	
ASET ASSETS			
1.	Kas Cash	345,828	
2.	Penempatan pada Bank Indonesia Placement with Bank Indonesia	8,737,218	
3.	Penempatan pada bank lain Placement with other banks	1,280,603	
4.	Tagihan spot dan derivatif/forward Spot and derivative/forward receivables	2,305,400	
5.	Surat berharga yang dimiliki Marketable securities	30,030,553	
6.	Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under repurchased agreement (repo)	10,548,063	
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Securities purchased under resell agreements (reverse repo)	6,052,121	
8.	Tagihan akseptasi Acceptance receivables	1,501,719	
9.	Kredit yang diberikan Loans	73,735,880	
10.	Pembiayaan Syariah Sharia financing	-	
11.	Penyertaan Modal Equity investment	-	
12.	Aset Keuangan Lainnya Other financial assets	965,043	
13.	Cadangan kerugian penurunan nilai aset keuangan Impairment on financial assets		
	a. Surat berharga Marketable securities	(1,076)	
	b. Kredit Loans	(3,475,588)	
	c. Lainnya Others	(1,707)	
14.	Aset tidak berwujud Intangible assets		
	a. Goodwill	84,816	a
	b. Aset tidak berwujud lainnya Other Intangible Assets	1,032,520	b
	c. Akumulasi amortisasi aset tidak berwujud lainnya Accumulated amortisation on intangible asset	(841,375)	c
15.	Aset tetap dan inventaris Fixed assets and equipment	2,367,512	
	Akumulasi penyusutan aset tetap dan inventaris Accumulated depreciation on fixed assets and equipment	(1,288,148)	
16.	Aset non produktif Non productive asset		
	a. Properti terbengkalai Abandoned property	-	
	b. Aset yang diambil alih Foreclosed collateral	-	
	c. Rekening tunda Suspense accounts	-	
	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)	378,319	d
	Aset pajak tangguhan - Software Deferred tax assets - Software	6,075	e
	Lainnya Others	3,113,175	
TOTAL ASET TOTAL ASSETS		136,876,951	
LIABILITAS DAN EKUITAS LIABILITIES AND EQUITIES			
LIABILITAS LIABILITIES			
1.	Giro Current accounts	31,152,259	
2.	Tabungan Saving accounts	8,597,211	

(dalam jutaan rupiah | in millions Rupiah)

No.	POS-POS ACCOUNTS	Laporan Publikasi posisi keuangan Published Financial Position	No. Referensi Reference No.
		31 Desember 2024 31 December 2024	
3.	Simpanan berjangka Time deposits	49,449,629	
4.	Uang Elektronik Electronic money	-	
5.	Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-	
6.	Liabilitas kepada bank lain Liabilities to other banks	2,676,202	
7.	Liabilitas spot dan derivatif/forward Spot and derivative/forward payables	2,370,783	
8.	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Liabilities on securities sold under repurchase agreement (repo)	13,863,431	
9.	Liabilitas akseptasi Acceptance payables	1,501,719	
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	1,407,837	f
	- tidak diakui sebagai modal (bagian yang telah diamortisasi) not recognized as capital (amortized portion)	3,420,663	
	b. Pinjaman yang diterima lainnya Other borrowings	4,828,500	
12.	Setoran jaminan Security deposits	-	
13.	Liabilitas antar kantor Inter-office liabilities	-	
14.	Liabilitas lainnya Other liabilities	3,985,166	
15.	Kepentingan Minoritas Minority Interest	-	
TOTAL LIABILITAS TOTAL LIABILITIES		123,253,400	
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	(82,770)	i
	- Kerugian yang berasal dari pengukuran kembali atas program pensiun manfaat pasti Loss from revaluation of defined benefit plan	(16,427)	
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	6,609,206	j

(dalam jutaan rupiah | in millions Rupiah)

No.	POS-POS ACCOUNTS	Laporan Publikasi posisi keuangan Published Financial Position	No. Referensi Reference No.
		31 Desember 2024 31 December 2024	
	a.2. Peningkatan/(penurunan) nilai wajar atas kewajiban keuangan Increase/(decrease) of fair value of financial obligations	(7,788)	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	1,555,398	l
	b.2. Peningkatan/(penurunan) nilai wajar atas kewajiban keuangan Increase/(decrease) of fair value of financial obligations	(67,318)	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	13,623,551	
	TOTAL EKUITAS TOTAL EQUITY	13,623,551	
	TOTAL LIABILITAS DAN EKUITAS TOTAL LIABILITES AND EQUITY	136,876,951	

7. PERMODALAN - FITUR UTAMA INSTRUMEN PERMODALAN DAN INSTRUMEN TLAC-ELIGIBLE (CCA)
CAPITAL - KEY FEATURES OF CAPITAL INSTRUMENTS AND TLAC-ELIGIBLE INSTRUMENTS (CCA)

(31 Desember 2024 | 31 December 2024)

No.	Keterangan Description	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	137,504	1,270,333
9	Nilai Par dari instrumen Par value of instrument	5,633,250	3,219,000	1,609,500
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	SOFR	SOFR
19	Ada atau tidaknya dividend stopper Existence of dividend stopper	Tidak No	Tidak No	Tidak No
20	Fully discretionary; partial atau mandatory Fully discretionary; partial or 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

(31 Desember 2024 | 31 December 2024)

No.	Keterangan Description	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information		
		Saham Biasa Common Shares	Pinjaman Subordinasi Subordinated Loan	Pinjaman Subordinasi Subordinated Loan
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 Subordination type	N/A	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-compliant 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)

8. RASIO PENGUNGKIT - LAPORAN KEWAJIBAN PEMENUHAN RASIO PENGUNGKIT DAN LAPORAN PERHITUNGAN RASIO PENGUNGKIT LEVERAGE RATIO - REPORT OF LEVERAGE RATIO AND REPORT OF LEVERAGE RATIO FRAMEWORK

a. Laporan Total Eksposur dalam Rasio Pengungkit Leverage Ratio Total Exposures

(dalam jutaan rupiah | in millions Rupiah)

No.	Keterangan Description	Jumlah Amount
31 Desember 2024 31 December 2024		
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)	140,355,320
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 transferred 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. In the event that the underlying financial assets have been deducted from the total assets on the balance sheet, the number in this line is 0 (zero)	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Adjustment for temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)	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	3,484,349
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi reverse repo Adjustment for securities financing transactions (ie reverse repos)	1,250,698
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.	11,086,914
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN Adjustment for prudential assessment in the form of capital deduction factor and impairment	(4,161,976)
12	Penyesuaian lainnya Other adjustments	-
13	Total eksposur dalam perhitungan Rasio Pengungkit Total Leverage Ratio exposures	152,015,305

b. Laporan Perhitungan Rasio Pengungkit

Leverage Ratio Framework

(dalam jutaan rupiah | in millions Rupiah)

Keterangan Description		31 Desember 2024 31 December 2024	30 September 2024 30 September 2024
Eksposur Aset dalam Laporan Posisi Keuangan On-Balance Sheet Exposures			
1	Eksposur Aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai gross sebelum dikurangi CKPN) Asset exposures in financial statements including collateral, but excluding derivatives and SFTs (gross amount before impairment)	121,449,736	122,769,681
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 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	-	-
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) (Deduction of CVM related receivables provided in derivative transaction)	-	-
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) (Adjustment for the carrying amount of marketable securities received in SFT exposures recognized as asset)	-	-
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan) (Impairment of the assets in accordance with financial accounting standard)	(3,478,370)	(3,376,309)
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum) (Asset amounts already being deduction factor of Tier 1 Capital as defined by OJK regulation regarding Capital Adequacy Ratio for Commercial Bank)	(660,355)	(808,591)
7	Total eksposur Aset dalam Laporan Posisi Keuangan Total On-Balance Sheet Exposures Penjumlahan dari baris 1 sampai dengan baris 6 Addition of line 1 upto line 6	117,311,011	118,584,781
Eksposur Transaksi Derivatif Derivative Exposures			
8	Nilai Replacement Cost (RC) untuk seluruh transaksi derivatif baik dalam hal terdapat variation margin yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu Replacement cost (RC) associated with all derivative transactions, both with eligible variation margin or netting set agreement.	2,386,070	3,034,864
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif Add-on amounts for PFE associated with all derivatives transactions.	3,403,679	3,414,197
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui central counterparty (CCP)) (Exempted CCP leg of client-cleared trade exposures)	N/A	N/A
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit Adjusted effective notional amount of written credit derivatives	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add-on untuk transaksi penjualan derivatif kredit) (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total Eksposur Transaksi Derivatif Total Derivative Exposures Penjumlahan baris 8 sampai dengan baris 12 Addition of line 8 up to line 12	5,789,749	6,449,061
Eksposur Securities Financing Transaction (SFT) Securities Financing Transaction (SFT) Exposures			
14	Nilai tercatat aset SFT secara gross Gross SFT assets	16,600,184	10,743,291
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-

(dalam jutaan rupiah | in millions Rupiah)

Keterangan Description		31 Desember 2024 31 December 2024	30 September 2024 30 September 2024
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu perhitungan current exposure sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan. CCR exposure for SFT assets following current exposures calculation as defined by OJK regulation appendix.	1,250,698	267,358
17	Eksposur sebagai agen SFT Agent transaction exposures	-	-
18	Total Eksposur SFT Total SFT Exposures Penjumlahan baris 14 sampai dengan baris 17 Addition of line 14 upto line 17	17,850,882	11,010,649
Eksposur Transaksi Rekening Administratif (TRA) Off-Balance Sheet Exposures			
19	Nilai seluruh kewajiban komitmen atau kewajiban kontijensi (Nilai gross sebelum dikurangi CKPN) Off-balance sheet exposure at gross notional amount	64,978,389	56,131,073
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustments for conversion to credit equivalent amounts after impairment)	(53,891,475)	(47,643,942)
21	(CKPN atas TRA sesuai standar akuntansi yang berlaku) (Off balance sheet impairment pursuant to the operative accounting standard)	(23,251)	(16,851)
22	Total Eksposur TRA Total Off-Balance Sheet Exposures Penjumlahan dari baris 19 sampai dengan baris 21 Addition of line 19 upto line 21	11,063,663	8,470,280
Modal dan Total Eksposur Capital and Total Exposures			
23	Modal Inti Tier 1 Capital	13,054,730	12,762,518
24	Total Eksposur Total Exposures Penjumlahan baris 7, baris 13, baris 18, dan baris 22 Addition of line 7, line 13, line 18, and line 22	152,015,305	144,514,771
Rasio Pengungkit Leverage Ratio			
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). Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any).	8,59%	8,83%
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). Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any).	8,59%	8,83%
26	Nilai Minimum Rasio Pengungkit Minimum Leverage Ratio requirement	3,00%	3,00%
27	Bantalan terhadap nilai Rasio Leverage Leverage Ratio 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 (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT. 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.	14,365,192	15,543,098
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT. 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 receivables in the SFT.	16,600,184	10,743,291
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28. Total 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.	148,529,615	149,047,220

(dalam jutaan rupiah | in millions Rupiah)

Keterangan Description		31 Desember 2024 31 December 2024	30 September 2024 30 September 2024
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28. Total 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.	148,529,615	149,047,220
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28. 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.	8,79%	8,56%
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28. 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.	8,79%	8,56%

Analisis Kualitatif | Qualitative Analysis

Rasio pengungkit Bank adalah 8,59% pada 31 Desember 2024, berada jauh di atas ketentuan minimum. Penurunan pada rasio pengungkit sebesar 0,24% ini disebabkan oleh peningkatan eksposur sebesar Rp7,5 triliun yang diimbangi dengan peningkatan modal inti hanya sebesar Rp292 miliar dari triwulan sebelumnya.

Bank's leverage ratio was 8,59% as of December 31, 2024, exceeded the minimum requirement. Decrease in Leverage Ratio by 0,24% was mainly due to the increase in Bank's exposure by Rp7,5 trillion which was partially set off with the increase in Bank's tier 1 capital by Rp292 billion from previous quarter.

9. PENGUNGKAPAN KUALITAS KREDIT ATAS ASET (CR1)
DISCLOSURE OF CREDIT QUALITY OF ASSETS (CR1)

(dalam jutaan rupiah | in millions Rupiah)

	Nilai Tercatat Bruto ¹⁾ Gross Carrying Amount ¹⁾		CKPN Allowance for Impairment Losses	CKPN Allowance for Impairment Losses		CKPN (Pendekatan IRB) Allowance for Impairment Losses (IRB Approach)	Nilai Bersih (a+b-c) Net Value (a+b-c)
	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Tagihan yang Belum Jatuh Tempo Receivables that are not yet due		Stage 2 dan Stage 3 Stage 2 and Stage 3	Stage 1 Stage 1		
	a	b	c	d	e	f	g
31 Desember 2024 31 December 2024							
1 Kredit Loans	2,876,572	71,235,322	3,475,587	2,603,451	872,136		70,636,307
2 Surat Berharga Securities	-	22,557,980	1,076	-	1,076		22,556,904
3 Transaksi Rekening Administratif Administrative Account Transactions	-	13,873,084	7,682	-	7,134		13,865,402
Jumlah Total	2,876,572	107,666,386	3,484,345	2,603,451	880,346		107,058,613
31 Desember 2023 31 December 2023							
Kredit Loans	2,672,979	61,117,464	3,320,947	2,422,247	898,700		60,469,496
Surat Berharga Securities	-	19,674,611	642	-	642		19,673,969
Transaksi Rekening Administratif Administrative Account Transactions	12,686	7,658,337	18,569	14,091	4,478		7,652,454
Jumlah Total	2,685,665	88,450,412	3,340,158	2,436,338	903,820		87,795,919

*Nilai tercatat Bruto adalah bulan laporan ditambah piutang bunga | Gross carrying amount is reported month plus interest receivable

10. PENGUNGKAPAN MUTASI KREDIT DAN SURAT BERHARGA YANG TELAH JATUH TEMPO (CR2)

DISCLOSURE OF MUTATION OF PAST DUE CREDIT RECEIVABLE AND MARKETABLE SECURITIES (CR2)

(dalam jutaan rupiah | in millions Rupiah)

		31 Desember 2024 31 December 2024	31 Desember 2023 31 December 2023
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Loans and Securities that have matured in the last reporting period	2,672,979	2,415,867
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Loans and Securities that have matured since the last reporting period	1,275,203	1,626,655
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Loans and securities returned to unmatured receivables	(19,920)	(12,620)
4	Nilai hapus buku Write-off value	(1,454,791)	(1,103,881)
5	Perubahan lain Other changes	403,101	(253,042)
6	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2+3+4+5) Matured Loans and Securities at the end of reporting period (1+2+3+4+5)	2,876,572	2,672,979

