Laporan Publikasi Eksposur Risiko dan Permodalan
Risk and Capital Exposures Disclosures

Posisi 31 Desember 2025 Dan 2024
As at 31 December 2025 and 2024

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TABEL-TABEL PENGUNGKAPAN PERMODALAN, EKSPOSUR RISIKO, DAN PENERAPAN MANAJEMEN RISIKO BANK

TABLES ON CAPITAL DISCLOSURE, RISK EXPOSURE, AND THE BANK'S RISK MANAGEMENT IMPLEMENTATION

1. LAPORAN UKURAN UTAMA
KEY METRICS

(dalam jutaan rupiah | in million Rupiah)

No.	Deskripsi Description	31 Desember 2025 31 December 2025	30 September 2025 30 September 2025	30 Juni 2025 30 June 2025	31 Maret 2025 31 March 2025	31 Desember 2024 31 December 2024
Modal yang Tersedia (nilai) | Available Capital (balance)						
1	Modal Inti Utama (CET1) | Common Equity Tier 1 (CET1)	15,162,625	14,933,230	14,064,088	13,585,586	13,054,730
2	Modal Inti (Tier 1) | Core Capital (Tier 1)	15,162,625	14,933,230	14,064,088	13,585,586	13,054,730
3	Total Modal | Total Capital	16,949,978	16,849,725	15,973,348	15,571,537	15,163,534
Aset Tertimbang Menurut Risiko (ATMR) | Risk Weighted Assets (RWA)						
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Assets (RWA)	76,266,696	80,585,159	77,174,913	72,181,817	66,014,038
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR Risk based capital ratio in percentage of RWA						
5	Rasio CET1 (%) | CET1 Ratio (%)	19.88%	18.53%	18.22%	18.82%	19.78%
6	Rasio Tier 1 (%) | Tier 1 Ratio (%)	19.88%	18.53%	18.22%	18.82%	19.78%
7	Rasio Total Modal (%) | Total Capital Ratio (%)	22.22%	20.91%	20.70%	21.57%	22.97%
Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR Additional CET 1 for buffer in percentage of RWA						
8	Capital conservation buffer (%) (2.5% dari ATMR) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)	1,00%	1,00%	1,00%	1,00%	1,00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) Total CET1 for buffer (Line 8 + Line 9 + Line 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	Komponen CET1 yang tersedia setelah bank memenuhi persyaratan permodalan (%)	12.23%	10.92%	10.71%	11.58%	12.98%
Rasio pengungkit sesuai Basel III | Leverage Ratio based on Basel III						
13	Total Eksposur | Total Exposures	157,102,465	168,279,715	158,978,165	154,555,963	152,015,305
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)	9.65%	8.87%	8.85%	8.79%	8.59%
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any)	9.65%	8.87%	8.85%	8.79%	8.59%

(dalam jutaan rupiah | in million Rupiah)

No.	Deskripsi Description	31 Desember 2025 31 December 2025	30 September 2025 30 September 2025	30 Juni 2025 30 June 2025	31 Maret 2025 31 March 2025	31 Desember 2024 31 December 2024
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transactions (SFT) secara gross Leverage Ratio, including the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets	9.62%	8.71%	8.93%	8.80%	8.79%
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross Leverage Ratio, excluding the impact of any applicable temporary exemption of placement in Bank Indonesia for regulatory minimum reserve requirement (if any), which as incorporated the average value of gross SFT assets	9.62%	8.71%	8.93%	8.80%	8.79%
Rasio Kecukupan Likuiditas (LCR) | Liquidity Coverage Ratio (LCR)						
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total high quality liquid asset (HQLA)	47,057,200	47,676,978	46,714,347	43,759,373	43,735,361
16	Total Arus Kas Keluar Bersih (net cash outflow) Total net cash outflow (net cash outflow)	15,135,433	15,088,458	14,719,654	13,346,389	13,362,464
17	LCR (%)	310.91%	315.98%	317.36%	327.87%	327.30%
Rasio Pendanaan Stabil Bersih | Net Stable Funding Ratio (NSFR)						
18	Total Pendanaan Stabil yang Tersedia Total Available Stable Fund (ASF)	78,636,138	79,979,030	78,308,153	73,744,163	70,740,592
19	Total Pendanaan Stabil yang Diperlukan Total Required Stable Fund (RSF)	57,777,076	59,345,578	59,875,387	57,874,098	59,377,971
20	NSFR (%)	136.10%	134.77%	130.79%	127.42%	119.14%

Analisis Kualitatif | Qualitative Analysis

KPMM pada 31 Desember 2025 adalah 22,22% berada jauh diatas persayaratan permodalan minimum. KPMM tetap stabil dalam dua kuartal terakhir, yang mencerminkan profitabilitas Bank telah mampu mendukung pertumbuhan asetnya.
As of 31 December 2025, the Capital Adequacy Ratio (CAR) stood at 22.22%, 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.

Dari sisi rasio likuiditas, rasio kecukupan likuiditas (LCR) dan rasio pendanaan stabil bersih (NSFR) sangat memadai dimana selama kurun waktu di atas, rasio LCR dan NSFR berada jauh diatas minimum ketentuan OJK yang masing-masing sebesar 100%.
In terms of the liquidity ratios, the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) were very adequate during the above periods, far above OJK minimum requirement of 100%.

2. UMUM - PERBEDAAN ANTARA CAKUPAN KONSOLIDASI DAN *MAPPING* PADA LAPORAN KEUANGAN SESUAI STANDAR AKUNTANSI KEUANGAN 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)

Keterangan Description	a b	c
	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 2025 | 31 December 2025		
Aset | Assets		
Kas | Cash	295,812	295,812
Penempatan pada Bank Indonesia | Placement in Bank Indonesia	6,691,055	6,691,055
Penempatan pada bank lain | Placement in other banks	1,592,296	1,592,296
Tagihan spot dan derivative/forward | Spot and derivative/forward receivables	2,062,876	-
Surat berharga yang dimiliki | Marketable securities	31,823,049	21,608,357
Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under repurchase agreement (repo)	4,083,086	1,932,199
Surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Securities purchased under resale agreement (reverse repo)	7,037,172	-
Tagihan akseptasi | Acceptance receivable	1,208,823	1,208,823
Kredit yang diberikan | Loans	81,283,499	81,283,499
Pembiayaan Syariah | Sharia Financing	-	-
Penyertaan Modal | Equity Investment	-	-
Aset Keuangan Lainnya | Other Financial Assets	867,308	777,153
Cadangan kerugian penurunan nilai aset keuangan Allowance for Impairment Losses on Financial Assets	-	-
a. Surat berharga | Marketable Securities	(74)	-
b. Kredit | Loans	(2,388,103)	(1,443,109)
c. Lainnya | Others	(1,261)	-
Aset tidak berwujud | Intangible Assets	1,190,010	-
Akumulasi amortisasi aset tidak berwujud lainnya Accumulated amortisation of other intangible assets	(921,890)	-
Aset tetap dan inventaris | Fixed assets and equipments	2,392,227	2,392,227
Akumulasi penyusutan aset tetap dan inventaris Accumulated depreciation on fixed assets and inventory	(1,415,926)	(1,415,926)
Aset non produktif | Non-productive assets	-	-
a. Properti terbengkalai | Abandoned property	-	-
b. Aset yang diambil alih | Foreclosed assets	-	-
c. Rekening tunda | Suspense account	2	2
d. Aset antar kantor | Inter-office assets	-	-
Aset lainnya | Other assets	3,103,454	2,850,287
Total Aset | Total Assets	**138,903,415**	**117,772,675**

	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 Securitisation	**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
	-	-	140,009	-
	-	-	3,446,507	-
	-	-	1,454,128	-
	2,058,324	-	2,062,876	-
	-	-	10,214,692	-
	4,083,086	-	2,150,887	-
	7,037,172	-	7,037,172	-
	-	-	419,162	-
	-	-	24,423,163	-
	-	-	-	-
	-	-	-	-
	-	-	147,258	-
	-	-	-	-
	-	-	-	-
	-	-	(60,813)	-
	-	-	-	-
	-	-	-	1,190,010
	-	-	-	(921,890)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	920,458	-
	13,178,582	**-**	**52,355,499**	**268,120**

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	
Liabilitas | Liabilities			
Giro | Current account	37,534,032	-	
Tabungan | Savings account	10,424,765	-	
Simpanan berjangka | Time deposits	50,546,149	-	
Uang Elektronik | Electronic money	-	-	
Liabilitas kepada Bank Indonesia | Liabilities to Bank Indonesia	-	-	
Liabilitas kepada bank lain | Liabilities to other banks	7,567,207	-	
Liabilitas spot dan derivatif/*forward* Spot and derivative/forward payable	1,647,566	-	
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali *(repo)* Securities sold under repurchase liabilities (repo)	4,603,267	-	
Liabilitas akseptasi | Acceptance payable	1,208,823	-	
Surat berharga yang diterbitkan | Issued securities	-	-	
Pinjaman/pembiayaan yang diterima | Loans/financing received	5,002,500	-	
Setoran jaminan | Guarantee deposit	-	-	
Liabilitas antar kantor | Inter-office liabilities	-	-	
Liabilitas lainnya | Other liabilities	4,781,844	-	
Kepentingan Minoritas | Minority interest	-	-	
Total Liabilitas | Total Liabilities	**123,316,153**	**-**	

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 Securitisation	**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
-	-	18,479,789	37,534,032
-	-	4,768,853	10,424,765
-	-	14,326,676	50,546,149
-	-	-	-
-	-	-	-
-	-	1,750,622	7,567,207
1,637,432	-	1,647,566	1,647,566
4,603,267	-	4,603,267	4,603,267
-	-	419,162	1,208,823
-	-	-	-
-	-	5,002,500	5,002,500
-	-	-	-
-	-	-	-
-	-	1,333,069	4,781,844
-	-	-	-
6,240,699	**-**	**52,331,504**	**123,316,153**

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
			Item sesuai | Item subject to:			
		Total	**Kerangka risiko kredit** Credit Risk framework	**Kerangka *Counterparty credit risk*** Counterparty Credit Risk framework	**Kerangka sekuritisasi** Securitisation framework	**Kerangka risiko pasar** Market Risk framework
31 Desember 2025 | 31 December 2025						
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)	138,903,415	117,772,675	13,178,582	-	52,355,499
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)	123,316,153	-	6,240,699	-	52,331,504
3.	Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Total net amount under regulatory scope of consolidation	15,587,262	117,772,675	6,937,883	-	23,995
4.	Nilai rekening administratif Off-balance sheet accounts	75,350,863	12,933,364	-	-	-
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* Diference due to prudential filters	-	-	-	-	-
	Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Exposure amounts accounted for regulatory purposes	**15,587,262**	**117,772,675**	**6,937,883**	**-**	**23,995**

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 2025 | 31 December 2025)

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Million 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 surplus stok)	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	9,530,387	j + k + l + m
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	Accumulated other comprehensive income (and other reserves)	432,501	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	15,596,138	
	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)	184,320	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	(87,774)	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 2025 | 31 December 2025)

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Million 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	252,151	d
26d.	Penyertaan	Inclusion	-	
26e.	Kekurangan modal pada perusahaan anak asuransi	Capital shortfall in insurance subsidiaries	-	
26f.	Eksposur sekuritisasi	Securitisation 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	433,513	
29	Jumlah CET 1 setelah faktor pengurang	Common Equity Tier 1 capital (CET1)	15,162,625	
	Modal Inti Tambahan (AT 1): Instrumen	**Additional Tier 1 capital: instruments**		
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk surplus stok)	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	
36	Jumlah AT 1 sebelum *regulatory adjustment*	Additional Tier 1 capital before regulatory adjustments	-	

(31 Desember 2025 | 31 December 2025)

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Million Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi Consolidated Statements of Financial Position
	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 of eligible short positions*, 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 of eligible short positions*)	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)	15,162,625	
	Modal Pelengkap (Tier 2): Instrumen dan cadangan	**Tier 2 capital: instruments and provisions**		
46	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk surplus stok)	Directly issued qualifying Tier 2 instruments plus related stock surplus	982,977	f
47	Modal yang yang termasuk *phase out* dari Tier 2	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48	Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	Modal yang diterbitkan Entitas Anak yang termasuk *phase out*	of which: instruments issued by subsidiaries subject to phase out	N/A	
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	Provisions	804,376	
51	Jumlah Modal Pelengkap (Tier 2) sebelum faktor pengurang	Tier 2 capital before regulatory adjustments	1,787,353	
	Modal Pelengkap (Tier 2): Faktor Pengurang (*Regulatory Adjustment*)	**Tier 2 capital: regulatory adjustments**		
52	Investasi pada instrumen Tier 2 sendiri	Investments in own Tier 2 instruments	N/A	
53	Kepemilikan silang pada instrumen Tier 2 pada entitas lain	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-	

(31 Desember 2025 | 31 December 2025)