11. PENGUNGKAPAN TAMBAHAN TERKAIT KUALITAS KREDIT ATAS ASET (CRB)
DISCLOSURE OF CREDIT QUALITY OF ASSETS (CRB)

a. Pengungkapan Tagihan Bersih Berdasarkan Wilayah
Disclosure of Net Receivables by Region

No.	Kategori Portofolio Portfolio Category
1	Tagihan kepada Pemerintah 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 Receivables from Banks
5	Tagihan berupa Covered Bond Covered Bond Receivables
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 in the form of Securities/Subordinated Debt, Equity, and Other Capital Instruments
8	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties
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
13	Tagihan kepada Korporasi Receivables from Corporates
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables
15	Aset Lainnya Other Assets
Jumlah Total	

*) Tagihan bersih berdasarkan wilayah termasuk eksposur aset pada laporan posisi keuangan dan eksposur kewajiban komitmen atau kewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. Tagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16
Net receivables by region include asset exposure in Balance Sheet and commitment and contingencies liabilities in Off Balance Sheet, do not include exposure causing credit risk due to counterparty's failure and derivative exposure. Net receivables on exposure causing credit risk due to counterparty's failure and derivative exposure may refer to Table No. 16

(dalam jutaan rupiah | in millions Rupiah)

31 Desember 2024 31 December 2024					31 Desember 2023 31 December 2023			
					Tagihan Bersih Berdasarkan Wilayah ¹⁾ Net Receivables by Region ¹⁾			
	Sumatera	Jawa	Lainnya Others	Total	Sumatera	Jawa	Lainnya Others	Total
	-	41,351,305	-	41,351,305	-	24,941,353	-	24,941,353
	2,805,372	11,612,867	1,418,863	15,837,102	2,213,715	4,855,371	1,644,397	8,713,483
	-	-	-	-	-	-	-	-
	-	758,241	1,280,557	2,038,798	-	1,473,003	995,042	2,468,045
	-	-	-	-	-	-	-	-
	67,361	2,767,167	-	2,834,528	100,170	2,171,964	-	2,272,134
	-	-	-	-	-	-	-	-
	10,334	295,110	2,781	308,225	10,530	415,636	3,024	429,190
	797,447	1,924,274	20,757	2,742,478	37,563	5,360,872	20,138	5,418,573
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	142,180	13,018,098	37,166	13,197,444	62,974	11,634,394	17,392	11,714,760
	12,933,775	24,691,102	11,628,623	49,253,500	8,908,278	25,304,020	7,054,051	41,266,349
	3,085	322,252	140	325,477	7,975	329,115	600	337,690
	36,800	3,950,562	227,912	4,215,274	44,992	3,781,498	49,112	3,875,602
	16,796,354	100,690,978	14,616,799	132,104,131	11,386,197	80,267,226	9,783,756	101,437,179

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

31 Desember 2024 31 December 2024							
No.	Kategori Portofolio Portfolio Category	Tagihan bersih berdasarkan sisa jangka waktu kontrak ¹⁾ Net Receivables by Remaining Contract Period ¹⁾					Total
		< 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	
1	Tagihan kepada Pemerintah Receivables from the Government	24,111,194	3,289,921	4,644,358	1,123,891	8,181,941	41,351,305
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	5,034,790	3,308,736	2,297,301	5,196,275	-	15,837,102
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables from Banks	881,083	1,714	4,158	-	1,151,843	2,038,798
5	Tagihan berupa Covered Bond Covered Bond Receivables	-	-	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions	1,052,078	1,434,450	348,000	-	-	2,834,528
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	-	-	-	-	-	-
8	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	3,295	19,061	36,978	248,891	-	308,225
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	1,708,063	2,084	1,031,449	882	-	2,742,478
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	4,150,768	6,919,480	1,041,447	8,031	1,077,718	13,197,444
13	Tagihan kepada Korporasi Receivables from Corporates	29,233,976	9,270,759	10,563,040	185,725	-	49,253,500
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	158,435	39,167	97,967	29,908	-	325,477
15	Aset Lainnya Other Assets	-	-	-	-	4,215,274	4,215,274
	Jumlah Total	66,333,682	24,285,372	20,064,698	6,793,603	14,626,776	132,104,131

Tagihan bersih berdasarkan sisa jangka waktu kontrak termasuk eksposur aset pada laporan posisi keuangan dan eksposur kewajiban komitmen atau kewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. Tagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16

Net receivables by remaning contract period include asset exposure in Balance Sheet and commitment and contingencies liabilities in Off Balance Sheet, do not include exposure causing credit risk due to counterparty's failure and derivative exposure. Net receivables on exposure causing credit risk due to counterparty's failure and derivative exposure may refer to Table No. 16

(dalam jutaan rupiah | in millions Rupiah)

31 Desember 2023 31 December 2023						
Tagihan bersih berdasarkan sisa jangka waktu kontrak ¹⁾ Net Receivables by Remaining Contract Period ¹⁾						
< 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	Total	
5,808,365	5,870,724	4,831,578	2,307,535	6,123,151	24,941,353	
1,402,761	3,702,439	3,608,283	-	-	8,713,483	
-	-	-	-	-	-	
855,537	514,081	1,015	-	1,097,412	2,468,045	
-	-	-	-	-	-	
1,313,708	951,626	6,800	-	-	2,272,134	
-	-	-	-	-	-	
6,393	23,067	67,881	331,849	-	429,190	
2,334,480	1,964,090	1,102,808	17,195	-	5,418,573	
-	-	-	-	-	-	
-	-	-	-	-	-	
4,980,709	3,461,448	3,271,940	663	-	11,714,760	
24,003,592	8,356,147	8,317,713	588,897	-	41,266,349	
178,271	46,074	73,987	39,358	-	337,690	
-	-	-	-	3,875,602	3,875,602	
40,883,816	24,889,696	21,282,005	3,285,497	11,096,165	101,437,179	

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

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 in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
31 Desember 2024 31 December 2024							
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	4,224,236	-	-	-	-
3	Industri pengolahan Manufacturing	-	362,742	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, and Hot Steam/Water and Cold Air	-	2,390,121	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	2,173	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance	-	1,215,711	-	50,259	-	50,000
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	132,328	-	-
9	Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman Accommodation, Food and Beverage Supply	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	6,641,128	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activities and Insurance	19,668,082	1,003,164	-	1,854,038	-	2,784,528
12	Real Estat Real Estate	-	-	-	-	-	-

(dalam jutaan rupiah | in millions Rupiah)

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing, and Construction	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other
-	-	795,947	-	-	-	2,756,544	-	-
-	-	-	-	-	-	9,875,741	-	-
-	-	553,344	-	-	-	21,531,249	85,802	-
-	-	-	-	-	-	1,645,248	-	-
-	-	-	-	-	-	4,481	-	-
-	-	-	-	-	1,002	635,155	-	-
-	-	1,159,347	-	-	-	4,853,095	137,597	-
-	-	-	-	-	-	976,070	-	-
-	-	-	-	-	6,453	-	-	-
-	-	2,000	-	-	-	3,316,354	-	-
-	-	-	-	-	-	1,250,495	-	-
-	-	220,081	-	-	-	369,001	-	-

No.	Sektor Ekonomi ¹⁾ Economic Sector ¹⁾	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 in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports	-	-	-	-	-	-
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	-	-	-	-	-	-
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	21,683,223	-	-	-	-	-
23	Lainnya Others	-	-	-	-	-	-
Jumlah Total		41,351,305	15,837,102	-	2,038,798	-	2,834,528

(dalam jutaan rupiah | in millions Rupiah)

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing, and Construction	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	1,404,168	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	30,000	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	17,200	819	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	308,225	11,759	-	-	13,189,989	-	101,259	-
-	-	-	-	-	-	588,699	-	4,215,274
-	308,225	2,742,478	-	-	13,197,444	49,253,500	325,477	4,215,274

No.	Sektor Ekonomi ¹⁾ Economic Sector ¹⁾	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 in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
31 Desember 2023 31 December 2023							
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	-	3,858,112	-	-	-	-
3	Industri pengolahan Manufacturing	-	366,782	-	-	-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, and Hot Steam/Water and Cold Air	-	2,290,558	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water and Wastewater Management and Waste Management and Recycling	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade, Car and Motorcycle Repair and Maintenance	-	146,272	-	-	-	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation, Food and Beverage Supply	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	2,051,759	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activities and Insurance	6,123,150	-	-	2,468,045	-	2,272,134
12	Real Estat Real Estate	-	-	-	-	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-

(dalam jutaan rupiah | in millions Rupiah)

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing, and Construction	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other
-	-	30,561	-	-	-	2,902,082	-	-
-	-	-	-	-	-	4,625,685	-	-
-	-	752,043	-	-	-	17,846,525	55,342	-
-	-	-	-	-	-	604,086	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	565,440	-	-
-	-	1,692,442	-	-	-	5,143,446	148,981	-
-	-	-	-	-	-	1,857,196	-	-
-	-	-	-	-	6,186	-	-	-
-	-	2,371	-	-	-	5,509,783	491	-
-	-	-	-	-	-	525,896	-	-
-	-	2,914,560	-	-	-	450,317	-	-
-	-	-	-	-	-	-	-	-

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 dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	Tagihan kepada Bank Receivables from Banks	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Services Institutions
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports	-	-	-	-	-	-
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	-	-	-	-	-	-
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	-	-	-	-	-	-
23	Lainnya Others	18,818,203	-	-	-	-	-
	Jumlah Total	24,941,353	8,713,483	-	2,468,045	-	2,272,134

*)Tagihan bersih berdasarkan sektor ekonomi termasuk eksposur aset pada laporan posisi keuangan dan eksposur kewajiban komitmen atau kewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. Tagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16
Net receivables by economic sector include asset exposure in Balance Sheet and commitment and contingencies liabilities in Off Balance Sheet, do not include exposure causing credit risk due to counterparty's failure and derivative exposure. Net receivables on exposure causing credit risk due to counterparty's failure and derivative exposure may refer to Table No. 16

(dalam jutaan rupiah | in millions Rupiah)

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Debt, Equity, and Other Capital Instruments	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Acquisition, Land Processing, and Construction	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other
-	825	-	-	-	-	1,204,986	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	30,000	-	-
-	-	-	-	-	-	907	-	-
-	-	-	-	-	-	-	875	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	428,365	26,596	-	-	11,708,574	-	132,001	-
-	-	-	-	-	-	-	-	3,875,602
-	429,190	5,418,573	-	-	11,714,760	41,266,349	337,690	3,875,602

d. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah
Disclosure of Receivables and Allowances by Region

No.	Keterangan Description
1	Tagihan Receivables
2	Tagihan yang mengalami Penurunan Nilai (impaired) Impaired Receivables
a.	Belum Jatuh Tempo Non past due
b.	Telah Jatuh Tempo Past due
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 1 Allowance for Impairment Losses - Stage 1
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2
5	Cadangan Kerugian Penurunan Nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3
6	Tagihan Yang Dihapus Buku Receivables Written Off

*) Tagihan dan pencadangan berdasarkan wilayah termasuk eksposur aset pada laporan posisi keuangan dan eksposur kewajiban komitmen atau kewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. Tagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16
Receivables and Allowances by region include asset exposure in Balance Sheet and commitment and contingencies liabilities in Off Balance Sheet, do not include exposure causing credit risk due to counterparty's failure and derivative exposure. Net receivables on exposure causing credit risk due to counterparty's failure and derivative exposure may refer to Table No. 16

e. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi
Disclosure of Receivables and Allowances by Economic Sector

No.	Sektor Ekonomi ¹⁾ Economic Sector ¹	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due
31 Desember 2024 31 December 2024				
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	4,674,926	-	-
2	Pertambangan dan Penggalian Mining and Quarrying	21,077,444	366,863	-
3	Industri Pengolahan Manufacturing	46,084,932	2,185,131	1,652,121
4	Pengadaan Listrik, Gas, Uan/Air Panas dan Udara Dingin Electricity, Gas, and Hot Steam/ Water and Cold Air	4,035,369	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water and Wastewater Management and Waste Management and Recycling	16,001	-	-
6	Konstruksi Construction	931,870	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade, Car and Motorcycle Repairation and Maintenance	12,446,958	682,840	658,749

(dalam jutaan rupiah | in millions Rupiah)

31 Desember 2024 31 December 2024				31 Desember 2023 31 December 2023			
Wilayah ⁹ Region ⁹							
Sumatera	Jawa	Lainnya Others	Total	Sumatera	Jawa	Lainnya Others	Total
27,085,481	139,755,326	21,758,816	188,599,623	18,557,734	112,148,099	13,131,569	143,837,402
46,128	6,875,898	373,414	7,295,440	516,444	9,154,259	1,669,146	1,339,849
3,416	4,047,783	367,668	4,418,867	484,345	6,505,995	1,663,843	8,654,183
42,712	2,828,115	5,746	2,876,573	32,099	2,648,264	5,303	2,685,666
13,578	872,936	10,562	897,076	6,334	911,704	6,179	924,217
-	52,159	1,288	53,447	10,027	85,188	1,232	96,447
35,125	2,511,082	4,890	2,551,097	21,924	2,321,652	4,399	2,347,975
-	1,454,791	-	1,454,791	-	1,103,881	-	1,103,881

(dalam jutaan rupiah | in millions Rupiah)

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
2,450	-	-	-
9,270	1,288	-	-
18,952	4,185	1,365,193	-
1,644	-	-	-
18	-	-	-
412	-	-	-
11,650	1,185	521,153	1,809

No.	Sektor Ekonomi ¹⁾ Economic Sector ¹⁾	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due
8	Pengangkutan dan Pergudangan Transportation and Warehousing	1,641,603	1,524	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation, Food and Beverage Supply	6,455	6,455	-
10	Informasi dan Komunikasi Information and Communication	14,858,480	238,300	2,872
11	Aktivitas Keuangan dan Asuransi Financial Activities and Insurance	29,333,089	187	-
12	Real Estat Real Estate	657,626	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Ops, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports	1,935,465	-	-
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	300,000	-	-
18	Kesenian, Hiburan, dan Rekreasi Art, Entertainment and Recreation	-	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	172,999	-	999
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Households as Employer Activities	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Internatinal Agencies and Other Extra International Agencies Activities	-	-	-
22	Bukan Lapangan Usaha Non- Business Activities	45,615,513	487,916	561,832
23	Lainnya Others	4,810,893	449,651	-
Jumlah Total		188,599,623	4,418,867	2,876,573

(dalam jutaan rupiah | in millions Rupiah)

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
587	-	-	-
-	2	-	-
4,920	282	2,872	-
4,181	-	-	-
1,071	-	-	-
-	-	-	-
2,121	2	-	-
-	-	-	-
-	-	-	-
29	-	-	-
-	-	-	-
-	-	180	-
-	-	-	-
-	-	-	-
775,039	38,411	438,397	1,452,982
64,732	8,093	223,301	-
897,076	53,448	2,551,096	1,454,791

No.	Sektor Ekonomi ¹⁾ Economic Sector ¹⁾	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due
31 Desember 2023 31 December 2023				
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	3,562,725	70,863	-
2	Pertambangan dan Penggalian Mining and Quarrying	11,065,444	275,693	-
3	Industri Pengolahan Manufacturing	38,254,950	5,025,646	1,459,706
4	Pengadaan Listrik, Gas, Uan/Air Panas dan Udara Dingin Electricity, Gas, and Hot Steam/ Water and Cold Air	2,894,644	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Water and Wastewater Management and Waste Management and Recycling	-	-	-
6	Konstruksi Construction	969,778	-	-
7	Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Wholesale and Retail Trade, Car and Motorcycle Repairation and Maintenance	12,656,919	2,484,607	692,168
8	Pengangkutan dan Pergudangan Transportation and Warehousing	2,268,579	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accomodation, Food and Beverage Supply	6,188	6,188	-
10	Informasi dan Komunikasi Information and Communication	9,319,337	308	2,872
11	Aktivitas Keuangan dan Asuransi Financial Activities and Insurance	13,274,170	-	-
12	Real Estat Real Estate	3,410,373	-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Leasing and Leasing without Option Rights Activities, Employment, Travel Agencies, and Other Business Supports	1,878,083	403,044	-
15	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Government Administration, Defense and Compulsory Social Security	-	-	-
16	Pendidikan Education	-	-	-

(dalam jutaan rupiah | in millions Rupiah)

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
1,811	3,811	-	-
4,090	597	-	-
14,854	21,882	1,404,363	7,391
1,075	-	-	-
-	-	-	-
502	-	-	-
8,420	28,384	543,188	110,270
2,892	-	-	-
-	2	-	-
3,960	-	2,381	-
5,414	-	-	-
16,165	-	-	-
-	-	-	-
579	4,153	-	-
-	-	-	-
-	-	-	-

No.	Sektor Ekonomi ^{*)} Economic Sector ^{*)}	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
			Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Human Health and Social Activities	300,000	-	-
18	Kesenian, Hiburan, dan Rekreasi Art, Entertainment and Recreation	2,267	-	-
19	Aktivitas Jasa Lainnya Other Service Activities	1,055	-	1,055
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Households as Employer Activities	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Internatinal Agencies and Other Extra International Agencies Activities	-	-	-
22	Bukan Lapangan Usaha Non- Business Activities	21,279,086	387,834	529,865
23	Lainnya Others	22,693,804	-	-
Jumlah Total		143,837,402	8,654,183	2,685,666

*)Tagihan dan pencadangan berdasarkan sektor ekonomi termasuk eksposur aset pada laporan posisi keuangan dan eksposur kewajiban komitmen atau kewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. Tagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16

Receivables and Allowances by economic sector include asset exposure in Balance Sheet and commitment and contingencies liabilities in Off Balance Sheet, do not include exposure causing credit risk due to counterparty's failure and derivative exposure. Net receivables on exposure causing credit risk due to counterparty's failure and derivative exposure may refer to Table No. 16

f. Pengungkapan Tagihan Berdasarkan Hari Tunggakan
Disclosure of Receivables by Contract Period

No.	Jenis Eksposur Exposure Type
a	b
1	Kredit yang termasuk dalam Tagihan yang telah Jatuh Tempo Loans included in Past Due Receivables
2	Surat Berharga yang termasuk dalam Tagihan yang telah Jatuh Tempo Securities included in Past Due Receivables
Jumlah Total	

(dalam jutaan rupiah | in millions Rupiah)

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
-	-	-	-
-	-	-	-
-	-	180	-
-	-	-	-
-	-	-	-
864,455	37,618	397,863	986,220
-	-	-	-
924,217	96,447	2,347,975	1,103,881

31 Desember 2024 31 December 2024				31 Desember 2023 31 December 2023			
Tagihan Bersih berdasarkan Hari Tunggakan Net Receivables based on Days Past Due							
>90 hari s.d. 120 hari >90 days up to 120 days	>120 hari s.d. 180 hari >120 days up to 180 days	>180 hari >180 days	Total	>90 hari s.d. 120 hari >90 days up to 120 days	>120 hari s.d. 180 hari >120 days up to 180 days	>180 hari >180 days	Total
c	d	e	f	g	h	i	j
1,730,653	29,004	1,116,915	2,876,572	1,293,574	29,435	1,349,970	2,672,979
-	-	-	-	-	-	-	-
1,730,653	29,004	1,116,915	2,876,572	1,293,574	29,435	1,349,970	2,672,979

12. PENGUNGKAPAN TAMBAHAN TERKAIT PERLAKUAN TERHADAP ASET BERMASALAH (CRB-A)

ADDITIONAL DISCLOSURE OF PERFORMING ASSETS

a. Pengungkapan Aset Performing dan Non-Performing

Disclosure of Performing and Non-performing Assets

Deskripsi Description	Performing (Kualitas L dan DPK) Performing (L and DPK Quality)		Non Performing (Kualitas KL, D, M) Non Performing (KL, D, M Quality)					
			Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Tagihan yang tidak Mengalami Penurunan Nilai Receivables not Impaired			
					Memiliki Tunggakan >90 Hari >90 Days Overdue		Memiliki Tunggakan ≤ 90 Hari ≤ 90 Days Overdue	
	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses
	a	b	c	d	e	f	g	h
31 Desember 2024 31 December 2024								
1 Surat Berharga Securities	22,557,980	1,076	-	-	-	-	-	-
2 Kredit Loans	71,928,747	1,592,948	2,183,147	1,882,639	-	-	-	-
a. Korporasi Corporates	59,710,074	719,683	1,658,828	1,434,455	-	-	-	-
b. Ritel Retail	12,218,673	873,265	524,319	448,184	-	-	-	-
3 Transaksi Rekening Administratif Account Transactions	1,327,053	23,251	-	-	-	-	-	-

*) Nilai tercatat Bruto termasuk tagihan bunga yang belum diterima | Gross carrying amount includes accrued interest receivables

(dalam jutaan rupiah | in millions Rupiah)

Performing (Kualitas L dan DPK) Performing (L and DPK Quality)		Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Non Performing (Kualitas KL, D, M) Non Performing (KL, D, M Quality)			
				Tagihan yang tidak Mengalami Penurunan Nilai Receivables not Impaired			
Nilai Tercatat Bruto ¹⁾ Gross Carrying Value ¹⁾	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto ¹⁾ Gross Carrying Value ¹⁾	CKPN Allowance for Impairment Losses	Memiliki Tunggalan >90 Hari >90 Days Overdue	Memiliki Tunggalan ≤ 90 Hari ≤ 90 Days Overdue	Nilai Tercatat Bruto ¹⁾ Gross Carrying Value ¹⁾	CKPN Allowance for Impairment Losses
a	b	c	d	e	f	g	h
31 Desember 2023 31 December 2023							
19,674,611	642	-	-	-	-	-	-
61,803,062	1,625,808	1,987,381	1,695,139	-	-	-	-
50,495,215	729,048	1,513,995	1,308,306	-	-	-	-
11,307,847	896,760	473,386	386,833	-	-	-	-
47,448,672	20,787	12,686	12,686	-	-	-	-

b. Pengungkapan Aset Restrukturisasi Performing dan Non-Performing
Disclosure of Performing and Non-performing Restructure Assets

(dalam jutaan rupiah | in millions Rupiah)

Deskripsi Description	Performing (Kualitas L dan DPK) Performing (L and DPK Quality)		Non Performing (Kualitas KL, D, M) Non Performing (KL, D, M Quality)		Stage 1		Stage 2		Stage 3	
	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses	Nilai Tercatat Bruto ^{*)} Gross Carrying Value ^{*)}	CKPN Allowance for Impairment Losses
	a	b	c	d	e	f	g	h	i	j
31 Desember 2024 31 December 2024										
1 Surat Berharga Securities	-	-	-	-	-	-	-	-	-	-
2 Kredit Loans										
a. Korporasi Corporates	657,641	657,641	237,330	151,529	-	-	-	-	237,330	151,529
b. Ritel Retail	51,534	10,944	21,914	1,001	-	-	-	-	21,914	1,001
3 Transaksi Rekening Administratif Administrative Account Transactions	-	-	-	-	-	-	-	-	-	-
31 Desember 2023 31 December 2023										
1 Surat Berharga Securities	-	-	-	-	-	-	-	-	-	-
2 Kredit Loans										
a. Korporasi Corporates	629,120	629,120	133,445	78,102	-	-	-	-	133,445	78,102
b. Ritel Retail	99,948	14,907	21,748	3,473	-	-	-	-	21,748	3,473
3 Transaksi Rekening Administratif Administrative Account Transactions	-	-	-	-	-	-	-	-	-	-

^{*)} Nilai tercatat Bruto termasuk tagihan bunga yang belum diterima | Gross carrying amount includes accrued interest receivables

13. PENGUNGKAPAN KUANTITATIF TERKAIT TEKNIK MRK (CR3)
DISCLOSURE OF CRM

(dalam jutaan rupiah | in millions Rupiah)

Deskripsi Description	Tagihan yang Tidak Dijamin dengan Teknik MRK Receivables that are not secured by MRK techniques	Tagihan yang Dijamin dengan Teknik MRK Receivables Secured by MRK Techniques	Tagihan yang Dijamin dengan Agunan Bills Secured by Collateral	Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit Receivables Secured by Guarantees, Guarantees and/or Credit Insurance	Tagihan yang Dijamin dengan Derivatif Kredit Receivables Secured by Credit Derivatives
	a	b	c	d	e
31 Desember 2024 31 December 2024					
1 Kredit Loans	48,775,967	25,335,927	4,388,103	20,947,824	-
2 Surat Berharga Securities	22,557,980	-	-	-	-
3 Jumlah Total	71,333,947	25,335,927	4,388,103	20,947,824	-
4 Kredit dan Surat Berharga yang Telah Jatuh Tempo Past due loans and securities	2,876,572	-	-	-	-
31 Desember 2023 31 December 2023					
1 Kredit Loans	42,926,860	20,863,583	2,963,255	17,900,328	-
2 Surat Berharga Securities	19,212,701	461,910	-	461,910	-
3 Jumlah Total	62,139,561	21,325,493	2,963,255	18,362,238	-
4 Kredit dan Surat Berharga yang Telah Jatuh Tempo Past due loans and securities	2,672,979	-	-	-	-

14. PENGUNGKAPAN EKSPOSUR RISIKO KREDIT DAN DAMPAK TEKNIK MRK (CR4)

DISCLOSURE OF CREDIT RISK EXPOSURE AND CRM

Kategori Portfolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK ¹⁾ Net Receivables Before Application of FKK and MRK Techniques ¹⁾		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Application of FKK and MRK Techniques		ATMR dan Rata-rata Bobot Risiko RWA and Average Risk Weight	
	Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA	ATMR	Rata-rata Bobot Risiko (e/(c+d)) Average Risk Weight (e/(c+d))
	a	b	c	d	e	f
31 Desember 2024 31 December 2024						
1 Tagihan kepada Pemerintah Receivables from the Government	41,351,305	-	41,351,305	-	-	0%
2 Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	13,981,826	6,812,840	8,872,716	895,276	5,182,780	53%
3 Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	0%
4 Tagihan kepada Bank Receivables from Banks	1,788,497	454,647	1,788,497	250,301	571,809	28%
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Services Institutions	2,242,528	2,620,000	1,832,114	443,000	804,363	35%
5 Tagihan berupa Covered Bond Covered Bond Receivables	-	-	-	-	-	0%
6 Tagihan kepada Korporasi - Eksposur Korporasi Umum ²⁾ Receivables from Corporates - General Corporate Exposure ²⁾	42,078,717	42,947,720	25,459,099	5,590,353	32,241,827	104%
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-	-	0%
Eksposur Pembiayaan Khusus Special Financing Exposure	-	-	991,924	59,089	-	0%
7 Tagihan berupa Surat Berharga Subordinasi, Ekuitas dan Instrumen Modal Lainnya Receivables in the form of Subordinated Notes, Equity and Other Capital Instruments	-	-	-	-	-	0%
8 Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio	12,106,532	10,909,116	11,967,595	1,077,743	9,322,091	71%

(dalam jutaan rupiah | in millions Rupiah)

	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK ¹⁾ Net Receivables Before Application of FKK and MRK Techniques ¹⁾		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Application of FKK and MRK Techniques		ATMR dan Rata-rata Bobot Risiko RWA and Average Risk Weight	
	Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA	ATMR	Rata-rata Bobot Risiko (e/(c+d)) Average Risk Weight (e/(c+d))
	g	h	i	j	k	l
	31 Desember 2023 31 December 2023					
	24,941,353	-	24,941,353	-	-	0%
	8,164,632	4,763,825	6,137,686	530,751	3,245,841	49%
	-	-	-	-	-	0%
	2,330,431	237,729	2,330,431	137,614	654,655	27%
	2,018,416	1,121,695	1,696,716	146,390	617,372	33%
	-	-	-	-	-	0%
	32,921,482	29,859,796	22,652,106	4,062,062	27,067,258	101%
	-	-	-	-	-	0%
	2,836,753	1,032,512	966,497	255,654	1,349,240	110%
	-	-	-	-	-	0%
	10,764,976	9,497,847	10,660,799	944,962	8,296,058	71%