No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Million Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi Consolidated Statements of Financial Position
54	Investasi pada instrumen modal dan kewajiban TLAC lainnya dari entitas perbankan, keuangan dan asuransi diluar lingkup konsolidasi regulatoris, dimana Bank tidak memiliki lebih dari 10% saham biasa yang diterbitkan oleh entitas tersebut (jumlah di atas ambang batas 10%).	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	N/A	
54a	Investasi pada kewajiban TLAC dari entitas perbankan, entitas keuangan, dan asuransi yang berada di luar cakupan konsolidasi secara ketentuan, *net of eligible short positions*, 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 other TLAC liabilities of banking, financial, and insurance entities that are outside the scope of regulatory consolidation and, net of eligible short positions, 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 lainnya dari entitas perbankan, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (*net of eligible short positions*)	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)	1,787,353	
59	Total Modal (Modal Inti + Modal Pelengkap)	Total capital	16,949,978	
60	Total Aset Tertimbang Menurut Risiko (ATMR)	Total risk weighted assets	76,266,696	
	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)	19.88%	
62	Rasio Modal Inti Tier 1 (persentase terhadap ATMR)	Tier 1 (as a percentage of risk weighted assets)	19.88%	
63	Rasio Total Modal (persentase terhadap ATMR)	Total capital (as a percentage of risk weighted assets)	22.22%	
64	Tambahan modal (*Buffer*) (persentase terhadap ATMR)	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)		
65	*Capital Conservation Buffer*	of which: capital conservation buffer requirement	2.50%	
66	*Countercyclical Buffer*	of which: Bank specific countercyclical buffer requirement	-	
67	*Higher loss absorbency requirement*	Of which: higher loss absorbency requirement	1.00%	
68	Untuk bank umum konvensional: CET 1 (diungkapkan dalam persentase terhadap ATMR) yang tersedia setelah Bank memenuhi persyaratan permodalan	For conventional commercial banks: Common Equity Tier 1 available to meet buffers (as a percentage of RWA)	12.23%	

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No.	Komponen	Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Million Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi Consolidated Statements of Financial Position
	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 temasuk *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 temasuk *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	
84	Cap pada Tier 2 yang temasuk *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 million Rupiah)

No.	POS-POS ACCOUNTS	Laporan Publikasi Posisi Keuangan Published Financial Position 31 Desember 2025 31 December 2025	No. Referensi Reference No.
ASET | ASSETS			
1.	Kas | Cash	295,812	
2.	Penempatan pada Bank Indonesia | Placement with Bank Indonesia	6,691,055	
3.	Penempatan pada bank lain | Placement with other banks	1,592,296	
4.	Tagihan spot dan derivatif/*forward* | Spot and derivative/forward receivables	2,062,876	
5.	Surat berharga yang dimiliki | Marketable securities	31,823,049	
6.	Surat berharga yang dijual dengan janji dibeli kembali (*repo*) Securities sold under repurchased agreement (repo)	4,083,086	
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse repo*) Securities purchased under resell agreements (reverse repo)	7,037,172	
8.	Tagihan akseptasi | Acceptance receivables	1,208,823	
9.	Kredit yang diberikan | Loans	81,283,499	
10.	Pembiayaan Syariah | Sharia financing	-	
11.	Penyertaan Modal | Equity investment	-	
12.	Aset Keuangan Lainnya | Other financial assets	867,308	
13.	Cadangan kerugian penurunan nilai aset keuangan | Impairment on financial assets		
	a. Surat berharga | Marketable securities	(74)	
	b. Kredit | Loans	(2,388,103)	
	c. Lainnya | Others	(1,261)	
14.	Aset tidak berwujud | Intangible assets		
	a. *Goodwill*	84,816	a
	b. Aset tidak berwujud lainnya | Other Intangible Assets	1,105,194	b
	c. Akumulasi amortisasi aset tidak berwujud lainnya Accumulated amortisation on intangible asset	(921,890)	c
15.	Aset tetap dan inventaris | Fixed assets and equipment	2,392,227	
	Akumulasi penyusutan aset tetap dan inventaris Accumulated depreciation on fixed assets and equipment	(1,415,926)	
16.	Aset non produktif | Non productive asset		
	a. Properti terbengkalai | Abandoned property	-	
	b. Aset yang diambil alih | Foreclosed collateral	-	
	c. Rekening tunda | Suspense accounts	2	
	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)	252,151	d
	Aset pajak tangguhan - *Software* | Deferred tax assets - Software	1,016	e
	Lainnya | Others	2,850,287	
TOTAL ASET | TOTAL ASSETS		**138,903,415**	
LIABILITAS DAN EKUITAS | LIABILITIES AND EQUITIES			

(dalam jutaan rupiah | in million Rupiah)

No.	POS-POS ACCOUNTS	Laporan Publikasi Posisi Keuangan Published Financial Position 31 Desember 2025 31 December 2025	No. Referensi Reference No.
LIABILITAS | LIABILITIES			
1.	Giro | Current accounts	37,534,032	
2.	Tabungan | Saving accounts	10,424,765	
3.	Simpanan berjangka | Time deposits	50,546,149	
4.	Uang Elektronik | Electronic money	-	
5.	Liabilitas kepada Bank Indonesia | Liabilities to Bank Indonesia	-	
6.	Liabilitas kepada bank lain | Liabilities to other banks	7,567,207	
7.	Liabilitas spot dan derivatif/*forward* | Spot and derivative/forward payables	1,647,566	
8.	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (*repo*) Liabilities on securities sold under repurchase agreement (repo)	4,603,267	
9.	Liabilitas akseptasi | Acceptance payables	1,208,823	
10.	Surat berharga yang diterbitkan | Marketable securities issued	-	
11.	Pinjaman | pembiayaan yang diterima | Borrowings		
	a. Pinjaman Subordinasi | Subordinated Loan		
	- diakui sebagai modal | recognised as capital	982,977	f
	- tidak diakui sebagai modal (bagian yang telah diamortisasi) not recognised as capital (amortised portion)	684,523	
	b. Pinjaman yang diterima lainnya | Other borrowings	3,335,000	
12.	Setoran jaminan | Security deposits	-	
13.	Liabilitas antar kantor | Inter-office liabilities	-	
14.	Liabilitas lainnya | Other liabilities	4,781,844	
15.	Kepentingan Minoritas | Minority Interest	-	
TOTAL LIABILITAS | TOTAL LIABILITIES		**123,316,153**	

(dalam jutaan rupiah | in million Rupiah)

No.	POS-POS ACCOUNTS	Laporan Publikasi Posisi Keuangan Published Financial Position 31 Desember 2025 31 December 2025	No. Referensi Reference No.
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	-	
	- Keuntungan yang berasal dari penurunan nilai wajar (MTM) aset keuangan instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain - Gain from investments in equity instruments designated at fair value through Other comprehensive income	157,359	i
	- Lainnya - Others	76,145	
	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	(6,520)	i
	- Kerugian yang berasal dari pengukuran kembali atas program pensiun manfaat pasti - Loss from revaluation of defined benefit plan	(56,514)	
	- Lainnya - Others	(28,508)	
19.	Cadangan | Reserves		
	a. Cadangan umum | General reserves	281,663	i
	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	7,882,942	j
	a.2. Peningkatan/(penurunan) nilai wajar atas kewajiban keuangan Increase/(decrease) of fair value of financial obligations	(75,107)	k
	a.3. Keuntungan penjualan aset dalam transaksi sekuritisasi Gain from sale of assets in securitisation transactions	-	
	b. Tahun berjalan | Current year		
	b.1. Laba | (Rugi) tahun berjalan | Profit | (loss) of current year	1,735,219	l
	b.2. Peningkatan/(penurunan) nilai wajar atas kewajiban keuangan Increase/(decrease) of fair value of financial obligations	(12,667)	m
	b.3. Keuntungan penjualan aset dalam transaksi sekuritisasi Gain from sale of assets in securitisation transactions	-	
	c. Dividen yang dibayarkan | Dividend paid	-	
TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK TOTAL EQUITY ATTRIBUTABLE TO OWNERS		**15,587,262**	
TOTAL EKUITAS | TOTAL EQUITY		**15,587,262**	
TOTAL LIABILITAS DAN EKUITAS | TOTAL LIABILITES AND EQUITY		**138,903,415**	

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

(31 Desember 2025 | 31 December 2025)

No.	Keterangan Description	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information	
		Saham Biasa Common Shares	Pinjaman Subordinasi Subordinated Loan
1	Penerbit | Issuer	PT Bank DBS Indonesia	PT Bank DBS Indonesia
2	Nomor identifikasi | Identification Number	-	DBSISD/2018/001
3	Hukum yang digunakan | Governing law	Hukum Indonesia Indonesian Law	Hukum Indonesia Indonesian Law
3a	Cara pemenuhan ketentuan keterikatan hukum sesuai Bagian 13 dari TLAC *Term Sheet*, khusus untuk instrumen TLAC yang tunduk pada hukum asing Means by which the enforceability of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
Perlakuan Instrumen berdasarkan ketentuan KPMM | Regulatory treatment			
4	Pada saat masa transisi | Transitional rules	N/A	N/A
5	Setelah masa transisi | Post-transitional rules	T1	T2
6	Berlaku untuk Individu/Konsolidasi atau Konsolidasi dan Individu Eligible at Individual/Consolidated or Consolidated and Individual	Individu | Individual	Individu | Individual
7	Jenis instrumen | Type of Instrument	Saham Biasa Common Shares	Pinjaman Subordinasi Subordinated Loan
8	Jumlah yang diakui dalam perhitungan KPMM The amount recognised in regulatory capital	5,633,250	1,270,333
9	Nilai Par dari instrumen | Par value of instrument	5,633,250	1,609,500
10	Klasifikasi sesuai standar akuntansi keuangan Accounting Classification	Ekuitas | Equity	Liabilitas - Biaya Perolehan Amortisasi Liabilities - Amortisation Cost
11	Tanggal penerbitan | Date of Issuance	20 September 2000	12 Desember 2018 12 December 2018
12	Tidak ada jatuh tempo (perpetual) atau dengan jatuh tempo Perpetual/dated	Perpetual	Dengan jatuh tempo Dated
13	Tanggal jatuh tempo | Maturity Date	Tidak ada tanggal jatuh tempo No maturity date	12 Desember 2028 12 December 2028
14	Eksekusi *call option* atas persetujuan OJK Call option execution subject to OJK approval	N/A	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
16	Subsequent *call option*	N/A	N/A
	Kupon/dividen | Coupon/dividend		
17	Dividen/kupon dengan bunga tetap atau *floating* Fixed/floating rate dividend/coupon	N/A	Floating
18	Tingkat dari kupon *rate* atau index lain yang menjadi acuan Coupon rate or any related index	N/A	SOFR
19	Ada atau tidaknya *dividend stopper* | Existence of dividend stopper	Tidak | No	Tidak | No
20	*Fully discretionary; partial atau mandatory* Fully discretionary; partial or mandatory	Fully discretionary	Mandatory
21	Apakah terdapat fitur *step up* atau insentif lain Existence of step-up feature or other incentive to redeem	Tidak | No	Tidak | No
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	Non-kumulatif Non-cumulative	Kumulatif | Cumulative

(31 Desember 2025 | 31 December 2025)

No.	Keterangan Description	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information	
		Saham Biasa Common Shares	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
24	Jika dapat dikonversi, sebutkan *trigger point*-nya If convertible, conversion trigger(s)	N/A	N/A
25	Jika dapat dikonversi, apakah seluruh atau sebagian If convertible, fully or partially	N/A	N/A
26	Jika dapat dikonversi, bagaimana *rate* konversinya If convertible, conversion rate	N/A	N/A
27	Jika dapat dikonversi, apakah *mandatory* atau *optional* If convertible; mandatory or optional conversion	N/A	N/A
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, specify the instrument type convertible into	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
30	Fitur *write-down* | Write-down feature	Tidak | No	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
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
33	Jika terjadi *write-down*, permanen atau temporer In the event of write down; permanent or temporary	N/A	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
34a	Tipe subordinasi | Subordination type	N/A	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
36	Apakah transisi untuk fitur yang *non-compliant* Existence of non-compliant feature	N/A	Tidak | No
37	Jika Ya, jelaskan fitur yang *non-complaint* If Yes, specify the non-compliant feature	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 million Rupiah)

No.	Keterangan | Description	Jumlah | Amount
31 Desember 2025 | 31 December 2025		
1	Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai *gross* sebelum dikurangi CKPN) Total consolidated assets as per published financial statements (gross amount before impairment)	141,292,854
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 OJK 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 POJK mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol) Adjustment for the underlying financial assets set that have been transfered in asset securitisation that meet the requirements of sell-off as stipulated in OJK regulation regarding Prudential Principle in Asset Securitisation 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 POJK mengenai kewajiban pemenuhan rasio pengungkit bagi bank umum. Adjustment for eligible cash pooling transaction value as stipulated in this OJK regulation concerning the fulfilment of leverage ratio obligations for commercial banks	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif Adjustments for derivative financial instruments	5,782,373
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi *reverse repo* Adjustment for securities financing transactions (ie reverse repos)	22,667
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.	12,933,748
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN Adjustment for prudential assessment in the form of capital deduction factor and impairment	(2,929,177)
12	Penyesuaian lainnya Other adjustments	-
13	Total eksposur dalam perhitungan Rasio Pengungkit Total Leverage Ratio exposures	157,102,465

B. LAPORAN PERHITUNGAN RASIO PENGUNGKIT
LEVERAGE RATIO FRAMEWORK

(dalam jutaan rupiah | in million Rupiah)

	Keterangan | Description	31 Desember 2025 31 December 2025	30 September 2025 30 September 2025
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)	128,109,720	138,000,184
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 recognised as asset)	-	-
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan) (Impariment of the assets in accordance with financial accounting standard)	(2,389,438)	(2,403,838)
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam POJK mengenai kewajiban penyediaan modal minimum bagi bank umum) (Asset amounts already being deduction factor of Tier 1 Capital as defined by POJK regarding Capital Adequacy Ratio for Commercial Bank)	(521,287)	(489,845)
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	125,198,995	135,106,501
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.	2,209,519	2,927,728
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif Add-on amounts for PFE associated with all derivatives transactions.	5,635,730	5,558,847
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	7,845,249	8,486,575