Kategori Portfolio Portfolio Category	Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK ^{*)} Net Receivables Before Application of FKK and MRK Techniques ^{*)}		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Application of FKK and MRK Techniques		ATMR dan Rata-rata Bobot Risiko RWA and Average Risk Weight	
	Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA	ATMR	Rata-rata Bobot Risiko (e/(c+d)) Average Risk Weight (e/(c+d))
	a	b	c	d	e	f
31 Desember 2024 31 December 2024						
9 Kredit Beragun Properti Loans Secured by Properties						
Kredit Beragun Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is not materially dependent on property cash flows	308,225	-	308,225	-	185,541	60%
Kredit Beragun Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is materially dependent on property cash flows	-	-	-	-	-	0%
Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments are Not Materially Dependent on Property Cash Flows	2,619,126	1,233,519	1,964,289	84,145	1,279,421	62%
Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments Depend Materially on Property Cash Flows	-	-	-	-	-	0%
Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Credit for Land Acquisition, Land Processing, and/or Construction	-	-	-	-	-	0%
10 Tagihan yang Telah Jatuh Tempo Past Due Receivables	325,477	-	325,477	-	239,716	74%
11 Aset Lainnya Other Assets	4,215,274		4,215,274	-	3,869,446	92%
12 Jumlah Total	121,017,507	64,977,842	99,076,515	8,399,907	53,696,994	

*) Tagihan bersih termasuk eksposur aset pada laporan posisi keuangan dan eksposur kewajiban komitmen atau kewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. Tagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16
Net receivables include asset exposure in Balance Sheet and commitment and contingencies liabilities in Off Balance Sheet, do not include exposure causing credit risk due to counterparty's failure and derivative exposure. Net receivables on exposure causing credit risk due to counterparty's failure and derivative exposure may refer to Table No. 16

(dalam jutaan rupiah | in millions Rupiah)

Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK ¹⁾ Net Receivables Before Application of FKK and MRK Techniques ¹⁾		Tagihan Bersih Setelah Penerapan FKK dan Teknik MRK Net Receivables After Application of FKK and MRK Techniques		ATMR dan Rata-rata Bobot Risiko RWA and Average Risk Weight	
Laporan Posisi Keuangan Statement of Financial Position	TRA	Laporan Posisi Keuangan Statement of Financial Position	TRA	ATMR	Rata-rata Bobot Risiko (e/(c+d)) Average Risk Weight (e/(c+d))
g	h	i	j	k	l
31 Desember 2023 31 December 2023					
429,190	-	429,190	-	224,486	52%
-	-	-	-	-	0%
5,325,187	933,864	2,207,710	83,305	2,111,188	92%
-	-	-	-	-	0%
-	-	-	-	-	0%
337,690	-	337,690	-	276,942	82%
3,875,602	-	3,875,602	-	3,547,996	92%
93,945,712	47,447,268	76,235,780	6,160,739	47,391,036	

15. PENGUNGKAPAN EKSPOSUR BERDASARKAN KELAS ASET DAN BOBOT RISIKO (CR5) DISCLOSURE OF ASSET CLASS AND RISK WEIGHT

31 Desember 2024 31 December 2024					
Kategori Portofolio Portfolio Category		0%	20%	50%	
1	Tagihan kepada Pemerintah Receivables from the Government	41,351,305	-	-	
Kategori Portofolio Portfolio Category		20%	50%		
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	2,032,849	7,735,143		
Kategori Portofolio Portfolio Category		0%	20%	30%	
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	
Kategori Portofolio Portfolio Category		20%	30%	40%	50%
4	Tagihan kepada Bank Receivables from Banks	1,472,494	-	58,426	507,878
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Services Institutions	1,281,719	-	317,362	676,034
Kategori Portofolio Portfolio Category		10%	15%	20%	25%
5	Tagihan berupa Covered Bond Covered Bond Receivables	-	-	-	-
Kategori Portofolio Portfolio Category		20%	50%	65%	75%
6	Tagihan kepada Korporasi Umum Receivables from General Corporate	151,547	-	-	253,748
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Services Institutions	-	-	-	-
	Eksposur Pembiayaan Khusus Special Financing Exposure	-	-		-
Kategori Portofolio Portfolio Category		100%	150%		
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Notes, Equity and Other Capital Instruments	-	-	-	
Kategori Portofolio Portfolio Category		45%	75%		
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio		1,541,858	11,497,027	

(dalam jutaan rupiah | in millions Rupiah)

	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques			
	-	-	-		41,351,305		
	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques			
					9,767,992		
	50%	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques		
	-	-	-	-	-		
	75%	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques		
	-	-	-	-	2,038,798		
	-	-	-	-	2,275,115		
	35%	50%	100%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques		
	-	-	-	-	-		
	80%	85%	100%	130%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
	-	420,606	30,223,551	-	-	-	31,049,452
		-	-		-	-	-
	82,328		406,350	562,335	-	-	1,051,013
	250%	400%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques			
	-	-	-		-		
	85%	100%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques			
	6,453	-	-		13,045,338		

31 Desember 2024 | 31 December 2024

Kategori Portofolio Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%
9 Kredit Beragun Properti Loans Secured by Properties								
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is not materially dependent on property cash flows	-	53,298	15,852	17,495		875		834
tanpa pendekatan pembagian kredit without loan sharing approach	-	-	-	-		-		-
dengan menggunakan pendekatan pembagian kredit (dijamin) with loan sharing approach (guaranteed)		-						
dengan menggunakan pendekatan pembagian kredit (dijamin) with loan sharing approach (guaranteed)	-	-		-		-		-
Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is materially dependent on property cash flows				-	-		-	
Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung secara Material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments are Not Materially Dependent on Property Cash Flows	-	783,177		-		-		6,261
tanpa pendekatan pembagian kredit without loan sharing approach	-	-		-		-		-
dengan menggunakan pendekatan pembagian kredit (dijamin) with loan sharing approach (guaranteed)								
dengan menggunakan pendekatan pembagian kredit (dijamin) with loan sharing approach (guaranteed)	-	-		-		-		-
Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung secara Material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments Depend Materially on Property Cash Flows								
Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Credit for Land Acquisition, Land Processing, and/or Construction								

(dalam jutaan rupiah | in millions Rupiah)

	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
		-	-	219,871	-	-	-			-	-	308,675
		-	-	-	-	-	-			-	-	-
											-	-
		-		-	-		-			-	-	-
	-			-			-	-		-	-	-
	348,194	-		-	17,087		893,715			-	-	2,048,434
	-										-	-
	-										-	-
		-		-	-		-			-	-	-
			-			-				-	-	-
							-			-	-	-

Kategori Portofolio Portfolio Category	50%		100%	150%		Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
10 Tagihan yang Telah Jatuh tempo Past Due Loans	193,747		109,505	22,225		-	325,477
Kategori Portofolio Portfolio Category	50%	20%	100%	150%	1250%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
11 Aset Lainnya Other Assets	345,828	-	3,869,446	-	-	-	4,215,274

No	Bobot Risiko Risk Weight	Tagihan Bersih Laporan Posisi Keuangan ^{*)} Net Receivable Statement of Financial Position ^{*)}	Tagihan Bersih TRA (sebelum pengenaan FKK) Net Receivables of Administrative Account Transactions (before the application of CCF)	Rata-Rata FKK Average CCF	Tagihan Bersih (setelah pengenaan FKK dan Teknik MRK) ^{*)} Net Receivables (After the Implementation of CCF and Credit Risk Mitigation Techniques) ^{*)}
1	< 40%	48,950,689	2,557,795	27%	47,505,564
2	40%-70%	13,318,113	13,073,515	20%	11,386,612
3	75%	11,549,662	7,117,470	13%	11,970,646
4	80%	275,980	339,145	40%	82,328
5	85%	489,815	623,759	21%	444,146
6	90%-100%	45,848,688	40,461,408	16%	35,502,567
7	105%-130%	562,335	-	0%	562,335
8	150%	22,225	804,750	10%	22,225
9	250%	-	-	0%	-
10	400%	-	-	0%	-
11	1250%	-	-	0%	-
12	Total Tagihan Bersih Total Net Receivables	121,017,507	64,977,842		107,476,423

*) Tagihan bersih termasuk eksposur aset pada laporan posisi keuangan dan eksposur kewajiban komitmen atau kewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. Tagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16
Net receivables include asset exposure in Balance Sheet and commitment and contingencies liabilities in Off Balance Sheet, do not include exposure causing credit risk due to counterparty's failure and derivative exposure. Net receivables on exposure causing credit risk due to counterparty's failure and derivative exposure may refer to Table No. 16

31 Desember 2023 | 31 December 2023

Kategori Portofolio Portfolio Category	0%	20%	50%	
1 Tagihan kepada Pemerintah Receivables from the Government	24,941,353	-	-	-
Kategori Portofolio Portfolio Category	20%	50%		
2 Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	1,246,693	5,421,744		
Kategori Portofolio Portfolio Category	0%	20%	30%	
3 Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-
Kategori Portofolio Portfolio Category	20%	30%	40%	50%
4 Tagihan kepada Bank Receivables from Banks	1,905,807	-	76,253	485,986
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Services Institutions	963,136	250,788	286,869	342,312
Kategori Portofolio Portfolio Category	10%	15%	20%	25%
5 Tagihan berupa Covered Bond Covered Bond Receivables	-	-	-	-
Kategori Portofolio Portfolio Category	20%	50%	65%5)	75%
6 Tagihan kepada Korporasi Umum Receivables from General Corporate	-	-	-	94,740
Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain3) Receivables from Securities Companies and Other Financial Services Institutions3)	-	-	-	-

(dalam jutaan rupiah | in millions Rupiah)

	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques			
	-	-	-	24,941,353			
	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques			
				6,668,437			
	50%	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques		
	-	-	-	-	-		
	75%	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques		
	-	-	-	-	2,468,045		
	-	-	-	-	1,843,106		
	35%	50%	100%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques		
	-	-	-	-	-		
	80%	85%	100%	130%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
	-	226,420	25,620,284	-	772,724	-	26,714,168
		-	-		-	-	-

31 Desember 2023 31 December 2023										
	Eksposur Pembiayaan Khusus Special Financing Exposure	-	-							-
	Kategori Portofolio Portfolio Category	100%				150%				
7	Tagihan berupa Surat Berharga Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Subordinated Notes, Equity and Other Capital Instruments				-					-
	Kategori Portofolio Portfolio Category	45%				75%				
8	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro Business, Small Business and Retail Portfolio				1,363,559					10,238,984
	Kategori Portofolio Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	
9	Kredit Beragun Properti Loans Secured by Properties									
	Kredit Beragun Properti Rumah Tinggal yang Pembayarananya Tidak Bergantung secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is not materially dependent on property cash flows	-	73,673	73,004	44,179		-			2,017
	tanpa pendekatan pembagian kredit without loan sharing approach	-	-	-	-		-			-
	dengan menggunakan pendekatan pembagian kredit (dijamin) with loan sharing approach (guaranteed)		-							
	dengan menggunakan pendekatan pembagian kredit (dijamin) with loan sharing approach (guaranteed)	-	-		-		-			-

(dalam jutaan rupiah | in millions Rupiah)

-		798,522	423,629	-	-	1,222,151
250%	400%5)	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques			
-	-	-	-	-	-	-

85%	100%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques			
3,093	125	-	-	-	-	11,605,761

60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
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	-	-	236,317	-	-	-		-	-	-	429,190
	-	-	-	-	-	-		-	-	-	-
											-
	-	-	-	-	-	-		-	-	-	-

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Kredit Beragun Properti Rumah Tinggal yang Pembayarananya Bergantung secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is materially dependent on property cash flows			-	-	-	-	-	
Kredit Beragun Properti Komersial yang Pembayarananya Tidak Bergantung secara Material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments are Not Materially Dependent on Property Cash Flows	-	-		-		-		-
tanpa pendekatan pembagian kredit without loan sharing approach	-	-		-		-		-
dengan menggunakan pendekatan pembagian kredit (dijamin) with loan sharing approach (guaranteed)								
dengan menggunakan pendekatan pembagian kredit (dijamin) with loan sharing approach (guaranteed)	-	-		-		-		-
Kredit Beragun Properti Komersial yang Pembayarananya Bergantung secara Material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments Depend Materially on Property Cash Flows								
Kredit Pengadaan Tanah, Pengolahan Tanah, dan/atau Konstruksi Credit for Land Acquisition, Land Processing, and/or Construction								

2,291,015

Kategori Portofolio Portfolio Category	50%		100%	150%		Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
10 Tagihan yang Telah Jatuh tempo Past Due Loans	164,180		130,830	42,680		-	337,690
Kategori Portofolio Portfolio Category	50%	20%	100%	150%	1250%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
11 Aset Lainnya Other Assets	327,606	-	3,547,996	-	-	-	3,875,602

No	Bobot Risiko Risk Weight	Tagihan Bersih Laporan Posisi Keuangan ^{*)} Net Receivable Statement of Financial Position ^{*)}	Tagihan Bersih TRA (sebelum pengenaan FKK) Net Receivables of Administrative Account Transactions (before the application of CCF)	Rata-Rata FKK Average CCF	Tagihan Bersih (setelah pengenaan FKK dan Teknik MRK) ^{*)} Net Receivables (After the Implementation of CCF and Credit Risk Mitigation Techniques) ^{*)}
1	< 40%	30,112,876	365,224	31%	29,826,238
2	40%-70%	9,313,907	10,414,860	12%	8,532,338
3	75%	10,428,568	5,463,203	10%	10,578,434
4	80%	-	-	0%	-
5	85%	318,040	644,947	25%	375,930
6	90%-100%	42,713,433	30,108,672	17%	31,844,546
7	105%-130%	243,484	450,362	40%	423,629
8	150%	815,404	-	0%	815,404
9	250%	-	-	0%	-
10	400%	-	-	0%	-
11	1250%	-	-	0%	-
12	Total Tagihan Bersih Total Net Receivables	93,945,712	47,447,268		82,396,519

*) Tagihan bersih termasuk eksposur aset pada laporan posisi keuangan dan eksposur kewajiban komitmen atau kewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. Tagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16

Net receivables include asset exposure in Balance Sheet and commitment and contingencies liabilities in Off Balance Sheet, do not include exposure causing credit risk due to counterparty's failure and derivative exposure. Net receivables on exposure causing credit risk due to counterparty's failure and derivative exposure may refer to Table No. 16

16. RISIKO KREDIT - ANALISIS EKSPOSUR COUNTERPARTY CREDIT RISK
CREDIT RISK - ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURES

(dalam jutaan rupiah | in millions Rupiah)

	31 Desember 2024 31 December 2024	Replacement Cost (RC)	Potential Future Exposured (PFE)	EEPE	Alpha yang digunakan untuk perhitungan regulatory EAD <i>Alpha used to calculate regulatory EAD</i>	Tagihan Bersih Net Receivables	ATMR RWA
1	SA-CCR (untuk Derivatif) SA-CCR (for Derivatives)	1,704,336	2,431,199		1.4	5,789,749	2,244,205
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) Simplified 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)					7,454,624	136,180
5	VaR untuk SFT VaR for SFTs					N/A	N/A
6	Jumlah Total						2,380,385

(dalam jutaan rupiah | in millions Rupiah)

	31 Desember 2023 31 December 2023	Replacement Cost (RC)	Potential Future Exposured (PFE)	EEPE	Alpha yang digunakan untuk perhitungan regulatory EAD <i>Alpha used to calculate regulatory EAD</i>	Tagihan Bersih Net Receivables	ATMR RWA
1	SA-CCR (untuk Derivatif) SA-CCR (for Derivatives)	693,918	1,498,301		1.4	3,069,107	1,397,086
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) Simplified 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)					7,970,431	51,249
5	VaR untuk SFT VaR for SFTs					N/A	N/A
6	Jumlah Total						1,448,335

17. RISIKO KREDIT - EKSPOSUR CCR BERDASARKAN KATEGORI PORTOFOLIO DAN BOBOT RISIKO
CREDIT RISK - CCR EXPOSURE BY PORTFOLIO CATEGORY AND RISK WEIGHT

(dalam jutaan rupiah | in millions Rupiah)

Kategori Portofolio Portfolio Category	0%	10%	20%	25%	30%	40%	45%
31 Desember 2024 31 December 2024							
Tagihan kepada Pemerintah dan Bank Sentral Receivables from the Government and Central Bank	1,139,478	-	-	-	-	-	-
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	5,731,649	-	2,423,527	-	-	-	-
Tagihan kepada Perusahaan Sekuritas Receivables from Securities Companies	-	-	112,206	-	-	26,164	-
Tagihan kepada Korporasi Receivables from Corporates	-	-	79,249	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-
Aset Lainnya Other Assets	-	-	-	-	-	-	-
Jumlah Total	6,871,127	-	2,614,982	-	-	26,164	-
31 Desember 2023 31 December 2023							
Tagihan kepada Pemerintah dan Bank Sentral Receivables from the Government and Central Bank	4,609,132	-	-	-	-	-	-
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	3,657,781	-	1,195,807	-	3,169	-	-
Tagihan kepada Perusahaan Sekuritas Receivables from Securities Companies	-	-	81,600	-	26,148	25,718	-
Tagihan kepada Korporasi Receivables from Corporates	-	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-
Aset Lainnya Other Assets	-	-	-	-	-	-	-
Jumlah Total	8,266,913	-	1,277,407	-	29,318	25,718	-

	50%	60%	70%	75%	85%	100%	130%	150%	Lainnya Others	Total Tagihan Bersih Total Net Receivables
	-	-	-	-	-	-	-	-	-	1,139,478
	43,072	-	-	-	-	-	-	-	-	43,072
	-	-	-	-	-	-	-	-	-	-
	634,446	-	-	-	-	-	-	-	-	8,789,622
	-	-	-	-	-	-	-	-	-	138,370
	150,457	-	-	-	1,810	1,499,791	-	-	-	1,731,307
	-	-	-	-	-	22	-	-	-	22
	-	-	-	-	-	-	-	-	-	-
	827,975	-	-	-	1,810	1,499,813	-	-	-	11,841,871
	-	-	-	-	-	-	-	-	-	4,609,132
	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-
	532,310	-	-	-	-	-	-	-	-	5,389,067
	-	-	-	-	-	-	-	-	-	133,467
	-	-	-	-	1,707	895,199	-	-	-	896,906
	-	-	-	-	-	10,967	-	-	-	10,967
	-	-	-	-	-	-	-	-	-	-
	532,310	-	-	-	1,707	906,166	-	-	-	11,039,538

18. RISIKO KREDIT - TAGIHAN BERSIH DERIVATIF KREDIT CREDIT RISK - CREDIT DERIVATIVES NET RECEIVABLES

(dalam jutaan rupiah | in millions Rupiah)

31 Desember 2024 31 December 2024	Proteksi yang dibeli (Protection bought)	Proteksi yang dijual (Protection sold)
Nilai Notional <i>Notional Value</i>	-	-
Single-Name Credit Default Swaps	-	-
Index Credit Default Swaps	-	-
Total Return Swaps	-	-
Credit Options	-	-
Derivatif Kredit Lainnya <i>Other Credit Derivatives</i>	-	-
Total Nilai Notional <i>Total Notional Value</i>	-	-
Nilai Wajar <i>Fair Value</i>		
Nilai Wajar Positif (Aset) <i>Positive Fair Value (Assets)</i>	-	-
Nilai Wajar Negatif (Kewajiban) <i>Negative Fair Value (Obligation)</i>	-	-

(dalam jutaan rupiah | in millions Rupiah)

31 Desember 2023 31 December 2023	Proteksi yang dibeli (Protection bought)	Proteksi yang dijual (Protection sold)
Nilai Notional <i>Notional Value</i>	-	-
Single-Name Credit Default Swaps	-	-
Index Credit Default Swaps	-	-
Total Return Swaps	-	-
Credit Options	-	-
Derivatif Kredit Lainnya <i>Other Credit Derivatives</i>	-	-
Total Nilai Notional <i>Total Notional Value</i>	-	-
Nilai Wajar <i>Fair Value</i>		
Nilai Wajar Positif (Aset) <i>Positive Fair Value (Assets)</i>	-	-
Nilai Wajar Negatif (Kewajiban) <i>Negative Fair Value (Obligation)</i>	-	-

19. RISIKO KREDIT - PENGUNGKAPAN KUALITATIF MENGENAI EKSPOSUR SEKURITISASI CREDIT RISK - QUALITATIVE DISCLOSURE OF SECURITIZATION EXPOSURE

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 31 Desember 2024 dan 31 December 2023.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 31 December 2024 and 31 December 2023.

20. RISIKO KREDIT - EKSPOSUR SEKURITISASI PADA BANKING BOOK CREDIT RISK - SECURITIZATION EXPOSURE IN BANKING BOOK

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 31 Desember 2024 dan 31 December 2023.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 31 December 2024 and 31 December 2023.

21. RISIKO KREDIT - EKSPOSUR SEKURITISASI PADA TRADING BOOK CREDIT RISK - SECURITIZATION EXPOSURE IN TRADING BOOK

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 31 Desember 2024 dan 31 December 2023.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 31 December 2024 and 31 December 2023.

22. RISIKO KREDIT - EKSPOSUR SEKURITISASI PADA BANKING BOOK DAN TERKAIT PERSYARATAN MODALNYA - BANK YANG BERTINDAK SEBAGAI ORIGINATOR ATAU SPONSOR

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 31 Desember 2024 dan 31 Desember 2023.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 31 December 2024 and 31 December 2023.

23. 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 31 Desember 2024 dan 31 Desember 2023.
The Bank has no Asset Securitization Transaction exposure as at reporting period of 31 December 2024 and 31 December 2023.

24. PENGUNGKAPAN RISIKO PASAR DENGAN MENGGUNAKAN METODE STANDAR

DISCLOSURE OF MARKET RISK USING STANDARD METHOD

No.	Risiko Risk	Beban Modal Pendekatan Standar Standardized Approach Capital Charge	ATMR Pasar RWA Market
31 Desember 2024 31 December 2024			
1	Risiko GIRR Interest Rate Risk	117,109	1,463,867
2	Risiko CSR nonsekuritisasi Credit Spread Risk for non-securitisation	70,705	883,809
3	Risiko CSR sekuritisasi nonCTP Credit Spread Risk for securitisation (non-CTP)	-	-
4	Risiko CSR sekuritisasi CTP Credit Spread Risk for securitisation (CTP)	-	-
5	Risiko Ekuitas Equity Risk	-	-
6	Risiko Komoditas Commodity Risk	-	-
7	Risiko Nilai Tukar Foreign Exchange Risk	64,749	809,360
8	DRC - nonsekuritisasi Default Risk Capital for non-securitisation	3,496	43,699
9	DRC - sekuritisasi nonCTP Default Risk Capital for securitisation (non-CTP)	-	-
10	DRC - sekuritisasi CTP Default Risk Capital for securitisation (CTP)	-	-
11	Credit Valuation Adjustment (CVA) ^{*)}	-	2,244,204
Jumlah Total		256,059	5,444,939

^{*)} Merupakan penyampaian laporan berdasarkan SEOJK No. 23/SEOJK.03/2022 pertama kali, sehingga periode sebelumnya tidak ditampilkan
This is the first report submission based on SEOJK No.23/SEOJK.03/2022, thus previous period report are not presented

^{**)} Bank menetapkan ATMR CVA sebesar 100% dari perhitungan ATMR SACCR, sebab jumlah nosional dari eksposur yang terpapar CVA tidak lebih dari Rp1,500,000,000,000,000,00 (seribu lima ratus triliun rupiah), sebagaimana diatur dalam Lampiran A Bab VI SEOJK No. 23/SEOJK.03/2022.
Bank determined RWA CVA 100% from SACCR due to total notional amount that been exposed to CVA was not more than Rp1,500,000,000,000,000.00 (one thousand five hundred trillion Rupiah), as stipulated in appendix A Chapter VI SEOJK No. 23/SEOJK.03/2022.

25. PENGUNGKAPAN KUALITATIF UMUM RISIKO PASAR

QUALITATIVE DISCLOSURE OF MARKET RISK

1. Analisis Pergerakan ATMR Risiko Pasar

ATMR Risiko Pasar pada bulan Desember 2024 adalah sebesar Rp 5,4 triliun, naik 11% dibandingkan dengan posisi Juni 2024 (Rp 4,9 triliun). Hal ini disebabkan oleh kenaikan beban modal berdasarkan *sensitivity-based method* dari kelas risiko suku bunga umum, *credit spread* non-sekuritisasi, dan nilai tukar. Beban modal Risiko Pasar dan beban modal CVA untuk periode Desember 2024 adalah sebesar 1,96% dan 1,37% dari modal inti utama. Sesuai dengan SEOJK Nomor 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum, terhitung Januari 2024 bank melakukan perhitungan modal risiko pasar dengan metode pendekatan standar (*standardized approach*).

1. Market RWA Movement Analysis

Market Risk RWA in December 2024 was at Rp 5.4 trillion, increased 11% compared to June 2024 (Rp 4.9 trillion). This was due to increase in capital charge from sensitivity-based method in general interest rate risk, credit spread non-securitizations, and foreign exchange risk classes. The capital charge from Market Risk and CVA for the period of December 2024 are 1.96% and 1.37% from the CET1 Capital. In accordance with SEOJK Number 23/SEOJK.03/2022 concerning the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks, starting from January 2024, bank has calculated market risk capital using the standardized approach.

2. Tujuan Strategis Bank dalam Kegiatan Trading

Kegiatan *trading* yang dilakukan oleh Bank bertujuan untuk jual beli jangka pendek, mengambil keuntungan dari pergerakan harga jangka pendek, mengunci keuntungan arbitrase, diversifikasi, pemenuhan kebutuhan nasabah, dan/atau lindung nilai dari instrumen lainnya. Instrumen untuk lindung nilai dapat berupa instrumen individual yang spesifik ataupun portofolio yang terdiri dari aset, liabilitas, posisi, atau arus kas yang serupa.

3. Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko Pasar Bank

Bank memiliki Kebijakan Risiko Pasar dan *Trading Book Statement* yang mengatur dengan jelas kegiatan *trading* bank maupun klasifikasi *trading* yang dilakukan. Kebijakan-kebijakan ini dikaji ulang secara berkala dan disetujui oleh Dewan Komisaris dan Direksi.

Bank telah melakukan identifikasi untuk faktor-faktor yang dapat meningkatkan Risiko Pasar yang melekat terhadap semua lini bisnis, produk, proses, dan sistem informasi. Untuk setiap produk atau aktivitas baru, Bank selalu melakukan penelaahan menyeluruh untuk memastikan bahwa semua risiko sudah dikaji dan dimitigasi dengan baik melalui proses *New Product Approval* (NPA).

Bank telah memiliki metodologi yang baik dalam melakukan pengukuran Risiko Pasar dan sistem infrastruktur yang memadai dalam melakukan pemantauan dan pengendalian Risiko Pasar, dimana metodologi yang dianut akan mengacu kepada peraturan yang dikeluarkan oleh pihak regulator. Bank juga memiliki Sistem Manajemen Informasi dan teknologi yang memadai dalam pemantauan dan penyediaan laporan Risiko Pasar, khususnya aktivitas *trading* secara menyeluruh untuk memastikan penyampaian laporan yang akurat kepada Dewan Komisaris dan Direksi.

4. Kebijakan Terkait Trading Book dan Banking Book

Trading Book terdiri dari posisi instrumen finansial yang dimiliki dengan intensi *trading*, untuk melindungi nilai dari posisi *Trading Book* lainnya, atau muncul dari restrukturisasi posisi *Trading Book* yang sudah ada. Posisi di *Trading Book* divalusi secara akurat dan berkala, disertai dengan manajemen portofolio yang aktif.

Manajemen aktif pada *Trading Book* meliputi seluruh poin berikut ini:

2. Bank's Strategic Purpose in Trading Activities

Trading activities carried out by the Bank aim to buy and sell short-term, take advantage of short-term price movements, lock in arbitrage profits, diversify, meet customer needs, and/or hedge from other instruments. Hedging instruments can be specific individual instruments or portfolios consisting of similar assets, liabilities, positions, or cash flows.

3. Identification, Measurement, Monitoring, and Controlling Process of Market Risk

The Bank owns Market Risk Management Policy and Trading Book Statement which clearly regulates the trading activities and the trading classifications. These policies are reviewed periodically and approved by the Board of Commissioners and the Board of Directors.

The Bank has identified factors that may increase the inherent market risk in all business lines, products, processes, and information systems. For every new product or activity, the Bank always conducts a thorough review to ensure that all risks have been properly assessed and mitigated through (New Product Approval (NPA) process.

The Bank has already had a proper methodology in measuring market risk and an adequate infrastructure system in monitoring and controlling Market Risk, where the methodology adopted will refer to the regulations issued by the regulator. The Bank also has an adequate Information Management System and technology in monitoring and providing Market Risk reports, especially comprehensive trading activities, to ensure accurate reporting to the Board of Commissioners and the Board of Directors

4. Trading Book and Banking Book Policies

Trading Book consists of financial instrument position that is owned with the intention of trading, to hedge against other Trading Book positions, or arises from the restructuring of an existing Trading Book position. Positions in the Trading Book are evaluated accurately and periodically, accompanied by active portfolio management.