(dalam jutaan rupiah | in million Rupiah)

	Keterangan | Description	31 Desember 2025 31 December 2025	30 September 2025 30 September 2025
Eksposur *Securities Financing Transaction* (SFT) | Securities Financing Transaction (SFT) Exposures			
14	Nilai tercatat aset SFT secara *gross* | Gross SFT assets	11,120,258	10,248,207
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu perhitungan *current exposure* sebagaimana diatur dalam Lampiran POJK mengenai kewajiban pemenuhan rasio pengungkit bagi bank umum. CCR exposure for SFT assets following current exposures calculation as defined by POJK appendix concerning the fulfilment of leverage ratio obligations for commercial banks.	22,667	299,787
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	11,142,925	10,547,994
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	75,350,864	78,596,657
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)	(62,417,116)	(64,437,585)
21	(CKPN atas TRA sesuai standar akuntansi yang berlaku) (Off balance sheet impairment pursuant to the operative accounting standard)	(18,452)	(20,427)
22	Total Eksposur TRA | Total Off-Balance Sheet Exposures Penjumlahan dari baris 19 sampai dengan baris 21 | Addition of line 19 upto line 21	12,915,296	14,138,645
Modal dan Total Eksposur | Capital and Total Exposures			
23	Modal Inti | Tier 1 Capital	15,162,625	14,933,230
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	157,102,465	168,279,715
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).	9.65%	8.87%
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).	9.65%	8.87%
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			

(dalam jutaan rupiah | in million Rupiah)

	Keterangan | Description	31 Desember 2025 31 December 2025	30 September 2025 30 September 2025
28	Nilai rata-rata dari nilai tercatat aset SFT secara *gross*, setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih *(nett)* dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT. 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.	12,531,284	13,761,157
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 liabilites and reveivables in the SFT.	11,120,258	10,248,207
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.	158,490,824	171,492,878
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.	158,490,824	171,492,878
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.	9.57%	8.71%
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.	9.57%	8.71%

ANALISIS KUALITATIF | QUALITATIVE ANALYSIS

Rasio pengungkit Bank adalah 9,65%pada 31 Desember 2025, berada jauh di atas ketentuan minimum. Peningkatan pada rasio pengungkit sebesar 0,78% ini disebabkan oleh penurunan eksposur sebesar Rp11 triliun yang diimbangi dengan peningkatan modal inti sebesar Rp229 miliar dari triwulan sebelumnya.

Bank's leverage ratio was 9.65%as of December 31, 2025, exceeded the minimum requirement. Increase in Leverage Ratio by 0.78% was mainly due to the decrease in Bank's exposure by Rp11 trillion, and increase in Bank's tier 1 capital by Rp229 billion from previous quarter.

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

(dalam jutaan rupiah | in million Rupiah)

		Nilai Tercatat Bruto* Gross Carrying Amount*)		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 2025 | 31 December 2025								
1	Kredit | Loans	1,563,831	80,111,571	2,388,103	1,443,109	944,994	-	79,287,299
2	Surat Berharga | Securities	-	21,879,280	74	-	74	-	21,879,206
3	Transaksi Rekening Administratif Administrative Account Transactions	-	15,896,922	6,705	340	6,365	-	15,890,217
	Jumlah | Total	**1,563,831**	**117,887,773**	**2,394,882**	**1,443,449**	**951,433**	-	**117,056,722**
31 Desember 2024 | 31 December 2024								
	Kredit | Loans	2,876,572	71,235,322	3,475,587	2,603,451	872,136	-	70,636,307
	Surat Berharga | Securities	-	22,557,980	1,076	-	1,076	-	22,556,904
	Transaksi Rekening Administratif Administrative Account Transactions	-	13,873,084	7,682	548	7,134	-	13,865,402
	Jumlah | Total	**2,876,572**	**107,666,386**	**3,484,345**	**2,604,547**	**880,346**	-	**107,058,613**

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

Pengungkapan tambahan | Additional Disclosure

Tagihan yang telah jatuh tempo merupakan tagihan yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari, baik atas pembayaran pokok dan atau pembayaran bunga atau debitur yang wanprestasi.
Past due receivables represent exposures that are more than 90 (ninety) days past due, whether related to principal payments and/or interest payments, or receivables from debtors in default.

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 million Rupiah)

		31 Desember 2025 31 December 2025	31 Desember 2024 31 December 2024
1	Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir Loans and Securities that have matured in the last reporting period	2,876,572	2,672,979
2	Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir Loans and Securities that have matured since the last reporting period	1,466,315	1,275,203
3	Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo Loans and securities returned to unmatured receivables	(3,348)	(19,920)
4	Nilai hapus buku | Write-off value	(2,983,225)	(1,454,791)
5	Perubahan lain | Other changes	207,518	403,101
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)	1,563,831	2,876,572

Pengungkapan tambahan | Additional Disclosure
Eksposur yang telah jatuh tempo tidak termasuk transaksi rekening administratif | Past-due exposures excluding administrative account transactions

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/atau konstruksi Loans for Land Acquisition, Land Processing, and/or 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 asetpada 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 contigencies 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 million Rupiah)

	31 Desember 2025 | 31 December 2025				**31 Desember 2024** | 31 December 2024			
	Tagihan Bersih Berdasarkan Wilayah*) Net Receivables by Region*)				**Tagihan Bersih Berdasarkan Wilayah*)** Net Receivables by Region*)			
	Sumatera Sumatra	**Jawa** Java	**Lainnya** Others	**Total**	**Sumatera** Sumatra	**Jawa** Java	**Lainnya** Others	**Total**
	-	32,834,576	-	32,834,576	-	41,351,305	-	41,351,305
	2,293,377	7,838,440	21,749	10,153,566	2,805,372	11,612,867	1,418,863	15,837,102
	-	-	-	-	-	-	-	-
	-	188,957	1,501,467	1,690,424	-	758,241	1,280,557	2,038,798
	-	-	-	-	-	-	-	-
	73,799	3,091,503	-	3,165,302	67,361	2,767,167	-	2,834,528
	-	-	-	-	-	-	-	-
	11,020	239,700	1,588	252,308	10,334	295,110	2,781	308,225
	723,062	1,920,429	8,315	2,651,806	797,447	1,924,274	20,757	2,742,478
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	161,597	13,895,296	39,552	14,096,445	142,180	13,018,098	37,166	13,197,444
	20,125,579	30,544,969	13,274,324	63,944,872	12,933,775	24,691,102	11,628,623	49,253,500
	2,305	233,426	181	235,912	3,085	322,252	140	325,477
	65,189	3,716,007	50,520	3,831,716	36,800	3,950,562	227,912	4,215,274
	23,455,928	**94,503,303**	**14,897,696**	**132,856,927**	**16,796,354**	**100,690,978**	**14,616,799**	**132,104,131**

B. TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTRAK
DISCLOSURE OF NET RECEIVABLES BY REMAINING CONTRACT PERIOD

No.	**Kategori Portofolio** Portfolio Category	**31 Desember 2025** | 31 December 2025					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak*) Net Receivables by Remaining Contract Period*)					
		< 1 tahun < 1 year	**1 tahun s.d. 3 tahun** 1 year up to 3 years	**3 tahun s.d. 5 tahun** 3 years up to 5 years	**> 5 tahun** > 5 years	**Non-Kontraktual** Non-Contractual	**Total**
1	Tagihan kepada Pemerintah Receivables from the Government	15,095,086	6,088,501	6,193,884	-	5,457,105	32,834,576
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	3,436,416	1,928,479	2,955,896	1,832,775	-	10,153,566
3	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Entities	-	-	-	-	-	-
4	Tagihan kepada Bank Receivables from Banks	65,987	28,066	4,075	-	1,592,296	1,690,424
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	1,682,300	885,830	597,172	-	-	3,165,302
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	4,207	23,174	30,293	194,634	-	252,308
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	1,576,454	290,801	783,750	801	-	2,651,806
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan / atau Konstruksi Loans for Land Acquisition, Land Processing, and / or 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	5,662,869	6,646,729	640,652	13,971	1,132,224	14,096,445
13	Tagihan kepada Korporasi Receivables from Corporates	35,599,103	10,569,518	14,439,862	3,308,189	28,200	63,944,872

(dalam jutaan rupiah | in million Rupiah)

31 Desember 2024 | 31 December 2024					
Tagihan bersih berdasarkan sisa jangka waktu kontrak[*)] Net Receivables by Remaining Contract Period[*)]					
< 1 tahun < 1 year	**1 tahun s.d. 3 tahun** 1 year up to 3 years	**3 tahun s.d. 5 tahun** 3 years up to 5 years	**> 5 tahun** > 5 years	**Non-Kontraktual** Non-Contractual	**Total**
24,111,194	3,289,921	4,644,358	1,123,891	8,181,941	41,351,305
5,034,790	3,308,736	2,297,301	5,196,275	-	15,837,102
-	-	-	-	-	-
881,083	1,714	4,158	-	1,151,843	2,038,798
-	-	-	-	-	-
1,052,078	1,434,450	348,000	-	-	2,834,528
-	-	-	-	-	-
3,295	19,061	36,978	248,891	-	308,225
1,708,063	2,084	1,031,449	882	-	2,742,478
-	-	-	-	-	-
-	-	-	-	-	-
4,150,768	6,919,480	1,041,447	8,031	1,077,718	13,197,444
29,233,976	9,270,759	10,563,040	185,725	-	49,253,500

No.	Kategori Portofolio Portfolio Category	31 Desember 2025 | 31 December 2025 Tagihan bersih berdasarkan sisa jangka waktu kontrak*) Net Receivables by Remaining Contract Period*)					
		< 1 tahun < 1 year	1 tahun s.d. 3 tahun 1 year up to 3 years	3 tahun s.d. 5 tahun 3 years up to 5 years	> 5 tahun > 5 years	Non-Kontraktual Non-Contractual	Total
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	113,199	92,256	7,154	23,303	-	235,912
15	Aset Lainnya Other Assets	-	-	-	-	3,831,716	3,831,716
	Jumlah | Total	**63,235,621**	**26,553,354**	**25,652,738**	**5,373,673**	**12,041,541**	**132,856,927**

Tagihan bersih berdasarkan sisa jangka waktu kontrak termasuk eksposur asetpada 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 contigencies 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

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 2025| 31 December 2025							
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries	-	-	-	-	-	-
2	Pertambangan dan Penggalian | Mining and Quarrying	-	2,315,127	-	-	-	-
3	Industri pengolahan | Manufacturing	-	356,908	-	-	-	-
4	Pengadaan Listrik, Gas, Uan/Air Panas dan Udara Dingin Electricity, Gas, and Hot Steam/ Water and Cold Air	-	1,926,006	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi 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 Reparation and Maintenance	-	863,979	-	–	-	–

(dalam jutaan rupiah | in million Rupiah)

	31 Desember 2024 | 31 December 2024					
	Tagihan bersih berdasarkan sisa jangka waktu kontrak*) Net Receivables by Remaining Contract Period*)					
	< 1 tahun < 1 year	**1 tahun s.d. 3 tahun** 1 year up to 3 years	**3 tahun s.d. 5 tahun** 3 years up to 5 years	**> 5 tahun** > 5 years	**Non-Kontraktual** Non-Contractual	**Total**
	158,435	39,167	97,967	29,908	-	325,477
	-	-	-	-	4,215,274	4,215,274
	66,333,682	**24,285,372**	**20,064,698**	**6,793,603**	**14,626,776**	**132,104,131**

(dalam jutaan rupiah | in million 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
	-	-	723,062	-	-	-	2,010,965	-	-
	-	-	-	-	-	-	14,898,696	-	-
	-	-	499,202	-	-	-	25,462,052	57,435	-
	-	-	-	-	-	-	1,438,343	-	-
	-	-	-	-	-	-	4,481	-	-
	-	-	-	-	-	1,003	616,344	-	-
	-	2,000	1,176,460	-	-	-	6,157,048	14,615	-

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
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	- -	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accomodation, Food and Beverage Supply	-	-	-	-	-	-
10	Informasi dan Komunikasi Information and Communication	-	3,870,126	-	-	-	-
11	Aktivitas Keuangan dan Asuransi Financial Activities and Insurance	11,100,908	821,420	-	1,592,296	-	3,165,302
12	Real Estat | Real Estate	-	-	-	-	-	-
13	Aktivitas Profesional, 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: Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employer : Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-

(dalam jutaan rupiah | in million 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
	-	-	-	-	-	-	632,430	-	-
	-	-	-	-	-	6,694	-	-	-
	-	-	–	-	-	-	8,273,774	6,277-	-
	-	-	-	-	-	-	535,136	-	-
	-	-	250,118	-	-	-	816,208	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	1,594,575	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	670,000	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	39,629	78,732	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-

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
22	Rumah Tangga Household Activities	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Non-Business Activities	21,733,668	-	-	98,128	-	-
24	Lainnya | Others	-	-	-	-	-	-
	Jumlah | Total	32,834,576	10,153,566	–	1,690,424	-	3,165,302
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, Uan/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, dan Aktivitas Remediasi 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 Reparation and Maintenance	-	1,215,711	-	50,259	-	50,000
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	132,328	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accomodation, 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	-	-	-	-	-	-
13	Aktivitas Profesional, Ilmiah, dan Teknis Professional, Scientific, and Technical Activities	-	-	-	-	-	-