Active management of the Trading Book includes all of the following:

- Seluruh posisi *trading* telah dikelola di *Trading Desk*. Segregasi antara posisi *Trading Book* dan *Banking Book* dilakukan berdasarkan penempatan posisi di suatu portofolio. Proses pembuatan suatu portofolio mencakup klasifikasi portofolio berdasarkan adanya intensi *trading* atau tidak. Kaji ulang posisi di portofolio *Trading Book* dilakukan secara berkala untuk memastikan ketepatan intensi dari instrumen finansial di portofolio tersebut.
- Limit dari posisi *trading* dikaji ulang dan dipantau secara berkala. Pemantauan posisi *trading* terhadap limit yang berlaku dilakukan secara harian oleh Unit *Market & Liquidity Risk* (MLR).
- Setiap posisi *trading* telah dilakukan valuasi melalui proses *mark-to-market* atau *mark-to-model* dengan parameter yang dinilai secara harian, beserta penyertaan angka *valuation adjustment/reserves* sesuai aturan yang berlaku. Revaluasi posisi dilakukan secara independen oleh Unit *Finance*.
- Posisi *trading* telah secara aktif dimonitor mengikuti likuiditas pasar dan mampu untuk melindungi nilai posisi atau profil risiko dari portofolio yang terkait.
- Posisi *trading* yang tidak aktif (*stale positions*) dimonitor dan dikaji ulang oleh Unit *Market & Liquidity Risk* (MLR) secara berkala.
- Posisi *trading*, utilisasi limit, dan pelampauan limit telah dilaporkan kepada Manajemen sebagai bagian penting dari penerapan manajemen risiko.

5. Penempatan Posisi di Trading Book dan Banking Book

Posisi yang tidak dimiliki ataupun dimaksudkan untuk intensi *trading*, atau posisi yang melindungi nilai posisi *Banking Book* lainnya, tidak dimasukkan ke dalam ruang lingkup *Trading Book*.

Perpindahan instrumen antara *Trading Book* dan *Banking Book* pada umumnya tidak diperbolehkan, kecuali dalam keadaan luar biasa dan atas persetujuan regulator, sebagaimana diatur dalam kebijakan risiko pasar.

6. Struktur dan Organisasi Fungsi Manajemen Risiko Pasar

Fungsi Manajemen Risiko Pasar dijalankan oleh Unit *Market & Liquidity Risk* (MLR) yang bernaung di bawah *Risk Management Group*, sebuah Unit independen dari unit bisnis yang memastikan penerapan manajemen risiko pasar dapat berjalan dengan baik.

Dewan Direksi turut aktif dalam melakukan pemantauan terhadap Risiko Pasar melalui pertemuan

- All trading positions have been managed on the Trading Desk. The segregation between Trading Book and Banking Book positions is carried out based on the placement of positions in a portfolio. The process of creating a portfolio includes the classification of portfolios based on whether or not they have trading intentions. Reviews of positions in Trading Book portfolio are carried out periodically to ensure the accuracy of the intentions of the financial instruments in the portfolio.
- The limits of trading positions are reviewed and monitored regularly. Monitoring of trading positions against the applicable limit is done on a daily basis by Market & Liquidity Risk (MLR) Unit.
- Each trading position has been valued through a mark-to-market or mark-to-model process with parameters that are assessed on a daily basis, along with the inclusion of valuation adjustment/reserves figures according to the applicable rules. The revaluation of the position is carried out independently by Finance Unit.
- Trading positions have been actively monitored following market liquidity and are able to hedge the position or risk profile of the associated portfolio.
- Stale positions are monitored and reviewed by Market & Liquidity Risk (MLR) Unit on a regular basis.
- Trading positions, limit utilizations, and limit exceedances have been reported to Management as an important part of the implementation of risk management.

5. Positions Placement in Trading Book and Banking Book

Positions that are not owned or intended for trading purposes, or positions that hedge other Banking Book positions, are not included in the scope of the Trading Book.

The movement of instruments between the Trading Book and the Banking Book is generally not permitted, except in exceptional circumstances and with the approval of the regulator, as stipulated in the market risk policy.

6. Market Risk Management Structure and Organization

Market Risk Management function is carried out by Market & Liquidity Risk (MLR) Unit under the Risk Management Group, an independent unit of business units that ensures that the implementation of market risk management can run smoothly.

The Board of Directors is active in monitoring Market Risk through the Market & Liquidity Risk Committee

Market & Liquidity Risk Committee (MLRC) yang dilakukan satu kali dalam setiap bulan dan Dewan Komisaris melakukan pemantauan dalam pertemuan *Risk Monitoring Committee* (RMC).

(MLRC) meeting which is held once a month and the Board of Commissioners monitors the Risk Monitoring Committee (RMC) meeting.

7. Ruang Lingkup, Sifat Pelaporan, dan Sistem Pengukuran Risiko Pasar

Risiko Pasar terdiri dari risiko atas suku bunga, nilai tukar, *credit spread*, dan risiko *default*. Risiko Pasar di PT Bank DBS Indonesia mencakup seluruh kegiatan *Trading Book* dan *Banking Book* dari Unit *Global Financial Markets* (GFM). *Trading Book* terdiri dari posisi yang berasal dari kegiatan *trading* oleh Unit *Global Financial Markets* (GFM). Posisi yang tidak berada di *Trading Book* merupakan posisi *Banking Book*.

Limit-limit yang dimiliki bank dalam mengendalikan risiko pasar dari aktivitas *trading*, antara lain ES (*Expected Shortfall*), IRPV01 (*Interest Rate PV01*), CSPV01 (*Credit Spread PV01*), JTZ (*Jump To Zero*), FX Delta, MAT (*Management Action Trigger*), dan FFP (*Fall From Peak*) dilaporkan secara harian.

Selain itu, Bank juga melaksanakan *stress test* secara rutin untuk posisi akhir bulan terhadap seluruh portofolio termasuk *trading*, dengan tujuan untuk mengukur dampak dari *tail risk*, yaitu kejadian ekstrem yang berpotensi menyebabkan kerugian besar yang mungkin tidak terpantau dengan pengukuran ES.

Apabila terjadi pelampauan limit, akan dilakukan proses eskalasi sebagaimana diatur dalam kebijakan terkait.

7. Scope, Reporting, and Measuring System of Market Risk

Market Risk consists of the risks over interest rates, exchange rates, credit spreads, and default risks. Market Risk at PT Bank DBS Indonesia covers all Trading Book and Banking Book activities of the Global Financial Markets (GFM) Unit. The Trading Book consists of positions derived from trading activities by the Global Financial Markets (GFM) Unit. Positions that are not in the Trading Book are Banking Book positions.

The limits that banks have in controlling market risk from trading activities include ES (Expected Shortfall), IRPV01 (Interest Rate PV01), CSPV01 (Credit Spread PV01), JTZ (Jump To Zero), FX Delta, MAT (Management Action Trigger), and FFP (Fall From Peak), which are reported daily.

In addition, the Bank also conducts regular stress tests for month-end positions on all portfolios including trading, with the aim of measuring the impact of tail risk, which is an extreme event that has the potential to cause large losses that may not be monitored by ES measurement.

In the event of limit breach, an escalation process will be carried out as stipulated in the relevant policy.

26. RISIKO OPERASIONAL OPERATIONAL RISK

No.	Rincian Details	Jumlah Total	
		31 Desember 2024 31 December 2024	31 Desember 2023 31 December 2023
1	Komponen Indikator Bisnis (KIB) Business Indicator Component (KIB)	493,633	482,187
2	Faktor Pengali Kerugian Internal (FPKI) Internal Loss Multiplier (FPKI)	0.75	0.75
3	Modal Minimum Risiko Operasional (MMRO) Minimum Operating Risk Capital (MMRO)	371,237	359,315
4	ATMR untuk Risiko Operasional RWA for Operational Risk	4,640,462	4,491,440

27. PENGUNGKAPAN KUALITATIF UMUM RISIKO OPERASIONAL

QUALITATIVE DISCLOSURE OF OPERATIONAL RISK

Risiko operasional adalah risiko yang timbul akibat dari ketidakcukupan atau kegagalan proses internal, manusia, sistem atau dari kejadian-kejadian eksternal. Untuk mengelola risiko operasional, beberapa program mitigasi telah digunakan, seperti adanya pengendalian internal di dalam proses dan aktivitas Bank, pengelolaan kelangsungan usaha (Business Continuity Management), dimilikinya program asuransi serta program pelatihan untuk meningkatkan kesadaran terhadap risiko dan pengendaliannya. Perhitungan ATMR Risiko Operasional telah mengacu pada SEOJK No. 6/SEOJK.03/2020 tentang Perhitungan ATMR untuk Risiko Operasional dengan menggunakan Standar Bagi Bank Umum.

Operational risk is defined as the risk that arises from inadequate or failed internal processes, people, systems, or from external events. For managing the operational risk, some mitigation programmes have been adopted, such as the establishment of internal controls in the Bank's processes and activities, business continuity management, having insurance programmes and training programme to enhance risk and control awareness. The calculation of Operational Risk is referring to SEOJK No. 6/SEOJK.03/2020 regarding Calculation of Risk-Weighted Assets for Operational Risk Using Standardized Approach for Commercial Banks.

28. RISIKO LIKUIDITAS – ASET TERIKAT (ENCUMBRANCE) (ENC)

LIQUIDITY RISK - ENCUMBRANCE ASSETS (ENC)

Posisi Laporan / Report Date: Desember 2024 / December 2024

(dalam jutaan rupiah | in millions Rupiah)

	a	b	c	d
	Aset Terikat (Encumbered)	Asset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas Assets placed or pledged with the central bank but not yet generate liquidity	Aset tidak terikat (Unencumbered)	Total

Aset-aset dalam laporan posisi keuangan dapat disajikan terperinci sepanjang dibutuhkan
Assets in the balance sheets can be presented in details as needed

10,548,063

18,369,020

19,518,113

48,435,196

Analisa Kualitatif | Qualitative Analysis

- a. Aset terikat (encumbered assets) adalah aset bank yang terbatas untuk kebutuhan likuiditas, secara legal dan kontraktual oleh Bank. Aset terikat yang tidak termasuk aset yang disimpan atau diperjanjikan dengan Bank Indonesia namun belum digunakan untuk menghasilkan likuiditas.

Encumbered assets are bank assets legally and contractually restricted for liquidity requirements. Encumbered assets are not include assets held or pledged with Bank Indonesia but not yet been used to generate liquidity.

- b. Saat ini, Bank memiliki aset yang disimpan atau diperjanjikan dengan Bank Indonesia termasuk berupa GWM, penempatan pada BI & SRBI. Aset yang disimpan di Bank Indonesia tersebut belum digunakan untuk menghasilkan likuiditas dan diperhitungkan sebagai HQLA sebagaimana diatur dalam POJK Liquidity Coverage Ratio Bagi Bank Umum.

Currently, the Bank holds or pledges assets with Bank Indonesia, including Requirement Reserves (GWM), placement at BI & SRBI. These assets held at Bank Indonesia have not yet been used to generate liquidity and are considered as High-Quality Liquid Assets (HQLA) as stipulated in the Financial Services Authority Regulation (POJK) on the Liquidity Coverage Ratio for Commercial Banks.

- c. Aset tidak terikat merupakan aset yang memenuhi syarat sebagai HQLA sebagaimana diatur dalam POJK Liquidity Coverage Ratio Bagi Bank Umum. Saat ini Bank memiliki aset tidak terikat sebesar Rp19.52 triliun, berupa Kas, Surat Berharga Pemerintah, Surat Berharga Korporasi.

Unencumbered assets are assets that qualify as High-Quality Liquid Assets (HQLA) as stipulated in the Financial Services Authority Regulation (POJK) on the Liquidity Coverage Ratio for Commercial Banks. Currently, the Bank holds unencumbered assets amounting to Rp19.52 trillion, consisting of cash, government securities, and corporate securities.

29. LAPORAN PERHITUNGAN KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO) TRIWULAN

QUARTERLY LIQUIDITY COVERAGE RATIO CALCULATION REPORT

Nama Bank : PT Bank DBS Indonesia
Tanggal Laporan : 30 June 2024 (Average)

(dalam jutaan rupiah | in millions Rupiah)

No.	Komponen	INDIVIDUAL			
		Q4 - 2024		Q3 - 2024	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	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) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	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) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate
1	Jumlah data Poin yang digunakan dalam perhitungan LCR Total data points used in calculation of LCR		63 hari*)		65 hari*)
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		43,735,361		40,756,926
ARUS KAS KELUAR (CASH OUTFLOW)					
3	Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:/ Deposits from individual customers and funding originating from Micro and Small Business customers, consist in of the following:				
	a. Simpanan/ Pendanaan stabil	790,035	39,502	832,958	41,648
	Deposits/Funds, stable				
	b. Simpanan/ Pendanaan kurang stabil	19,769,713	1,977,001	20,086,759	2,008,676
	Deposits/Funds, less stable				
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funds from corporate customers, consisting of:				
	a. Simpanan operasional/	18,137,105	4,234,036	17,012,269	4,026,418
	Operational savings				
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional	28,757,066	14,464,036	27,228,246	13,530,658
	Non-operational savings and/or other non-operational obligations				

Nama Bank : PT Bank DBS Indonesia
Tanggal Laporan : 30 June 2024 (Average)

(dalam jutaan rupiah | in millions Rupiah)

No.	Komponen	INDIVIDUAL			
		Q4 - 2024		Q3 - 2024	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	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) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	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) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate
c.	Surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt)	0	0	0	0
	Securities in the form of debt securities issued by banks (unsecured debt)				
5	Pendanaan dengan agunan (secured funding)		0		0
	Funds with collateral (secured funding)				
6	Arus kas keluar lainnya (additional requirement), terdiri dari:				
	Other Cash Outflow (additional requirement), consisting of:				
a.	Arus kas keluar atas transaksi derivatif				
	cash outflow on derivative transactions	537,108	537,108	683,404	683,404
b.	Arus kas keluar atas peningkatan kebutuhan likuiditas				
	cash outflow on increase in liquidity requirement	364,869	364,869	207,242	207,242
c.	Arus kas keluar atas kehilangan pendanaan	0	0	0	0
	cash outflow on loss of funding				

Nama Bank : PT Bank DBS Indonesia
Tanggal Laporan : 30 June 2024 (Average)

(dalam jutaan rupiah | in millions Rupiah)

No.	Komponen	INDIVIDUAL			
		Q4 - 2024		Q3 - 2024	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	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) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	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) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate
d.	Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas cash outflow on withdrawal of committed credit facilities and liquidity facilities	9,503,031	1,332,695	6,408,792	901,236
e.	Arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana cash outflow on other contractual obligations related to funds disbursement	0	0	0	0
f.	Arus kas keluar atas kewajiban kontijensi pendanaan lainnya cash outflow for other contingent financing obligations	43,588,388	70,482	41,856,504	71,186
g.	Arus kas keluar kontraktual lainnya other contractual cashflow	17,105	17,105	30,142	30,142
7	TOTAL ARUS KAS KELUAR (CASH OUTFLOW) TOTAL CASH OUTFLOWS		23,036,835		21,500,609
ARUS KAS MASUK (CASH INFLOW)					
8	Pinjaman dengan agunan Secured lending Loans with collateral (Secured lending)	0	0	0	0

Nama Bank : PT Bank DBS Indonesia
Tanggal Laporan : 30 June 2024 (Average)

(dalam jutaan rupiah | in millions Rupiah)

No.	Komponen	INDIVIDUAL			
		Q4 - 2024		Q3 - 2024	
		Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	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) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate	Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual Outstanding value & obligation & commitments/ value of contractual invoice	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) Value of HQLA after haircut or outstanding obligations & commitments multiplied by the run-off rate or the value of contractual invoice times the inflow rate
9	Tagihan berasal dari pihak lawan (counterparty) yang bersifat lancar (inflows from fully performing exposures) Claims originating from counterparties that are current (inflows from fully performing exposures)	0	9,153,688	0	9,462,920
10	Arus kas masuk lainnya Other cashinflows	0	520,684	0	746,157
11	TOTAL ARUS KAS MASUK (CASH INFLOW)		9,674,371		10,209,077
		TOTAL ADJUSTED VALUE1		TOTAL ADJUSTED VALUE1	
12	TOTAL HQLA		43,735,361		40,756,926
13	TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS) TOTAL NET CASH OUTFLOWS		13,362,464		11,291,532
14	LCR (%)		327.30%		360.95%

Keterangan | Note

'Adjusted values dihitung setelah peneanaan pengurangan nilai (haircut), tingkat penarikan (run-off rate), dan tingkat penerimaan (inflow rate) serta batas maksimum komponen HQLA, misalnya batas maksimum HQLA Level 2B dan HQLA Level 2 serta batas maksimum arus kas masuk yang dapat diperhitungkan dalam LCR.

'Adjusted values dihitung setelah peneanaan pengurangan nilai (haircut), tingkat penarikan (run-off rate), dan tingkat penerimaan (inflow rate) serta batas maksimum komponen HQLA, misalnya batas maksimum HQLA Level 2B dan HQLA Level 2 serta batas maksimum arus kas masuk yang dapat diperhitungkan dalam LCR.

30. PENILAIAN KUALITATIF KONDISI LIKUIDITAS

PENILAIAN KUALITATIF KONDISI LIKUIDITAS

Rasio kecukupan likuiditas (LCR) bank pada posisi rata-rata Triwulan 4 2024 adalah sebesar 327,30%. 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 Rp43,74 triliun.

Dibandingkan dengan posisi Triwulan 3 2024, rasio rata-rata LCR mengalami penurunan sebesar 33,65% dari sebelumnya sebesar 360,95%. Hal tersebut dipengaruhi oleh peningkatan rata-rata HQLA sebesar 7,31% dan peningkatan rata-rata net cash outflow sebesar 18,34%.

Komposisi HQLA level 1 didominasi oleh rata-rata surat berharga pemerintah sebesar Rp34,8 triliun, dan rata-rata penempatan pada Bank Indonesia sebesar Rp8,49 triliun. Sementara pada HQLA level 2 terdapat surat berharga korporasi non-keuangan sebesar Rp64 milyar yang diakui sebagai HQLA level 2A.

Pada posisi Triwulan 4 2024 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 Rp18,7 triliun.
- Jumlah penarikan pendanaan dari nasabah retail sebesar Rp2,02 triliun.

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 Rp2,71 triliun dan dari nasabah lainnya (nasabah korporasi dan pemerintah) sebesar Rp6,44 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.

The bank's Liquidity Coverage Ratio (LCR) in the average position of 4th quarter 2024 was 327.30%. 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 Rp43.74 trillion.

Compared to the 3rd quarter of 2024, the LCR ratio decrease by 33.65% from the previous 360.95%. This was influenced by the increase in average HQLA by 7.31% and the increase in the average Net Cash Outflow by 18.34%.

The composition of HQLA Level 1 was dominated by the average government securities of Rp34.8 trillion, and average placement of Bank Indonesia of Rp8.49 trillion. While in HQLA Level 2 there is a non-financial corporate securities of Rp64 billion which is recognized as HQLA Level 2A.

In this 4th quarter of 2024 position, the biggest composition in the cash flow projection out over the next 30 days after the run-off rate is as follows:

- The number of funding withdrawal from corporate customers is Rp18.7 trillion
- The amount of funding withdrawal from Retail Customers is Rp2.02 trillion.

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.

Whereas for the cash inflow projection in the future for the next 30 days after subject to run-off rate in this period dominated by loan to counterpart (counterparty) of the Financial Services Institution amounting to Rp2.71 trillion and from other customers (corporate and government customers) of Rp6.44 trillion.

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.

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 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*).

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.

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).

31. KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL BERSIH (NET STABLE FUNDING RATIO)

NET STABLE FUNDING RATIO FULFILLMENT OBLIGATION

Komponen ASF ASF Components		Posisi Tanggal Laporan (September/2024)				Total Nilai Tertimbang Total Weighted Value	
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)					
		Tanpa Jangka Waktu ¹ Without Time Period	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
1	Modal / Capital		3,028,000	-	1,514,000	15,032,516	
2	Modal sesuai POJK KPMM Capital in accordance with POJK KPMM	13,518,516	3,028,000	-	1,514,000	15,032,516	
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	9,643,286	26,854,320	1,891,822	16	34,596,789	
5	Simpanan dan pendanaan stabil Deposits and funding are stable	881,589	43,718	436	-	879,456	
6	Simpanan dan pendanaan kurang stabil Deposits and funding are less stable	8,761,697	26,810,602	1,891,386	16	33,717,333	
7	Pendanaan yang berasal dari nasabah korporasi: Funding originating from corporate customers:	33,475,865	27,518,797	584,302	3,224,037	20,957,930	
8	Simpanan operasional/ Operational savings	16,925,380	-	-	-	8,462,690	
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other funding comes from corporate customers	16,550,484	27,518,797	584,302	3,224,037	12,495,240	
10	Liabilitas yang memiliki pasangan aset yang saling bergantung Liabilities that have pairs of assets that are interdependent	-	1,700,481	-	-	-	
11	Liabilitas dan ekuitas lainnya : Other liabilities and equity:	6,438,814	-	555,648	53,500	331,324	
12	NSFR liabilitas derivatif NSFR derivative liabilities						
13	Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas Equity and other liabilities that are not included in the above categories	6,438,814	-	555,648	53,500	331,324	
14	Total ASF					70,918,559	
15	"Total HQLA dalam rangka perhitungan NSFR Total HQLA in NSFR calculation"					2,220,068	
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)"	-	33,218,596	7,517,236	29,326,524	44,929,437	
18	"kepada lembaga keuangan yang dijamin dengan HQLA Level 1 To financial institutions guaranteed by HQLA Level 1"	-	-	555,648	5,304,075	5,581,900	

	Posisi Tanggal Laporan (December/2024)				Total Nilai Tertimbang Total Weighted Value	No. Ref. dari Kertas Kerja NSFR Ref. No. from NSFR Work Paper
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)					
	Tanpa Jangka Waktu' Without Time Period	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
	13,664,818	3,219,000	-	1,609,500	15,274,318	
	13,664,818	3,219,000	-	1,609,500	15,274,318	1,1
	-	-	-	-	-	1,2
	-	-	-	-	-	1,3
	8,802,007	25,927,824	1,578,650	5	32,719,445	2
						3
	803,986	29,804	2,347	-	794,330	2,1
						3,1
	7,998,021	25,898,019	1,576,304	5	31,925,115	2,2
						3,2
	32,509,270	36,943,448	1,389,697	3,416,330	22,746,829	4
	17,335,392	-	-	-	8,667,696	4,1
	15,173,877	36,943,448	1,389,697	3,416,330	14,079,132	4,2
	-	827,188	674,532	-	-	5
	3,486,649	580,659	-	-	-	6
						6,1
	3,486,649	580,659	-	-	-	6.2 s.d. 6.5
					70,740,592	7
					1,520,743	1
	-	-	-	-	-	2
	28,920,874	14,393,033	35,311,726	51,120,507	51,120,507	3
	619,059	-	5,463,487	5,525,393	5,525,393	3,1.1

Komponen ASF ASF Components		Posisi Tanggal Laporan (September/2024)				Total Nilai Tertimbang Total Weighted Value	
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)					
		Tanpa Jangka Waktu ¹ Without Time Period	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
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	-	2,167,656	989,036	1,360,866	2,180,533	
20	kepada korporasi non-keuangan, nasabah retail dan nasabah usaha mikro dan kecil, pemerintah pusat, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: To non-financial corporations, retail customers and micro and small business customers, the central government, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, which include:	-	30,278,274	5,951,501	18,861,228	34,146,932	
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	-	-	-	2,924,521	1,900,939	
22	Kredit beragun rumah tinggal yang tidak sedang dijaminan, yang diantaranya : Loans with residential mortgage that are not guaranteed, which include:	-	315	408	213,540	181,870	
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	-	1,238	1,040	110,909	73,230	
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (performing) yang tidak sedang dijaminan, 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	-	771,112	19,602	551,384	864,033	
25	Aset yang memiliki pasangan liabilitas yang saling bergantung Assets that have interdependent pairs of liabilities	-	1,700,481	-	-	-	
26	Aset lainnya: Other assets:	-	816,757	19	6,858,883	7,675,659	
27	Komoditas fisik yang 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)				-	-	
29	NSFR aset derivatif NSFR derivatives asset				-	-	

	Posisi Tanggal Laporan (December/2024)					No. Ref. dari Kertas Kerja NSFR Ref. No. from NSFR Work Paper
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu ¹ Without Time Period	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
-	1,659,950	924,782	1,423,038	2,134,421	2,134,421	"3.1.2 3.1.3"
-	25,025,474	13,439,995	23,815,868	39,476,222	39,476,222	"3.1.4.2 3.1.5 3.1.6"
-	999,579	-	3,694,919	2,901,487	2,901,487	3.1.4.1
-	134	285	220,595	187,715	187,715	3.1.7.2
-	827	819	84,013	55,431	55,431	3.1.7.1
-	615,851	27,153	609,806	839,837	839,837	3.2
-	827,188	674,532	-	-	-	4
-	-	636,547	-	5,439,711	6,076,258	5
-					-	5,1
				-	-	5,2
				-	-	5,3

Komponen ASF ASF Components		Posisi Tanggal Laporan (September/2024)					
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)			Total Nilai Tertimbang Total Weighted Value		
		Tanpa Jangka Waktu ¹ Without Time Period	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year			≥ 1 tahun ≥ 1 year
30	NSFR liabilitas derivatif sebelum dikurangi dengan variation margin NSFR of derivative payable before deducting with variation margin				639,793	639,793	
31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas All other assets not included in above categories	-	176,964	19	6,858,883	7,035,866	
32	Rekening Administratif Off Balance Sheet Accounts				7,958,978	358,085	
33	Total RSF					55,183,249	
34	Rasio Pendanaan Stabil Bersih (%) Net Stable Funding Ratio (%)					128.51%	

Keterangan | Note

¹Komponen 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

¹The 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 Tanggal Laporan (December/2024)				No. Ref. dari Kertas Kerja NSFR Ref. No. from NSFR Work Paper	
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)			Total Nilai Tertimbang Total Weighted Value		
	Tanpa Jangka Waktu ¹ Without Time Period	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year			
				469,630	469,630	5,4
	-	166,918	-	5,439,711	5,606,628	5,5 s.d. 5,12
				14,031,950	660,463	12
					59,377,971	13
					119.14%	14

32. ANALISIS PERKEMBANGAN NSFR NSFR ANALYSIS

Rasio NSFR untuk periode bulan Desember 2024 adalah 119,14%, mengalami penurunan sebesar 9,38% dibandingkan periode September 2024 sebesar 128,51%. Rasio NSFR ini mengindikasikan bahwa *funding* yang stabil untuk pendanaan aset jangka panjang Bank masih dalam kondisi sangat baik, di atas batas minimum yang ditetapkan OJK.

Penurunan rasio NSFR pada periode ini disebabkan oleh penurunan *Available Stable Funding* (ASF) sebesar Rp177 miliar & *Required Stable Funding* (RSF) mengalami peningkatan sebesar Rp4.19 triliun.

Adapun detail perubahan NSFR periode ini adalah sebagian berikut:

1. *Available Stable Funding* (ASF) mengalami penurunan sebesar Rp177 miliar (-0,25%), hal ini sebagian besar berasal dari penurunan simpanan nasabah retail sebesar Rp1,87 triliun & simpanan nasabah korporasi meningkat sebesar Rp1,78 triliun.
2. *Required Stable Funding* (RSF) mengalami peningkatan sebesar Rp4,19 triliun (7,6%), yang terutama berasal dari peningkatan pinjaman pada sektor non-FI sebesar Rp6,33 triliun, menurunnya HQLA sebesar Rp700 miliar & menurunnya aset lainnya sebesar Rp1,6 triliun.

Komposisi nilai tertimbang ASF didominasi oleh simpanan yang berasal dari nasabah perorangan dan SME (46,25%), pendanaan dari nasabah korporasi dan lembaga keuangan (32,16%), serta komponen modal (21,59%). Sedangkan komposisi nilai tertimbang RSF didominasi oleh pinjaman kategori lancar yang diberikan sebesar (86,09%), total HQLA NSFR sebesar (2,56%), dan aset lainnya sebesar (10,23%).

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.

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 Dewan Direksi melalui Komite Aset dan Liabilitas (ALCO) dan Komite Risiko Pasar dan Likuiditas (MLRC), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC).

The NSFR ratio for the period December 2024 was 119.14%, decrease by 9.38% compared to the September 2024 period of 128.51%. This indicates that stable funding for long-term asset funding of the Bank is still in very good condition, above the OJK minimum limit.

The decrease in the NSFR ratio in this period was due to a decrease in ASF (Available Stable Funding) the of Rp177 billion, and an increase in RSF (Required Stable Funding) of Rp4.19 trillion.