(dalam jutaan rupiah | in million 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
	-	-	-	-	-	-	-	-	-
	-	250,308	2,964	-	-	14,088,748	799,672-	78,853	-
	-	-	-	-	-	-	-	-	3,831,716
	-	252,308	2,651,806	-	-	14,096,445	63,944,872	235,912	3,831,716
	-	-	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**[*)] 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
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: Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employer : Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs	-	-	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Internatinal Agencies and Other Extra International Agencies Activities	-	-	-	-	-	-
22	Rumah Tangga Household	-	-	-	-	-	-
23	Bukan Lapangan Usaha Lainnya Non-Business Activities	21,683,223	-	-	-	-	-
24	Lainnya | Others	-	-	-	-	-	-
	Jumlah | Total	**41,351,305**	**15,837,102**	**-**	**2,038,798**	**-**	**2,834,528**

*) Tagihan bersih berdasarkan sektor ekonomi termasuk eksposur asetpada laporan posisi keuangan dan eksposur kewajiban komitmen atau akewajiban kontijensi pada TRA, tidak termasuk eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif. aTagihan bersih atas eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan dan eksposur derivatif dapat dilihat pada Tabel No. 16a
Net receivables by economic sector include asset exposure in Balance Sheet and commitment and contigencies 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 million 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**

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 asetpada 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 contigencies 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*)** Economic Sector*)
31 Desember 2025 | 31 December 2025	
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian Mining and Quarrying
3	Industri Pengolahan | Manufacturing
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, and Hot Steam/Water and Cold Air
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi 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 Reparation and Maintenance
8	Pengangkutan dan Pergudangan Transportation and Warehousing

(dalam jutaan rupiah | in million Rupiah)

	31 Desember 2025 | 31 December 2025				31 Desember 2024 | 31 December 2024			
	Wilayah*) | Region*)				Wilayah*) | Region*)			
	Sumatera Sumatra	Jawa Java	Lainnya Others	Total	Sumatera Sumatra	Jawa Java	Lainnya Others	Total
	34,806,274	140,649,662	21,261,597	196,717,533	27,085,481	139,755,326	21,758,816	188,599,623
	69,572	8,943,186	6,851,464	15,864,222	46,128	6,875,898	373,414	7,295,440
	28,961	7,426,754	6,844,676	14,300,391	3,416	4,047,783	367,668	4,418,867
	40,611	1,516,432	6,788	1,563,831	42,712	2,828,115	5,746	2,876,573
	13,769	948,915	4,950	967,634	13,578	872,936	10,562	897,076
	13	66,303	50,086	116,402	-	52,159	1,288	53,447
	33,708	1,288,923	5,288	1,327,919	35,125	2,511,082	4,890	2,551,097
	-	2,983,247	-	2,983,247	-	1,454,791	-	1,454,791

(dalam jutaan rupiah | in million Rupiah)

	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - *Stage* 1 Allowance for Impairment Losses-Stage 1	Cadangan kerugian penurunan nilai (CKPN) - *Stage* 2 Allowance for Impairment Losses-Stage 2	Cadangan kerugian penurunan nilai (CKPN) - *Stage* 3 Allowance for Impairment Losses-Stage 3	Tagihan yang dihapus buku Receivables Written Off
		Belum Jatuh Tempo Non past due	Telah Jatuh Tempo Past due				
	3,687,748	-	-	1,390	-	-	-
	23,114,499	7,843,324	-	5,841	50,193	-	-
	52,308,941	3,209,166	207,190	17,901	3,992	149,755	1,327,573
	3,364,349	-	-	645	-	-	-
	-	-	-	-	-	-	-
	868,195	-	-	288	-	-	-
	16,704,620	1,090,669	660,671	12,451	13,191	646,056	-
	1,122,390	-	-	308	-	-	-

No.	**Sektor Ekonomi*)** Economic Sector*)
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accomodation, Food and Beverage Supply
10	Informasi dan Komunikasi Information and Communication
11	Aktivitas Keuangan dan Asuransi Financial Activities and Insurance
12	Real Estat | Real Estate
13	Aktivitas Profesional, 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: Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employer: Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya International Agencies and Other Extra International Agencies Activities
22	Rumah Tangga | Household Activities
23	Bukan Lapangan Usaha Lainnya | Non-Business Activities
24	Lainnya | Others
	Jumlah | Total
31 Desember 2024 | 31 December 2024	
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry, and Fisheries
2	Pertambangan dan Penggalian Mining and Quarrying
3	Industri Pengolahan | Manufacturing
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Electricity, Gas, and Hot Steam/Water and Cold Air
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah, dan Aktivitas Remediasi 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 Reparation and Maintenance
8	Pengangkutan dan Pergudangan Transportation and Warehousing
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Accomodation, Food and Beverage Supply
10	Informasi dan Komunikasi Information and Communication
11	Aktivitas Keuangan dan Asuransi Financial Activities and Insurance

(dalam jutaan rupiah | in million Rupiah)

	Tagihan Receivables	**Tagihan yang Mengalami Penurunan Nilai** Impaired Receivables		**Cadangan kerugian penurunan nilai (CKPN) - *Stage* 1** Allowance for Impairment Losses-Stage 1	**Cadangan kerugian penurunan nilai (CKPN) - *Stage* 2** Allowance for Impairment Losses-Stage 2	**Cadangan kerugian penurunan nilai (CKPN) - *Stage* 3** Allowance for Impairment Losses-Stage 3	**Tagihan yang dihapus buku** Receivables Written Off
		Belum Jatuh Tempo Non past due	**Telah Jatuh Tempo** Past due				
	6,694	-	-	1	-	-	-
	16,514,457	1,557,008	12,872	5,077	2,494	6,595	-
	21,052,377	-	-	4,850	-	-	-
	1,089,591	-	-	709	-	-	-
	-	-	-	-	-	-	-
	2,264,570	98,851	-	1,495	347	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	1,900,000	-	-	494	-	-	-
	-	-	-	-	-	-	-
	546,186	-	149,892	-	-	71,160	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	48,341,197	501,373	533,206	915,871	46,185	454,353	1,655,674
	3,831,719	-	-	313	-	-	-
	196,717,533	**14,300,391**	**1,563,831**	**967,634**	**116,402**	**1,327,919**	**2,983,247**
	4,674,926	-	-	2,450	-	-	-
	21,077,444	366,863	-	9,270	1,288	-	-
	46,084,932	2,185,131	1,652,121	18,952	4,185	1,365,193	-
	4,035,369	-	-	1,644	-	-	-
	16,001	-	-	18	-	-	-
	931,870	-	-	412	-	-	-
	12,446,958	682,840	658,749	11,650	1,185	521,153	1,809
	1,641,603	1,524	-	587	-	-	-
	6,455	6,455	-	-	2	-	-
	14,858,480	238,300	2,872	4,920	282	2,872	-
	29,333,089	187	-	4,181	-	-	-

No.	**Sektor Ekonomi*)** Economic Sector*)
12	Real Estat | Real Estate
13	Aktivitas Profesional, 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: Aktivitas yang Menghasilkan Barang dan Jasa oleh Rumah Tangga yang Digunakan untuk Memenuhi Kebutuhan Sendiri Household Activities as Employer: Activities which Generate Products or Services by Household, Use for Fulfilling Self-Needs
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Internatinal Agencies and Other Extra International Agencies Activities
22	Rumah Tangga | Household Activities
23	Bukan Lapangan Usaha Lainnya | Non-Business Activities
24	Lainnya | Others
	Jumlah | Total

*) Tagihan dan pencadangan berdasarkan sektor ekonomi termasuk eksposur asetpada 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 contigencies 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 million Rupiah)

Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables - Belum Jatuh Tempo Non past due	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables - Telah Jatuh Tempo Past due	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
657,626	-	-	1,071	-	-	-
-	-	-	-	-	-	-
1,935,465	-	-	2,121	2	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
300,000	-	-	29	-	-	-
-	-	-	-	-	-	-
172,999	-	999	-	-	180	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
45,615,513	487,916	561,832	775,039	38,411	438,397	1,452,982
4,810,893	449,651	-	64,732	8,093	223,301	-
188,599,623	**4,418,867**	**2,876,573**	**897,076**	**53,448**	**2,551,096**	**1,454,791**

	31 Desember 2025 | 31 December 2025				**31 Desember 2024** | 31 December 2024			
	Tagihan Bersih berdasarkan Hari Tunggakan Net Receivables based on Days Past Due				**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
	949,336	38,426	576,069	1,563,831	1,730,653	29,004	1,116,915	2,876,572
	-	-	-	-	-	-	-	-
	949,336	38,426	576,069	1,563,831	1,730,653	29,004	1,116,915	2,876,572

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 2025 | 31 December 2025									
1	Surat Berharga Securities	21,879,280	74	-	-	-	-	-	-
2	Kredit | Loans	80,142,985	1,071,587	1,532,418	1,316,516	-	-	-	-
	a. Korporasi | Corporates	67,116,698	117,599	1,033,615	876,078	-	-	-	-
	b. Ritel | Retail	13,026,287	953,988	498,803	440,438	-	-	-	-
3	Transaksi Rekening Administratif Administrative Account Transactions	75,350,864	22,417	-	-	-	-	-	-

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

(dalam jutaan rupiah | in million Rupiah)

	***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							
	22,557,980	1,076	-	-	-	-	-	-
	71,928,747	1,592,948	2,183,147	1,882,639	-	-	-	-
	59,710,074	719,683	1,658,828	1,434,455	-	-	-	-
	12,218,673	873,265	524,319	448,184	-	-	-	-
	64,978,390	23,251	-	-	-	-	-	-

B. PENGUNGKAPAN ASET RESTRUKTURISASI *PERFORMING* DAN NON-*PERFORMING*
DISCLOSURE OF PERFORMING AND NON-PERFORMING RESTRUCTURE ASSETS

(dalam jutaan rupiah | in million 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 2025 | 31 December 2025										
1 Surat Berharga Securities	-	-	-	-	-	-	-	-	-	-
2 Kredit | Loans										
a. Korporasi Corporates	-	-	233,508	176,073	-	-	-	-	233,508	176,073
b. Ritel Retail	43,226	11,441	10,989	561	-	-	-	-	10,989	561
3 Transaksi Rekening Administratif Administrative Account Transactions	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-

*) 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 million 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 2025 | 31 December 2025						
1	Kredit | Loans	52,431,746	29,243,656	3,290,971	25,952,685	-
2	Surat Berharga | Securities	21,879,280	-	-	-	-
3	Jumlah | Total	74,311,026	29,243,656	3,290,971	25,952,685	-
4	Kredit dan Surat Berharga yang Telah Jatuh Tempo Past due loans and securities	1,563,831	-	-	-	-
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	-	-	-	-

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*) 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 2025 | 31 December 2025					
1	Tagihan kepada Pemerintah Receivables from the Government	32,834,576	-	32,834,576	-	-	0%
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	9,525,122	4,271,170	6,834,152	628,445	3,789,209	51%
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	1,592,296	195,812	1,592,296	98,128	350,448	21%
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Services Institutions	2,369,967	2,897,338	2,128,271	434,027	871,377	34%
5	Tagihan berupa *Covered Bond* Covered Bond Receivables	-	-	-	-	-	0%
6	Tagihan kepada Korporasi - Eksposur Korporasi Umum Receivables from Corporates - General Corporate Exposure	53,795,058	55,386,173	31,591,452	7,793,344	39,502,553	100%
	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	-	-	1,381,967	113,984	1,651,857	110%
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	12,951,309	11,451,357	12,779,404	1,132,272	9,929,323	71%

(dalam jutaan rupiah | in million Rupiah)

	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))
	g	h	I	j	k	l
	31 Desember 2024 | 31 December 2024					
	41,351,305	-	41,351,305	-	-	0%
	13,981,826	6,812,840	8,872,716	895,276	5,182,780	53%
	-	-	-	-	-	0%
	1,788,497	454,647	1,788,497	250,301	571,809	28%
	2,242,528	2,620,000	1,832,114	443,000	804,363	35%
	-	-	-	-	-	0%
	42,078,717	42,947,720	25,459,099	5,590,353	31,022,114	100%
	-	-	-	-	-	0%
	-	-	991,924	59,089	1,219,713	116%
	-	-	-	-	-	0%
	12,106,532	10,909,116	11,967,595	1,077,743	9,322,091	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 2025 | 31 December 2025					
9	Kredit Beragun Properti | Loans Secured by Properties						
	Kredit Beragun Rumah Tinggal yang Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is not materially dependent on property cash flows	250,308	20,000	250,308	-	158,263	63%
	Kredit Beragun Rumah Tinggal yang Pembayarannya 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 Pembayarannya Tidak Bergantung Secara Material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments are Not Materially Dependent on Property Cash Flows	2,537,299	1,127,790	2,007,431	111,034	1,420,216	67%
	Kredit Beragun Properti Komersial yang Pembayarannya 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	235,912	-	229,635	-	218,124	95%
11	Aset Lainnya | Other Assets	3,831,716	-	3,831,716	-	3,529,901	92%
12	Kredit Pegawai atau Pensiunan Employee / Retired Loans	-	-	-	-	-	0%
13	**Jumlah | Total**	**119,923,562**	**75,349,640**	**95,461,207**	**10,311,234**	**61,421,271**	

*) Tagihan bersih termasuk eksposur asetpada 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 contigencies 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

Pengungkapan tambahan | Additional Disclosure
Eksposur Transaksi Rekening Administratif (TRA) dikonversi menjadi ekuivalen eksposur kredit menggunakan Faktor Konversi Kredit (FKK). FKK paling kecil yang digunakan Bank adalah sebesar 20% untuk eksposur TRA dalam bentuk kewajiban komitmen berupa L/C, FKK 40% diberikan untuk eksposur TRA dalam bentuk kewajiban komitmen (kelonggaran tarik) sedangkan FKK 100% diberikan untuk eksposur TRA dalam bentuk jaminan yang diterbitkan dalam rangka pengambilalihan risiko gagal bayar. CKPN yang diperhitungkan untuk perhitungan tagihan bersih merupakan CKPN atas aset yang teridentifikasi mengalami penurunan nilai, yaitu CKPN pada stage 2 dan stage 3. Teknik Mitigasi Risiko Kredit (MRK) yang digunakan oleh Bank adalah agunan dan garansi, agunan berupa cash collateral, sedangkan garansi berupa Standby Letter of Credit yang diterbitkan oleh Prime Bank.
TRA exposure is converted into equivalent Loan exposure using FKK. The smallest FKK used by the Bank is 20% for TRA exposure in the form of commitment obligations in the form of L/C, 40% FKK is given for TRA exposure in the form of commitment obligations (draw allowance) while 100% FKK is given for TRA exposure in the form of issued guarantees in order to take over the risk of default. CKPN taken into account for calculating net receivables is CKPN on assets identified as experiencing impairment, namely CKPN at stage 2 and stage 3. Credit Risk Mitigation (CRM) techniques used by the Bank are collateral and guarantees. The collateral is in the form of cash collateral, while the guarantees take the form of Standby Letters of Credit issued by prime banks

(dalam jutaan rupiah | in million Rupiah)

	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))
	g	**h**	**i**	**j**	**k**	**l**
	31 Desember 2024 | 31 December 2024					
	308,225	-	308,225	-	185,541	60%
	-	-	-	-	-	0%
	2,619,126	1,233,519	1,964,289	84,145	1,279,421	62%
	-	-	-	-	-	0%
	-	-	-	-	-	0%
	325,477	-	325,477	-	239,716	74%
	4,215,274		4,215,274	-	3,869,446	92%
	-	-	-	-	-	0%
	121,017,507	**64,977,842**	**99,076,515**	**8,399,907**	**53,696,994**	

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

31Desember 2025 | 31 December 2025

	Kategori Portofolio | Portfolio Category	0%	20%	50%
1	Tagihan kepada Pemerintah Receivables from the Government	32,834,576	-	-

	Kategori Portofolio | Portfolio Category	20%	50%
2	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	1,234,061	6,228,536

	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	1,625,811	5,586	59,026	0
	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Services Institutions	1,165,837	351,575	789,632	255,254

(dalam jutaan rupiah | in million Rupiah)

	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
	-	-	-	32,834,576

	100%	150%	Lainnya Others	Tagihan bersih setelah FKK dan Teknik MRK Net Receivables after FKK and MRK Techniques
	-	-	-	7,462,597

	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
	-	-	-	-	1,690,424
	-	-	-	-	2,562,298

	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	-	-	-	138,388
	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	1,685,683	12,216,893

	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
	-	1,101,710	38,144,697	-	-	-	39,384,796
		-	-		-	-	-
	47,960		928,307	519,684	-	-	1,495,951

	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
	6,694	2,405		13,911,676

	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 Pembayarannya Tidak Bergantung secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is not materially dependent on property cash flows	-	37,415	10,167	8,319		1,321		-
	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 Pembayarannya Bergantung secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is materially dependent on property cash flows				-	-		-	
	Kredit Beragun Properti Komersial yang Pembayarannya Tidak Bergantung secara Material pada Arus Kas Properti Commercial Property-Backed Loans whose Payments are Not Materially Dependent on Property Cash Flows	-	723,062		-		-		25,229
	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 Pembayarannya 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								

	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
		-	-	193,086	-	-	-			-	-	250,308
		-	-	-	-	-	-			-	-	-
											-	-
		-		-	-		-					
	-			-				-				
	263,466	-		-	11,993		1,094,715			–		2,118,465
	-										–	–
	-											
		-		-	-		-			-	-	-
			-			-						-
										-	-	-

	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	40,206	172,246	17,183	-	229,635

	Kategori Portofolio Portfolio Category	0%	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	301,815	-	3,529,901	-	-	-	3,831,716

	Kategori Portofolio Portfolio Category	50%					**Lainnya** Others	**Tagihan bersih setelah FKK dan Teknik MRK** Net Receivables after FKK and MRK Techniques
12	Kredit Pegawai atau Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-

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

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%	39,242,549	1,957,759	22%	38,298,224
2	40%-70%	9,542,696	11,911,677	15%	9,348,353
3	75%	12,122,384	7,511,599	14%	12,548,367
4	80%	-	599,506	40%	47,960
5	85%	986,134	819,578	28%	1,120,398
6	90%-100%	57,492,933	51,715,771	18%	43,872,271
7	105%-130%	519,684	-	0%	519,684
8	150%	17,183	833,750	10%	17,183
9	250%	-	-	0%	-
10	400%	-	-	0%	-
11	1250%	-	-	0%	-
12	**Total Tagihan Bersih** **Total Net Receivables**	**119,923,562**	**75,349,640**		**105,772,440**

*) 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 contigencies 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 million 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

	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 Lain3) Receivables from Securities Companies and Other Financial Services Institutions3)	-	-	-	-
	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

	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 Pembayarannya 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)	-	-		-		-		-

	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%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
	6,453	-	-	11,605,761

	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	**Lainnya** Others	**Tagihan bersih setelah FKK dan Teknik aMRK** Net Receivables after FKK and MRK Techniques
		-	-	219,871	-	-	-			-	-	308,675
		-	-	-	-	-	-			-	-	-
											-	-
		-		-	-		-			-	-	-

Kredit Beragun Properti Rumah Tinggal yang Pembayarannya Bergantung secara Material pada Arus Kas Properti Residential mortgage loans whose repayment is materially dependent on property cash flows				-	-		-	
Kredit Beragun Properti Komersial yang Pembayarannya 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 Pembayarannya 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								

	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	0%	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

	Kategori Portofolio Portfolio Category	50%					**Lainnya** Others	**Tagihan bersih setelah FKK dan Teknik MRK** Net Receivables after FKK and MRK Techniques
12	Kredit Pegawai atau Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-

	-			-				-		-	-	-
	348,194	-		-	17,087		893,715			-	-	2,048,434
	-										-	-
	-										-	-
		-		-	-		-			-	-	-
			-			-			-	-	-	-
							-			-	-	-

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 asetpada 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 contigencies 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 million Rupiah)

	31 Desember 2025 31 December 2025	Replacement Cost (RC)	Potential Future Exposured (PFE)	EEPE	Alpha yang digunakan untuk perhitungan regulatory EAD Alpha used to calculate regulatory EAD	Tagihan Bersih Net Receivables	ATMR RWA
1	SA-CCR (untuk Derivatif) SA-CCR (for Derivatives)	1,578,228	3,371,445		1.4	6,929,541	2,793,141
2	Metode Internal Model (untuk Derivatif dan SFT) Internal Model Method (for Derivative and SFTs)					N/A	N/A
3	Pendekatan Sederhana untuk Mitigasi Risiko Kredit (untuk SFT) Simpllified Approach for Credit Risk Mitigation (for SFTs)					N/A	N/A
4	Pendekatan Komprehensif untuk Mitigasi Risiko Kredit (untuk SFT) Comprehensive Approach for Credit Risk Mitigation (for SFTs)					7,059,964	135,600
5	VaR untuk SFT | VaR for SFTs					N/A	N/A
6	**Jumlah | Total**						**2,928,741**

(dalam jutaan rupiah | in million Rupiah)

	31 Desember 2024 31 December 2024	Replacement Cost (RC)	Potential Future Exposured (PFE)	EEPE	Alpha yang digunakan untuk perhitungan regulatory EAD Alpha used to calculate regulatory EAD	Tagihan Bersih Net Receivables	ATMR RWA
1	SA-CCR (untuk Derivatif) 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) Simpllified Approach for Credit Risk Mitigation (for SFTs)					N/A	N/A
4	Pendekatan Komprehensif untuk Mitigasi Risiko Kredit (untuk SFT) Comprehensive Approach for Credit Risk Mitigation (for SFTs)					7,454,624	136,180
5	VaR untuk SFT | VaR for SFTs					N/A	N/A
6	**Jumlah | Total**						**2,380,385**

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

Kategori Portofolio Portfolio Category	0%	10%	20%	25%	30%	40%	45%
31 Desember 2025 | 31 December 2025							
Tagihan kepada Pemerintah dan Bank Sentral Receivables from the Government and Central Bank	1,699,354	-	-	-	-	-	-
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	6,712,905	-	2,340,402	-	6,063	-	-
Tagihan kepada Perusahaan Sekuritas Receivables from Securities Companies	-	-	140,656	-	-	89,601	-
Tagihan kepada Korporasi | Receivables from Corporates	-	-	110,740	-	-	-	-

Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-
Aset Lainnya | Other Assets	-	-		-	-		-
Jumlah | Total	**8,412,259**	**-**	**2,591,798**	**-**	**6,063 -**	**89,601**	**-**
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**	**-**

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

(dalam jutaan rupiah | in million Rupiah)

31 Desember 2025 31 December 2025	**Proteksi yang dibeli** (Protection bought)	**Proteksi yang dijual** (Protection sold)
Nilai Notional | Notional Value	-	-
Single-Name Credit Default Swaps	-	-
Index Credit Default Swaps	-	-
Total Return Swaps	-	-
Credit Options	-	-
Derivatif Kredit Lainnya | Other Credit Derivatives	-	-
Total Nilai Notional | Total Notional Value	-	-
Nilai Wajar | Fair Value	-	-
Nilai Wajar Positif (Aset) | Positive Fair Value (Assets)	-	-
Nilai Wajar Negatif (Kewajiban) | Negative Fair Value (Obligation)	-	-

-	-	-	-	-	20	-	-	-	20
-	-	-	-	-	-	-	-	-	–
1,032,284	-	-	-	**6,135**	**1,851,366**	-	-	-	**13,989,506**
-	-	-	-	-	-	-	-	-	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**

(dalam jutaan rupiah | in million Rupiah)

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

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

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 31 Desember 2025 dan 31 Desember 2024.
The Bank has no Asset Securitisation Transaction exposure as at reporting period of 31 December 2025 and 31 December 2024.

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

Bank tidak memiliki eksposur Transaksi Sekuritisasi Aset pada periode pelaporan 31 Desember 2025 dan 31 Desember 2024.
The Bank has no Asset Securitisation Transaction exposure as at reporting period of 31 December 2025 and 31 December 2024.

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 2025 dan 31 Desember 2024.
The Bank has no Asset Securitisation Transaction exposure as at reporting period of 31 December 2025 and 31 December 2024.

22. RISIKO KREDIT - EKSPOSUR SEKURITISASI PADA *BANKING BOOK* DAN TERKAIT PERSYARATAN MODALNYA - BANK YANG BERTINDAK SEBAGAI ORIGINATOR ATAU SPONSOR
CREDIT RISK - SECURITISATION 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 2025 dan 31 Desember 2024.
The Bank has no Asset Securitisation Transaction exposure as at reporting period of 31 December 2025 and 31 December 2024.

23. RISIKO KREDIT - EKSPOSUR SEKURITISASI PADA *BANKING BOOK* DAN PERSYARATAN MODALNYA - BANK YANG BERTINDAK SEBAGAI INVESTOR

CREDIT RISK - SECURITISATION 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 2025 dan 31 Desember 2024.
The Bank has no Asset Securitisation Transaction exposure as at reporting period of 31 December 2025 and 31 December 2024.

24. PENGUNGKAPAN RISIKO PASAR DENGAN MENGGUNAKAN METODE STANDAR

DISCLOSURE OF MARKET RISK USING STANDARD METHOD

No.	Risiko | Risk	Beban Modal Pendekatan Standar Standardised Approach Capital Charge	ATMR Pasar RWA Market
31 Desember 2025 | 31 December 2025			
1	Risiko GIRR | Interest Rate Risk	163,675	2,045,944
2	Risiko CSR nonsekuritisasi | Credit Spread Risk for non-securitisation	94,875	1,185,936
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	65,333	816,667
8	DRC - nonsekuritisasi | Default Risk Capital for non-securitisation	5,053	63,168
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)*)	-	2,793,141
	Jumlah | Total	**328,937**	**6,904,856**

*) 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.

No.	**Risiko** | Risk	**Beban Modal Pendekatan Standar** Standardised 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**

*) 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

1. **Analisis Pergerakan ATMR Risiko Pasar**
   ATMR Risiko Pasar pada bulan Desember 2025 adalah sebesar Rp 6,9 triliun, naik 27% dibandingkan dengan posisi Desember 2024 (Rp 5,4 triliun). Hal ini mayoritas disebabkan oleh peningkatan beban modal berdasarkan *sensitivity-based method* dari kelas risiko suku bunga umum (GIRR) dan *credit spread* non-sekuritisasi. Beban modal Risiko Pasar dan beban modal CVA untuk periode Desember 2025 adalah sebesar 2,2% dan 1,5% 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 (*standardised 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 membangun 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.