Details of the change in NSFR in this period is as follows:

1. ASF (Available Stable Funding) decrease by Rp177 billion (-0.25%), this was largely due to decrease in the weighted value of deposits from retail & SME customers by Rp1.87 trillion, & increase in Corporate deposits by Rp1.78 trillion.
2. RSF (Required Stable Funding) increase by Rp4.19 trillion (7.6%), which mainly due to increase in non FI loan by Rp6.33 trillion, decrease in HQLA by Rp 700 billion & decrease in other asset by Rp1.6 trillion.

The composition of the weighted value of ASF is dominated by deposits originating from individual customers (46.25%), funding from corporate customers and financial institutions (32.16%), and capital component (21.59%). Meanwhile, the composition of the weighted value of the RSF was dominated by loans in the current category of (86.09%), total HQLA NSFR of (2.56%), and other assets of (10.23%).

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.

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.

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).

32. LAPORAN PERHITUNGAN IRRBB (INTEREST RATE RISK IN BANKING BOOK) MATA UANG: RUPIAH DAN USD

DISCLOSURE OF INTEREST RATE RISK IN BANKING BOOK (IRRBB) EXPOSURE CURRENCY: RUPIAH AND USD

Dalam Juta Rupiah In Million Rupiah	ΔEVE		ΔNII	
Periode	Desember 2024 December 2024	September 2024 September 2024	Desember 2024 December 2024	September 2024 September 2024
Parallel shock up	(866,958)	(330,007)	(369,939)	(183,523)
Parallel shock down	930,328	323,703	369,939	183,523
Steeper	(48,633)	167,968		
Flattener	(170,009)	(233,970)		
Short rate up	(522,551)	(334,568)		
Short rate down	521,736	329,906		
Nilai Maksimum Negatif (absolut) Maximum Negative Value (absolut)	866,958	334,568	369,939	183,523
Modal Tier 1 (ΔEVE) atau Projected Income (ΔNII) Tier 1 Capital (ΔEVE) or Projected Income (ΔNII)	13,080,331	12,762,518	5,784,793	5,784,793
Nilai Maksimum dibagi Modal Tier 1 (ΔEVE)/Projected Income (ΔNII) Income/Maximum Value divided by Tier 1 Capital (ΔEVE) /Projected Income (ΔNII)	6.63%	2.62%	6.40%	3.17%

(*) T-1 = Posisi Laporan September 2024 | T-1 = Position of September 2024 Report

Karena Nilai Maksimum dibagi Modal Tier 1 = 6,63%, 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 Desember 2024 adalah Low (1).

Because the Maximum Value divided by Tier 1 Capital = 6,63%, 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 December 2024 report is Low (1).

Peringkat Level	Definisi Peringkat	Definition of Level
Low (1)	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat Low (1) paling sedikit:</p> <ol style="list-style-type: none"> 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 ΔEVE berada di bawah limit internal Bank. 	<p>Taking into account the business activities undertaken by the Bank, the possibility of losses faced by the Bank from IRRBB is very low over a certain period of time in the future.</p> <p>The characteristics of the Bank included in the Low (1) rating are at least:</p> <ol style="list-style-type: none"> the structure of assets and liabilities is not sensitive to changes in interest rates, this is reflected in the calculation of EVE which has a very minimal impact on capital; and the EVE calculation parameter is when ΔEVE is below the Bank's internal limit.
Low to Moderate (2)	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong rendah selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat Low to Moderate (2) paling sedikit:</p> <ol style="list-style-type: none"> struktur aset dan liabilitas cukup sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang cukup kurang signifikan dampaknya terhadap modal; dan parameter perhitungan EVE yang dimaksud adalah saat ΔEVE berada di bawah internal limit Bank namun di bawah 10% (sepuluh persen) dari modal inti (Tier 1). 	<p>Taking into account the business activities carried out by the Bank, the possibility of losses faced by the Bank from IRRBB is low over a certain period of time in the future.</p> <p>The characteristics of the Bank included in the Low to Moderate (2) rating include at least:</p> <ol style="list-style-type: none"> the structure of assets and liabilities is fairly sensitive to changes in interest rates, this is reflected in the calculation of EVE which has a very minimal impact on capital; and the concerned EVE calculation parameter is when ΔEVE is below 10% (ten percent) of the core capital.

Peringkat Level	Definisi Peringkat	Definition of Level
Moderate (3)	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat (3) paling sedikit:</p> <ol style="list-style-type: none"> 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 yang dimaksud adalah saat ΔEVE berada di antara 10% (sepuluh persen) sampai dengan 13% (tiga belas persen) dari modal inti (Tier 1). 	<p>Taking into account the business activities undertaken by the Bank, the possibility of losses faced by the Bank from IRRBB is quite high over a certain period of time in the future.</p> <p>The characteristics of the Bank included in rating (3) are at least:</p> <ol style="list-style-type: none"> the structure of assets and liabilities is quite sensitive to changes in interest rates, this is reflected in the calculation of EVE which has a significant impact on capital; and the EVE calculation parameter is when ΔEVE is between 10% (ten percent) and 13% (thirteen percent) of core capital (Tier 1).
Moderate to High (4)	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat (4) paling sedikit:</p> <ol style="list-style-type: none"> struktur aset dan liabilitas sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang signifikan dampaknya terhadap modal; dan parameter perhitungan EVE yang dimaksud adalah saat ΔEVE berada di antara 13% (tiga belas persen) sampai dengan 15% (lima belas persen) dari modal inti (Tier 1). 	<p>Taking into account the business activities undertaken by the Bank, the possibility of losses faced by the Bank from IRRBB is quite high over a certain period of time in the future.</p> <p>The characteristics of the Bank included in rating (4) are at least:</p> <ol style="list-style-type: none"> the structure of assets and liabilities is sensitive to changes in interest rates, this is reflected in the calculation of EVE which has a significant impact on capital; and the EVE calculation parameter is when ΔEVE is between 13% (thirteen percent) and 15% (fifteen percent) of core capital (Tier 1).
High (5)	<p>Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat tinggi selama periode waktu tertentu pada masa mendatang.</p> <p>Karakteristik Bank yang termasuk dalam peringkat (5) paling sedikit:</p> <ol style="list-style-type: none"> struktur aset dan liabilitas sangat sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat signifikan dampaknya terhadap modal; dan parameter perhitungan EVE yang dimaksud adalah saat ΔEVE berada di atas 15% (lima belas persen) dari modal inti (Tier 1). 	<p>Taking into account the business activities undertaken by the Bank, the possibility of losses faced by the Bank from IRRBB is classified as very high over a certain period of time in the future.</p> <p>The characteristics of the Bank included in the rating (5) are at least:</p> <ol style="list-style-type: none"> the structure of assets and liabilities is highly sensitive to changes in interest rates, this is reflected in the calculation of EVE which has a very significant impact on capital; and the EVE calculation parameter is when ΔEVE is above 15% (fifteen percent) of core capital (Tier 1).

32.LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK RISIKO SUKU BUNGA DALAM BANKING BOOK (INTEREST RATE IN BANKING BOOK) RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN BANKING BOOK (INTEREST RATE IN BANKING BOOK)

Analisa Kuantitatif

- 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.

Quantitative Analysis

- The Bank's definition of IRRBB (*Interest Rate Risk in Banking Book*) is the change in economic value and profitability in banking book resulting from interest rate movements.

In this case, the components on the balance sheet that are exposed to IRRBB are loans, third party funds and securities owned 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 net interest income that remains stable and sustainable.

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 pelanggaran limit yang terjadi, yang tercakup dalam kebijakan internal Bank.

Eksposur IRRBB diidentifikasi, diukur, dan dipantau oleh fungsi kendali risiko yang independen, 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").

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 laporan 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 stress untuk pengukuran sensitivitas terhadap IRRBB. Perhitungan EVE dilakukan menggunakan *run-off balance sheet* dengan fokus untuk mempertahankan nilai dalam rangka resolusi dan tidak terdapat dampak laba rugi aktual, dan menggunakan metode *static balance sheet*. Perhitungan NII dilakukan menggunakan *constant balance sheet* dimana instrumen yang jatuh tempo akan diperpanjang dengan mempertahankan ukuran dan struktur neraca berdasarkan asumsi *like-for-like replacement*.

- 4 Penjelasan skenario *shock* suku bunga dan skenario *stress* yang digunakan dalam perhitungan EVE dan NII.
Untuk perhitungan EVE, digunakan 6 skenario *shock* suku bunga yang ditetapkan OJK yaitu
 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*)

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.

2. Risk Management Strategy and Risk mitigation for IRRBB
In the strategy to manage and mitigate IRRBB risk, the Bank has internal limits and escalation mechanisms for limit exceedances that occur, which are covered in the Bank's internal policies.

IRRBB exposures are identified, measured and monitored by an independent risk control function, namely the Market & Liquidity Risk ("MLR") unit under the Risk Management Group ("RMG"). MLR is also responsible for periodically reviewing IRRBB internal policies and limits.

MLR reports risk exposures derived from IRRBB to senior management and the board of directors on a monthly basis for month-end position through the Market & Liquidity Risk committee ("MLRC") meeting.

3. Periodization of the Bank's IRRBB calculation and explanation of the specific measures used by the Bank to measure sensitivity to IRRBB.
The Bank calculates IRRBB on a monthly basis for internal measurement, as well as on a quarterly basis as part of the risk profile report for market risk and on a semesterly basis as part of the self-assessment results.

The Bank uses the method of changes in EVE and changes in NII based on interest rate shock scenarios and stress scenarios to measure sensitivity to IRRBB. EVE calculation is performed using run-off balance sheet with a focus on maintaining value for resolution purposes and no actual profit and loss impact, and using static balance sheet method. NII is calculated using a constant balance sheet where maturing instruments are extended by maintaining the size and structure of the balance sheet based on like-for-like replacement assumptions.

4. Explanation of interest rate shock scenarios and stress scenarios used in the calculation of EVE and NII.
For EVE calculation, 6 interest rate shock scenarios set by OJK are used, namely
 1. Interest rate shock that is parallel up
 2. Parallel down interest rate shock
 3. A sloping interest rate shock with a mix of short-term interest rates decreasing and long-term interest rates increasing (*steepener*)
 4. Flat interest rate shock with a combination of short-term interest rates increasing and long-term interest rates decreasing (*flattener*)

5. *Shock suku bunga jangka pendek meningkat (short rate up)*
6. *Shock suku bunga jangka pendek menurun (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.

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:

Rp

Parallel 400bps

Short 500bps

Long 350bps

USD

Parallel 200bps

Short 300bps

Long 150bps

5. Asumsi permodelan yang digunakan dalam IMS Bank yang berbeda dari asumsi permodelan dengan pendekatan standar.
Bank DBS Indonesia tidak menggunakan asumsi permodelan IMS, dan hanya menggunakan pendekatan standar untuk perhitungan dan pelaporan IRRBB.

6. Lindung nilai (*hedging*) terhadap 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*.

Instrumen yang digunakan antara lain seperti *Interest Rate Swap* (IRS) terhadap aset jangka panjang bersuku bunga tetap dengan pembiayaan yang bersuku bunga mengambang (*floating*).

7. Asumsi utama permodelan yang digunakan dalam perhitungan delta EVE dan NII.

5. Short-term interest rate shock increases (short rate up)
6. Short-term interest rate shock decreases (short rate down)

As for the calculation of NII, only 2 scenarios are used in the EVE scenario above, namely *parallel up* and *parallel down*. The above 6 scenarios are expected to cover the conditions of interest rate movements under stress conditions.

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

Rp

Parallel 400bps

Short 500bps

Long 350bps

USD

Parallel 200bps

Short 300bps

Long 150bps

5. The modeling assumptions used in the Bank's IMS differ from the modeling assumptions under the standardized approach.
Bank DBS Indonesia does not use IMS modeling assumptions, and only uses the standardized approach for IRRBB calculation and reporting.

6. Hedging against IRRBB
One of the strategies used by Bank DBS Indonesia in managing IRRBB is by hedging the interest rate exposure that occurs in the banking book.

The instruments used include *Interest Rate Swap* (IRS) on long-term fixed rate assets with floating rate funding.

7. The main modeling assumptions used in the calculation of delta EVE and NII.

- 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 5 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 2,5 tahun. Model dan data akan ditinjau secara berkala.
 - 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 5 tahun kebelakang dengan rata-rata pinjaman yang dilunasi (pelunasan dipercepat) pada setiap bulannya. Model dan data akan direview setiap setahun sekali.
 - 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 5 tahun kebelakang dengan rata-rata deposito yang dicairkan setiap bulannya. Model dan data akan ditinjau setiap setahun sekali.
 - 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 Rupiah sebagai mata uang utama, dan USD sebagai mata uang asing yang signifikan (>5%).
8. Informasi lainnya terkait hasil pengukuran IRRBB N/A

Analisa Kuantitatif

1. 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 2,5 tahun (*weighted average*).
2. 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.

- a. For interest rate related NMD (*Non-maturing deposit*) products, i.e. current accounts and savings accounts, the average repricing maturities are calculated using behavioral analysis of non-core core, using historical data for 5 year back and incorporating the pass through rate (PTR) element in determining the Core balance and the predetermined cap. The non-core balance portion is placed in the overnight bucket, and the core balance portion is spread evenly each month until an average of 2.5 years. The model and data will be reviewed regularly.
- b. For fixed rate loan products, the Bank identifies products that are included in the prepayment rate calculation, namely long-term staff loans, short-term fixed loans, and mortgage loan staff. The prepayment rate percentage is calculated using historical data for the past 5 year with the average loan repaid (prepayment) in each month. The model and data will be reviewed annually.
- c. For Deposit products, the bank identifies the product that is included in the Time Deposit Redemption Rate (TDRR) calculation, namely time deposits. The TDRR percentage is calculated using historical data for the past 5 year with the average deposits redeemed each month. The model and data will be reviewed once a year.
- d. In the IRRBB report, all currencies in the banking book are included in the report (all currencies). However, for IRRBB calculation, the currencies used for market interest rate (yield curve) and interest rate shock are significant currencies, namely Rupiah as the main currency, and USD as a significant foreign currency (>5%).

8. Other information related to IRRBB measurement results
N/A

Quantitative Analysis

1. Average repricing maturity applied for Non-Maturing Deposit (NMD).

The average maturity for CASA behavioral applied in Bank DBS Indonesia's IRRBB report is approximately 2.5 years (weighted average).
2. Longest period of interest rate adjustment applied for NMD
The longest period of behavioral CASA applied to Bank DBS Indonesia's IRRBB report is 5 years.