25. QUALITATIVE DISCLOSURE OF MARKET RISK

1. **Market RWA Movement Analysis**
   Market Risk RWA in December 2025 was at Rp 6.9 trillion, increased by 27% compared to December 2024 (Rp 5.4 trillion). This was primarily due to increase in capital charge from sensitivity-based method in general interest rate risk and credit spread non-securitisations. The capital charge from Market Risk and CVA for the period of December 2025 are 2.2% and 1.5% 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 standardised approach.
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 establishes 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 BOC and the BOD.

   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 BOC and the BOD.

4. Kebijakan Terkait *Trading Book* dan *Banking Book*

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

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

- 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 melindung nilai posisi atau profil risiko dari portofolio yang terkait.
- *Bond holding period* di posisi *trading* 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 melindung 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.

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:

- 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.
- Bond holding period in trading position is monitored and reviewed by Market & Liquidity Risk (MLR) Unit on a regular basis.
- Trading positions, limit utilisations, 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. 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 *Market & Liquidity Risk Committee* (MLRC) yang dilakukan satu kali dalam setiap bulan dan Dewan Komisaris melakukan pemantauan dalam pertemuan *Risk Monitoring Committee* (RMC).

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 GFM. *Trading Book* terdiri dari posisi yang berasal dari kegiatan *trading* oleh Unit 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.

6. Market Risk Management Structure and Organisation

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 BOD is active in monitoring Market Risk through the Market & Liquidity Risk Committee (MLRC) meeting which is held once a month and the BOC monitors the Risk Monitoring Committee (RMC) meeting.

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

FORM D1 – LAPORAN DATA KERUGIAN HISTORIS
HISTORICAL LOSS DATA REPORT 2025

No	Indikator Bisnis (IB) dan komponen IB Business Indicator (BI) and component BI	T	T-1	
	Batasan minimum untuk suatu kejadian kerugian operasional *(loss event)* sebesar Rp300.000.000,00 (tiga ratus juta rupiah) atau lebih Minimum limit of an operational loss event of Rp300,000,000.00 (three hundred million Rupiahs) or more			
1	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Total net operating loss after calculating the recovery value (without exception)	4,929.38	7,412.78	
2	Jumlah terjadinya kerugian risiko operasional Total occurrence of operational risk loss	6.00	5.00	
3	Jumlah kerugian risiko operasional yang dikecualikan Total excluded operational risk loss	0.00	0.00	
4	Jumlah terjadinya kerugian risiko operasional yang dikecualikan Total occurrence of excluded operational risk loss	0.00	0.00	
5	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Total net operating loss after calculating the recovery value and excluded operational risk losses	4,929.38	7,412.78	
	Batasan minimum untuk suatu kejadian kerugian operasional *(loss event)* sebesar Rp1.500.000.000,00 (satu miliar lima ratus juta rupiah) atau lebih Minimum limit of an operational loss event of Rp1,500,000,000.00 (one billion five hundred million rupiah) or more			
6	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Total net operating loss after calculating the recovery value (without exception)	0.00	0.00	
7	Jumlah terjadinya kerugian risiko operasional Total occurrence of operational risk loss	0.00	0.00	
8	Jumlah kerugian risiko operasional yang dikecualikan Total excluded operational risk loss	0.00	0.00	
9	Jumlah terjadinya kerugian risiko operasional yang dikecualikan Total occurrence of excluded operational risk loss	0.00	0.00	
10	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Total net operating loss after calculating the recovery value and excluded operational risk losses	0.00	0.00	
	Rincian perhitungan modal untuk risiko operasional Details of capital calculation for operational risks			
11	Apakah kerugian digunakan dalam perhitungan FPKI? (Ya/Tidak) Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	Y		
12	Dalam hal baris 11 diisi "Tidak", apakah tidak digunakannya data kerugian intern tersebut disebabkan ketidaksesuaian standar minimum untuk data kerugian? (Ya/Tidak) If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)	T		
13	Threshold yg digunakan dalam perhitungan modal untuk risiko operasional (dalam satuan rupiah penuh) Threshold used in calculating capital for operational risks (in Rupiah full amount)	300,000,000.00		
14	Keterangan Tambahan (jika ada) Other information (if any)	Optional		

	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Rata-Rata 10 Tahun Average 10 Years
	561.98	68,158.02	23,568.72	21,958.76	421.80	2,073.25	1,082.21	1,913.51	13,208.04
	2.00	2.00	10.00	13.00	12.00	5.00	4.00	5.00	6.40
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	561.98	68,158.02	23,568.72	21,958.76	421.80	2,073.25	1,082.21	1,913.51	13,208.04
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

FORM D1 - LAPORAN DATA KERUGIAN HISTORIS
HISTORICAL LOSS DATA REPORT 2024

No	Indikator Bisnis (IB) dan komponen IB Business Indicator (BI) and component BI	T	T-1	
	Batasan minimum untuk suatu kejadian kerugian operasional *(loss event)* sebesar Rp300.000.000,00 (tiga ratus juta rupiah) atau lebih Minimum limit of an operational loss event of Rp300,000,000.00 (three hundred million Rupiahs) or more			
1	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Total net operating loss after calculating the recovery value (without exception)	6,987.78	561.98	
2	Jumlah terjadinya kerugian risiko operasional Total occurrence of operational risk loss	4.00	2.00	
3	Jumlah kerugian risiko operasional yang dikecualikan Total excluded operational risk loss	0.00	0.00	
4	Jumlah terjadinya kerugian risiko operasional yang dikecualikan Total occurrence of excluded operational risk loss	0.00	0.00	
5	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Total net operating loss after calculating the recovery value and excluded operational risk losses	6,987.78	561.98	
	Batasan minimum untuk suatu kejadian kerugian operasional *(loss event)* sebesar Rp1.500.000.000,00 (satu miliar lima ratus juta rupiah) atau lebih Minimum limit of an operational loss event of Rp1,500,000,000.00 (one billion Rupiahs) or more			
6	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan (tanpa pengecualian) Total net operating loss after calculating the recovery value (without exception)	0.00	0.00	
7	Jumlah terjadinya kerugian risiko operasional Total occurrence of operational risk loss	0.00	0.00	
8	Jumlah kerugian risiko operasional yang dikecualikan Total excluded operational risk loss	0.00	0.00	
9	Jumlah terjadinya kerugian risiko operasional yang dikecualikan Total occurrence of excluded operational risk loss	0.00	0.00	
10	Jumlah kerugian operasional bersih setelah memperhitungkan nilai pemulihan dan kerugian risiko operasional yang dikecualikan Total net operating loss after calculating the recovery value and excluded operational risk losses	0.00	0.00	
	Rincian perhitungan modal untuk risiko operasional Details of capital calculation for operational risks			
11	Apakah kerugian digunakan dalam perhitungan FPKI? (Ya/Tidak) Are losses used in calculating the Internal Loss Multiplier (ILM)? (Yes/No)	Y		
12	Dalam hal baris 11 diisi "Tidak", apakah tidak digunakannya data kerugian intern tersebut disebabkan ketidaksesuaian standar minimum untuk data kerugian? (Ya/Tidak) If line 11 answer is 'No', is the internal loss data not use because of a discrepancy of the minimum standards for loss data? (Yes/No)	T		
13	Threshold yg digunakan dalam perhitungan modal untuk risiko operasional (dalam satuan rupiah penuh) Threshold used in calculating capital for operational risks (in Rupiah full amount)	300,000,000.00		
14	Keterangan Tambahan (jika ada) Other information (if any)	Optional		

	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	**Rata-Rata 10 Tahun** Average 10 Years
	68,158.02	6,302.39	18,186.51	421,80	2,073.25	1,082.21	1,913.51	1.97	10,568.94
	2.00	8.00	13.00	12.00	5.00	4.00	5.00	5.00	6.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	68,158.02	6,302.39	18,186.51	421.80	2,073.25	1,082.21	1,913.51	1.97	10,568.94
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

FORM D3 – LAPORAN RINCIAN INDIKATOR BISNIS
BUSINESS INDICATOR DETAILED REPORT

No	Indikator Bisnis (IB) dan komponen IB	T	T-1	T-2	T	T-1	T-2
		31 Desember 2025 31 December 2025			31 Desember 2024 31 December 2024		
1	Komponen Bunga, Sewa, dan Dividen (KBSD) Interest, Rent, and Dividend Components	2,596,173.47			2,215,922.90		
1a.	Pendapatan Bunga Interest Income	9,477,919.00	7,838,371.00	5,448,822.00	7,838,371.00	5,448,822.00	5,019,883.00
1b.	Beban Bunga Interest Expense	3,610,683.00	2,902,094.00	1,413,675.00	2,902,094.00	1,413,675.00	1,304,398.00
1c.	Aset Produktif Productive Assets	135,946,631.00	111,426,328.00	98,783,504.00	111,426,328.00	98,783,504.00	85,246,554.00
1d.	Pendapatan Dividen Dividend Income	0.00	0.00	0.00	0.00	0.00	0.00
2	Komponen Jasa (KJ) Services Components	1,155,791.67			1,152,218.33		
2a.	Pendapatan Jasa dan Komisi Fees and Commission Income	1,242,535.00	1,168,138.00	1,040,875.00	1,168,138.00	1,040,875.00	1,163,322.00
2b.	Beban Jasa dan Komisi Fees and Commission Expenses	576,906.00	667,517.00	629,229.00	667,517.00	629,229.00	597,170.00
2c.	Pendapatan operasional lainnya Other Operating Income	0.00	0.00	0.00	0.00	0.00	4,622.00
2d.	Beban operasional lainnya Other Operating Expenses	6,262.00	8,408.00	1,157.00	8,408.00	1,157.00	74,755.00
3	Komponen Keuangan (KK) Financial Components	677,150.00			745,463.33		
3a.	Laba Rugi Bersih *Trading Book* Net Profit Loss Trading Book	432,559.00	1,086,168.00	463,185.00	1,086,168.00	463,185.00	547,208.00
3b.	Laba Rugi Bersih *Banking Book* Net Profit Loss Banking Book	17,764.00	15,360.00	16,414.00	15,360.00	16,414.00	108,055.00
4	IB	4,429,115.14			4,113,604.56		
5	Komponen Indikator Bisnis (KIB) Business Indicator Components (BIC)	531,493.82			493,632.55		

No	Indikator Bisnis (IB) dan komponen IB	T	T-1	T-2	T	T-1	T-2
		31 Desember 2025 31 December 2025			31 Desember 2024 31 December 2024		
	Pengungkapan IB Business Indicator Disclosure				.00		
6a.	IB total termasuk aktivitas yang didivestasi Total BI including divested activities	.00			.00		
6b.	Pengurangan IB dikarenakan pengecualian atas aktivitas yang didivestasi BI reduction due to the exclusion of divested activities	4,429,115.14			4,113,604.56		
	Additional information	Optional			Optional		

PERHITUNGAN ATMR RISIKO OPERASIONAL MENGGUNAKAN PENDEKATAN STANDAR
RWA CALCULATION REPORT FOR OPERATIONAL RISK USING STANDARD APPROACH

No.	Rincian Details	Jumlah | Total	
		31 Desember 2025 31 December 2025	31 Desember 2024 31 December 2024
1	Komponen Indikator Bisnis (KIB) | Business Indicator Component (KIB)	531,493	493,633
2	Faktor Pengali Kerugian Internal (FPKI) | Internal Loss Multiplier (FPKI)	0.78	0.75
3	Modal Minimum Risiko Operasional (MMRO) | Minimum Operating Risk Capital (MMRO)	412,344	371,237
4	ATMR untuk Risiko Operasional | RWA for Operational Risk	5,154,302	4,640,462

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 ATMR for Operational Risk Using Standardised Approach for Commercial Banks.

28. RISIKO LIKUIDITAS – ASET TERIKAT *(ENCUMBRANCE)* (ENC)
LIQUIDITY RISK - ENCUMBRANCE ASSETS (ENC)

Posisi Laporan: Desember 2025 | Report Date:December 2025

(dalam jutaan rupiah | in million 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	4.606.304	7.045.398	37.253.104	48.904.806

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 including 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 Rp37,25,52 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 Rp37.2519.52 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: 31 December 2025 *(Average)*

(dalam jutaan rupiah | in million Rupiah)

No.	Komponen	INDIVIDUAL			
		Q4 - 2025		Q3 - 2025	
		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		64 hari*)		64 hari*)
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		47,057,200		47,676,978

Nama Bank: PT Bank DBS Indonesia
Tanggal Laporan: 31 December 2025 *(Average)*

(dalam jutaan rupiah | in million Rupiah)

No.	Komponen	INDIVIDUAL			
		Q4 - 2025		Q3 - 2025	
		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
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 Deposits/Funds, stable	894,226	44,711	882,557	44,128
	b. Simpanan/Pendanaan kurang stabil Deposits/Funds, less stable	23,877,600	2,387,760	23,499,927	2,349,993
4	Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Funds from corporate customers, consisting of:				
	a. Simpanan operasional/ Operational savings	21,761,665	5,129,708	21,916,765	5,168,646
	b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional Non-operational savings and/or other non-opertional obligations	34,656,449	16,582,054	33,180,038	16,153,352
	c. Surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt) Securities in the form of debt securities issued by banks (unsecured debt)	0	0	0	0
5	Pendanaan dengan agunan *(secured funding)* Funds with collateral (secured funding)		0		0
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	358,912	358,912	291,010	291,010
	b. Arus kas keluar atas peningkatan kebutuhan likuiditas cash outflow on increase in liquidity requirement	445,207	445,207	451,131	451,131
	c. Arus kas keluar atas kehilangan pendanaan cash outflow on loss of funding	0	0	0	0
	d. Arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas cash outflow on withdrawal of committed credit facilities and liquidity facilities	15,090,385	1,809,642	15,429,632	1,685,146
	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

Nama Bank: PT Bank DBS Indonesia
Tanggal Laporan: 31 December 2025 *(Average)*

(dalam jutaan rupiah | in million Rupiah)

No.	Komponen	INDIVIDUAL			
		Q4 - 2025		Q3 - 2025	
		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
	f. Arus kas keluar atas kewajiban kontijensi pendanaan lainnya cash outflow for other contingent financing obligations	50,365,261	93,711	51,593,897	86,633
	g. Arus kas keluar kontraktual lainnya other contractual cashflow	0	0	252	252
7	**TOTAL ARUS KAS KELUAR *(CASH OUTFLOW)* TOTAL CASH OUTFLOWS**		**26,851,705**		**26,230,291**
ARUS KAS MASUK (CASH INFLOW)					
8	Pinjaman dengan agunan *Secured lending* Loans with collateral (Secured lending)	0	0	0	0
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	11,394,174	0	10,847,779
10	Arus kas masuk lainnya Other cashinflows	0	322,098	0	294,055
11	**TOTAL ARUS KAS MASUK (CASH INFLOW)**		**11,716,272**		**11,141,834**
			TOTAL ADJUSTED VALUE1		**TOTAL ADJUSTED VALUE1**
12	**TOTAL HQLA**		**47,057,200**		**47,676,978**
13	**TOTAL ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS) TOTAL NET CASH OUTFLOWS**		**15,135,433**		**15,088,458**
14	LCR (%)		310.91%		315.98%

Keterangan | Note

[1] *Adjusted values* dihitung setelah pengenaan 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 are calculated after applying value adjustments (haircuts), run-off rates, and inflow rates, as well as the maximum limits for HQLA components, such as the maximum limits for Level 2B HQLA and Level 2 HQLA, and the maximum limit for cash inflows that can be included in the LCR..

30. PENILAIAN KUALITATIF KONDISI LIKUIDITAS

Rasio Kecukupan Likuiditas (LCR) bank pada posisi rata-rata Triwulan 4 2025 adalah sebesar 310,91%. Hal ini mengindikasikan bahwa secara rasio likuiditas Bank masih dalam kondisi sangat baik. Besaran nilai LCR ini didukung oleh tingginya rata-rata kepemilikan asset likuid berkualitas tinggi (HQLA) sebesar Rp47,06 triliun.

Dibandingkan dengan posisi Triwulan 3 2025, rasio rata-rata LCR mengalami penurunan sebesar 5,08% dari sebelumnya sebesar 315,98%. Hal tersebut dipengaruhi oleh peningkatan rata-rata net cash outflow sebesar 0,31% dan penurunan rata-rata HQLA sebesar 1,30%.

Komposisi HQLA level 1 didominasi oleh rata-rata surat berharga pemerintah sebesar Rp37,81 triliun, dan rata-rata penempatan pada Bank Indonesia sebesar Rp8,78 triliun. Sementara pada HQLA level 2 terdapat surat berharga korporasi non-keuangan sebesar Rp117 milyar.

Pada posisi Triwulan 4 2025 ini, komposisi terbesar dalam proyeksi Arus Kas Keluar selama 30 hari ke depan setelah dikenakan run-off rate adalah sebagai berikut:

a. Jumlah penarikan pendanaan dari nasabah korporasi sebesar Rp21,71 triliun.
b. Jumlah penarikan pendanaan dari nasabah retail sebesar Rp2,43 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 ke depan setelah dikenakan *inflow rate* pada periode ini didominasi oleh pembayaran tagihan berdasarkan pihak lawan *(counterparty)* dari nasabah lembaga jasa keuangan sebesar Rp2,23 triliun dan dari nasabah lainnya (nasabah korporasi dan pemerintah) sebesar Rp9,15 triliun.

Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas, melalui kerangka manajemen risiko likuiditas bersama risiko lainnya yang dipantau dan dikaji ulang 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 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*).

30. QUALITATIVE ASSESSMENT OF LIQUIDITY CONDITIONS

The bank's Liquidity Coverage Ratio (LCR) in the average position of 4th Quarter 2025 was 310.91%. 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 Rp47.06 trillion.

Compared to the 3rd Quarter of 2025, the LCR ratio decreased by 5.08% from the previous 315.98%. This was influenced by the increase in the average Net Cash Outflow by 0.31% and decrease in average HQLA by 1.30%.

The composition of HQLA Level 1 was dominated by the average government securities of Rp37.81 trillion, and average placement of Bank Indonesia of Rp8.78 trillion. While in HQLA Level 2 there are non-financial corporate securities of Rp117 billion.

In this 4th Quarter of 2025 position, the biggest composition in the cash flow projection out over the next 30 days after the run-off rate is as follows:

a. The number of funding withdrawal from corporate customers is Rp21.71 trillion.
b. The amount of funding withdrawal from Retail Customers is Rp2.43 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 inflow rate in this period dominated by loan to counterpart (counterparty) of the Financial Services Institution amounting to Rp2.23 trillion and from other customers (corporate and government customers) of Rp9.15 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.

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 indicators, and liquidity stress testing to ensure bank's readiness in the face of crisis.

In addition, the liquidity risk management process is supported by the role of supervision from the BOD through the Asset & Liability Committee (ALCO) and Market & Liquidity Risk Committee (MLRC), and supervision of the BOC through the Risk Monitoring Committee (RMC).

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/2025)**				
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Jutaan Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				**Total Nilai Tertimbang** Total Weighted Value
		Tanpa Jangka Waktu[1] Without Time Period	**< 6 bulan** < 6 Months	**≥ 6 bulan - < 1 tahun** ≥ 6 months - < 1 year	**≥ 1 tahun** ≥ 1 year	
1	Modal | Capital	15,398,321	-	-	1,666,500	17,064,821
2	Modal sesuai POJK KPMM Capital in accordance with POJK KPMM	15,398,321	-	-	1,666,500	17,064,821
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	10,914,282	28,745,840	492,082	49	36,169,826
5	Simpanan dan pendanaan stabil Deposits and funding are stable	600,595	54,881	382	-	623,066
6	Simpanan dan pendanaan kurang stabil Deposits and funding are less stable	10,313,687	28,690,959	491,699	49	35,546,760
7	Pendanaan yang berasal dari nasabah korporasi: Funding originating from corporate customers:	52,519,024	20,201,555	478,984	5,135,520	26,297,804
8	Simpanan operasional Operational savings	25,481,624	-	-	-	12,740,812
9	Pendanaan lainnya yang berasal dari nasabah korporasi Other funding comes from corporate customers	27,037,400	20,201,555	478,984	5,135,520	13,556,992
10	Liabilitas yang memiliki pasangan aset yang saling bergantung Liabilities that have pairs of assets that are interdependent	-	870,968	3,539	-	-
11	Liabilitas dan ekuitas lainnya : Other liabilities and equity:	9,376,563	-	-	446,579	446,579
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	9,376,563	-	-	446,579	446,579
14	Total ASF					79,979,030

	Posisi Tanggal Laporan (December/2025)					No. Ref. dari Kertas Kerja NSFR Ref. No. from NSFR Work Paper
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Jutaan Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu[1] Without Time Period	< 6 bulan < 6 Months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
	15,586,050	-	-	1,667,500	17,253,550	
	15,586,050	-	-	1,667,500	17,253,550	1.1 1.2
	-	-	-	-	-	1.3
	10,570,864	30,287,639	367,188	44	37,152,020	2 3
	913,641	63,126	331	-	928,243	2.1 3.1
	9,657,223	30,224,513	366,857	44	36,223,777	2.2 3.2
	39,779,672	26,489,532	1,809,809	4,705,673	23,743,842	4
	19,065,814	-	-	-	9,532,907	4.1
	20,713,858	26,489,532	1,809,809	4,705,673	14,210,936	4.2
	-	1,208,823	-	-	-	5
	4,266,849	-	-	486,725	486,725	6
						6.1
	4,266,849	-	-	486,725	486,725	6.2 s.d. 6.5
					78,636,138	7

	Komponen ASF ASF Components	**Posisi Tanggal Laporan (September/2025)**				
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Jutaan Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				**Total Nilai Tertimbang** Total Weighted Value
		Tanpa Jangka Waktu[1] Without Time Period	**< 6 bulan** < 6 Months	**≥ 6 bulan - < 1 tahun** ≥ 6 months - < 1 year	**≥ 1 tahun** ≥ 1 year	
15	Total HQLA dalam rangka perhitungan NSFR Total HQLA in NSFR calculation					1,019,694
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 categorised as Current and Under Special Attention (performing)	-	53,853,760	8,483,684	25,979,672	52,184,794
18	Kepada lembaga keuangan yang dijamin dengan HQLA Level 1 To financial institutions guaranteed by HQLA Level 1	-	678,052	3,949,060	3,207,640	5,249,975
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	-	2,435,068	410,311	1,052,551	1,622,967
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 othere countries and public sector entities, which include:	-	37,655,967	1,167,857	17,822,715	34,561,220
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	-	12,875,816	2,928,593	2,852,275	9,756,183
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya : Loans with residential mortgage that are not guaranteed, which include:	-	46	528	205,234	174,736
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	-	10,441	971	58,639	43,821
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (*performing*) yang tidak sedang dijaminkan, tidak gagal bayar , dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa Securities categorised 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	-	198,369	26,363	780,617	775,891

Posisi Tanggal Laporan (December/2025)					
Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Jutaan Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				**Total Nilai Tertimbang** Total Weighted Value	**No. Ref. dari Kertas Kerja NSFR** Ref. No. from NSFR Work Paper
Tanpa Jangka Waktu[1] Without Time Period	**< 6 bulan** < 6 Months	**≥ 6 bulan - < 1 tahun** ≥ 6 months - < 1 year	**≥ 1 tahun** ≥ 1 year		
				1,096,374	1
-	-	-	-	-	2
-	52,646,906	5,370,158	31,501,552	52,455,662	3
-	2,883,465	1,008,565	3,145,143	3,937,772	3.1.1
-	2,772,435	223,717	868,097	1,395,821	3.1.2 3.1.3
-	30,320,741	2,528,612	17,353,773	31,175,383	3.1.4.2 3.1.5 3.1.6
-	16,614,469	1,299,578	8,982,882	14,795,897	3.1.4.1
-	155	228	196,731	167,413	3.1.7.2
-	364	696	54,307	35,829	3.1.7.1
-	55,277	308,762	900,620	947,547	3.2

	Komponen ASF ASF Components	**Posisi Tanggal Laporan (September/2025)**				
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Jutaan Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				**Total Nilai Tertimbang** Total Weighted Value
		Tanpa Jangka Waktu[1] Without Time Period	**< 6 bulan** < 6 Months	**≥ 6 bulan - < 1 tahun** ≥ 6 months - < 1 year	**≥ 1 tahun** ≥ 1 year	
25	Aset yang memiliki pasangan liabilitas yang saling bergantung Assets that have interdependent pairs of liabilities	-	870,968	3,539	-	-
26	Aset lainnya: | Other assets:	-	2,378,483	491	4,325,882	5,281,663
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) (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				405,253	405,253
30	NSFR *liabilitas* derivatif sebelum dikurangi dengan variation margin NSFR of derivative payable before deducting with variation margin				446,256	446,256
31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas All other assets not included in above categories	-	1,526,973	491	4,325,882	4,430,154
32	Rekening Administratif Off Balance Sheet Accounts				18,212,230	859,426
33	Total RSF					59,345,578
34	Rasio Pendanaan Stabil Bersih *Net Stable Funding Ratio* (%)					134.77%

	Posisi Tanggal Laporan (December/2025)					No. Ref. dari Kertas Kerja NSFR Ref. No. from NSFR Work Paper
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu (Dalam Jutaan Rupiah) Recorded Value Based on Remaining Time Period (in million rupiah)				**Total Nilai Tertimbang** Total Weighted Value	
	Tanpa Jangka Waktu[1] Without Time Period	**< 6 bulan** < 6 Months	**≥ 6 bulan - < 1 tahun** ≥ 6 months - < 1 year	**≥ 1 tahun** ≥ 1 year		
	-	1,208,823	-	-	-	4
	-	1,833,412	532	2,621,334	3,483,002	5
	-				-	5.1
				-	-	5.2
				415,310	415,310	5.3
				329,513	329,513	5.4
	-	1,088,589	532	2,621,334	2,738,179	5.5 s.d. 5.12
				15,911,075	742,038	12
					57,777,076	13
					136.10%	14

32. ANALISIS PERKEMBANGAN NSFR

Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio*/NSFR) pada periode December 2025 tercatat sebesar 136,10%, meningkat 1,33% dibandingkan periode September 2025 sebesar 134,77%. Capaian tersebut menunjukkan bahwa struktur pendanaan stabil Bank dalam mendukung pembiayaan aset jangka panjang tetap terjaga dengan baik dan berada di atas batas minimum yang ditetapkan OJK.

Peningkatan rasio NSFR pada periode ini dipengaruhi oleh penurunan *Available Stable Funding* (ASF) sebesar Rp1,34 triliun dan penurunan *Required Stable Funding* (RSF) sebesar Rp1,60 triliun.

Adapun rincian perubahan NSFR pada periode ini adalah sebagai berikut:

1. *Available Stable Funding* (ASF) mengalami penurunan sebesar Rp1,34 triliun (1,68%), yang terutama disebabkan oleh penurunan pendanaan korporasi sebesar Rp2,55 triliun. Di sisi lain, simpanan nasabah retail meningkat sebesar Rp1,00 triliun , serta modal meningkat sebesar Rp0,20 triliun

2. *Required Stable Funding* (RSF) tercatat menurun sebesar Rp. 1,6 triliun (2,64%), yang terutama berasal dari penurunan pinjaman pada sektor FI sebesar Rp1,50 triliun, dan penurunan aset lainnya sebesar Rp1,80 triliun. Sementara itu, pinjaman kepada sektor korporasi mengalami peningkatan bersih sebesar Rp1,70 triliun pada periode ini.

Komposisi nilai tertimbang ASF didominasi oleh simpanan yang berasal dari nasabah perorangan dan segmen SME sebesar 47,25%, diikuti oleh pendanaan dari nasabah korporasi dan lembaga keuangan sebesar 30,19%, serta komponen modal sebesar 21,94%. Sementara itu, komposisi nilai tertimbang RSF terutama berasal dari pinjaman kategori lancar yang diberikan sebesar 90,79%, diikuti oleh total HQLA NSFR sebesar 1,90%, serta aset lainnya sebesar 6,03%.

Bank DBS Indonesia telah memiliki dan menerapkan proses manajemen risiko likuiditas melalui suatu kerangka kerja yang terintegrasi dengan manajemen risiko lainnya, yang secara konsisten dipantau dan ditinjau secara berkala.

Identifikasi dan pengukuran risiko likuiditas dilakukan oleh unit kerja terkait melalui pemantauan laporan likuiditas harian, penggunaan rasio-rasio likuiditas sebagai indikator peringatan dini, serta pelaksanaan *stress testing* likuiditas untuk memastikan kesiapan Bank dalam menghadapi kondisi krisis.

32. NSFR ANALYSIS

The Net Stable Funding Ratio (NSFR) as at December 2025 was recorded at 136.10%, representing an increased of 1.33% compared to September 2025 at 134.77%. This level indicates that the Bank's stable funding structure to support long-term asset financing remained well maintained and continued to be above the minimum regulatory requirement set by the OJK.

The increase in the NSFR ratio during the period was driven by a decrease in Available Stable Funding (ASF) of Rp1.34 trillion and a reduction in Required Stable Funding (RSF) of Rp1.60 trillion.

The Details changes in the NSFR during the period are as follows:

1. Available Stable Funding (ASF) decreased by Rp1.34 trillion (1.68%), mainly attributable to a reduction in corporate funding amounting to Rp2.55 trillion. This was partially offset by an increase in retail customer deposits of Rp1.00 trillion and capital increase by Rp0.20 trillion.

2. RSF (Required Stable Funding) decreased by Rp1.60 trillion (2.64%), primarily due to a decrease in loans to the FI sector of Rp 1.50 trillion, and a reduction in other assets of Rp1.80 trillion. Meanwhile, loans to the corporate sector recorded a net increase of Rp1.7 trillion during the period.

The composition of weighted ASF was predominantly driven by deposits from individual customers and the SME segment, accounting for 47.25%, followed by funding from corporate customers and financial institutions at 30.19%, and capital components at 21.94%. Meanwhile, the composition of weighted RSF was mainly attributable to performing loans extended by the Banks, representing 90.79%, followed by total HQLA under NSFR at 1.90%, and other assets at 6.03%.

Bank DBS Indonesia has established and implemented a liquidity risk management process through an integrated framework aligned with other risks management practices, which is monitored and reviewed on regular basis.

The identification and measurement of liquidity risk are carried out by the relevant units through daily liquidity reporting, the use of liquidity ratios as early warning indicators, and the conduct of liquidity stress testing to ensure the Bank's readiness in managing crisis conditions.

Selain itu, penerapan manajemen risiko likuiditas ini didukung oleh fungsi pengawasan Dewan Direksi melalui Komite Asset dan Liabilitas (ALCO) dan Komite Risiko Pasar dan Likuiditas (MLRC), serta pengawasan dari Dewan Komisaris melalui Komite Pemantauan Risiko (RMC).

In addition, the liquidity risk management process is supported by oversight from the BOD through the Asset and Liability Committee (ALCO) and the Market and Liquidity Risk Committee (MLRC), as well as supervision from the BOC through the Risk Monitoring Committee (RMC).

33. 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 2025 December 2025	September 2025 September 2025	Desember 2025 December 2025	September 2025 September 2025
Parallel shock up	(856,408)	(803,817)	157,548	58,588
Parallel shock down	989,956	927,622	(157,555)	(56,658)
Steepener	(45,526)	(21,688)		
Flattener	(160,108)	(168,705)		
Short rate up	(510,347)	(493,419)		
Short rate down	542,255	517,592		
Nilai Maksimum Negatif (absolut) Maximum Negative Value (absolut)	856,408	803,817	157,555	56,658
Modal Tier 1 (ΔEVE) atau Projected Income (ΔNII) Tier 1 Capital (ΔEVE) or Projected Income (ΔNII)	15,162,625	14,933,230	5,781,739	6,316,690
Nilai Maksimum dibagi Modal Tier 1 (ΔEVE)/Projected Income (ΔNII) Income/Maximum Value divided by Tier 1 Capital (ΔEVE) /Projected Income (ΔNII)	5.65%	5.38%	2.73%	0.90%

(*) T-1 = Posisi Laporan September 2025 | T-1 = Position of September 2025 Report

Karena Nilai Maksimum dibagi Modal Tier 1 = 5,62%, dimana angka ini masih di bawah 7,5%, 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 2025 adalah Low (1).
Because the Maximum Value divided by Tier 1 Capital = 5,62%, where this figure is still below 7.5%, 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 2025 report is Low (1).

Peringkat Level	Definisi Peringkat	Definition of Level
Low (1)	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat rendah selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat Low (1) paling sedikit: a. struktur aset dan liabilitas tidak sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat minimal dampaknya terhadap modal; dan b. parameter perhitungan EVE dimaksud adalah saat ΔEVE berada di bawah 7,5% (tujuh koma lima persen) dari modal inti (Tier 1).	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. The characteristics of the Bank included in the Low (1) rating are at least: a. 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 b. the EVE calculation parameter is when ΔEVE is below 7.5% (seven point five percent) of core capital (Tier 1).
Low to Moderate (2)	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong rendah selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat *Low to Moderate* (2) paling sedikit: a. struktur aset dan liabilitas cukup sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang cukup kurang signifikan dampaknya terhadap modal; dan b. parameter perhitungan EVE yang dimaksud adalah saat ΔEVE berada di atas 7,5% (tujuh koma lima persen) namun di bawah limit internal Bank, yaitu 10% (sepuluh persen) dari modal inti (Tier 1).	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. The characteristics of the Bank included in the Low to Moderate (2) rating include at least: a. 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 b. the concerned EVE calculation parameter is when ΔEVE is above 7.5% (seven point five percent) but below Bank's internal limit, which is 10% (ten percent) of the core capital (Tier 1).

Peringkat Level	Definisi Peringkat	Definition of Level
Moderate (3)	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat (3) paling sedikit: a. struktur aset dan liabilitas cukup sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang cukup signifikan dampaknya terhadap modal; dan b. parameter perhitungan EVE yang dimaksud adalah saat ΔEVE berada di antara 10% (sepuluh persen) sampai dengan 12,5% (dua belas koma lima persen) dari modal inti (Tier 1).	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. The characteristics of the Bank included in rating (3) are at least: a. 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 b. the EVE calculation parameter is when ΔEVE is between 10% (ten percent) and 12.5% (twelve point five percent) of core capital (Tier 1).
Moderate to High (4)	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong cukup tinggi selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat (4) paling sedikit: a. struktur aset dan liabilitas sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang signifikan dampaknya terhadap modal; dan b. parameter perhitungan EVE yang dimaksud adalah saat ΔEVE berada di antara 12,5% (dua belas koma lima persen) sampai dengan 15% (lima belas persen) dari modal inti (Tier 1).	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. The characteristics of the Bank included in rating (4) are at least: a. 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 b. the EVE calculation parameter is when ΔEVE is between 12.5% (twelve point five percent) and 15% (fifteen percent) of core capital (Tier 1).
High (5)	Dengan mempertimbangkan aktivitas bisnis yang dilakukan Bank, kemungkinan kerugian yang dihadapi Bank dari IRRBB tergolong sangat tinggi selama periode waktu tertentu pada masa mendatang. Karakteristik Bank yang termasuk dalam peringkat (5) paling sedikit: a. struktur aset dan liabilitas sangat sensitif terhadap perubahan suku bunga, hal ini tercermin dari perhitungan EVE yang sangat signifikan dampaknya terhadap modal; dan b. parameter perhitungan EVE yang dimaksud adalah saat ΔEVE berada di atas 15% (lima belas persen) dari modal inti (Tier 1).	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. The characteristics of the Bank included in the rating (5) are at least: a. 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 b. the EVE calculation parameter is when ΔEVE is above 15% (fifteen percent) of core capital (Tier 1).

34. LAPORAN PENERAPAN MANAJEMEN RISIKO UNTUK RISIKO SUKU BUNGA DALAM *BANKING BOOK (INTEREST RATE IN BANKING BOOK)*

Analisa Kuantitatif

1. Definisi Bank mengenai IRRBB (*Interest Rate Risk in Banking Book*) adalah perubahan yang berdampak pada nilai ekonomis (*economic value*) dan rentabilitas pada *Banking Book* yang diakibatkan dari pergerakan suku bunga.

   Dalam hal ini, komponen pada neraca yang terekspos 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.

34. RISK MANAGEMENT IMPLEMENTATION REPORT FOR INTEREST RATE RISK IN BANKING BOOK (INTEREST RATE IN BANKING BOOK)

Quantitative Analysis

1. 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.

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

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

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 BOD on a monthly basis for month-end position through the Market & Liquidity Risk committee (MLRC) meeting.

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*.

3. Periodisation 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 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*)

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. *Shock* suku bunga yang melandai dengan perpaduan suku bunga jangka pendek menurun dan suku bunga jangka panjang meningkat (*steepener*)
4. *Shock* suku bunga yang mendatar dengan perpaduan suku bunga jangka pendek meningkat dan suku bunga jangka Panjang menurun (*flattener*)
5. *Shock* suku bunga jangka pendek meningkat (*short rate up*)
6. *Shock* suku bunga jangka pendek menurun (*short rate down)*

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*).

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. 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 standardised approach.

Bank DBS Indonesia does not use IMS modeling assumptions, and only uses the standardised 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. Asumsi utama permodelan yang digunakan dalam perhitungan delta EVE dan NII.
   a. Untuk produk *non-maturing deposit* (NMD) yang terkait suku bunga, yaitu giro dan tabungan, rata-rata jatuh tempo penilaian ulang (*repricing maturities*) dihitung menggunakan analisis *behavioral core non-core*. Analisis ini memanfaatkan data historis selama 5 tahun terakhir dan memasukkan unsur *pass-through rate* (PTR) dalam penentuan *Core Balance* dan *Cap* yang sudah ditentukan. Porsi *Non-Core Balance* ditempatkan pada *bucket overnight*, sementara porsi *Core Balance* disebar merata setiap bulannya hingga mencapai rata-rata 2,5 tahun. Model dan data akan ditinjau secara berkala.
   b. CASA *Core portion* untuk nasabah korporasi dan perorangan adalah sebesar 46,5% dan 79,0%.
   c. Untuk produk *fixed rate loan*, Bank mengidentifikasi pinjaman jangka panjang staf, pinjaman jangka pendek *fixed*, dan *mortgage loan* staf sebagai produk yang masuk ke dalam perhitungan *prepayment rate*. Persentase *prepayment rate* dihitung menggunakan data historis selama 5 tahun terakhir, berdasarkan rata-rata pinjaman yang dilunasi (pelunasan dipercepat) setiap bulannya. Model dan data akan ditinjau setiap setahun sekali.
   d. Untuk produk Deposito, Bank mengidentifikasi deposito berjangka sebagai produk yang masuk ke dalam perhitungan *Time Deposit Redemption Rate* (TDRR). Persentase TDRR dihitung menggunakan data historis selama 5 tahun terakhir, berdasarkan rata-rata deposito yang dicairkan setiap bulannya. Model dan data akan ditinjau setiap setahun sekali.
   e. Dalam laporan IRRBB, semua mata uang dalam *banking book* dimasukkan. 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 (*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.

7. The main modeling assumptions used in the calculation of delta EVE and NII.
   a. For interest-rate-related Non-Maturing Deposit (NMD) products, such as current accounts and savings accounts, the average repricing maturities are calculated using behavioral core-non-core analysis. This analysis utilises historical data from the past 5 years and incorporates the pass-through rate (PTR) in determining the Core Balance and the predetermined Cap. The Non-Core Balance portion is placed in the overnight bucket, while the Core Balance portion is spread evenly each month until it reaches an average of 2.5 years. The model and data will be reviewed regularly.
   b. CASA Core portion for wholesale and retail customers are 46.5% and 79.0% respectively.
   c. For fixed-rate loan products, the Bank identifies long-term staff loans, short-term fixed loans, and staff mortgage loans as products included in the prepayment rate calculation. The prepayment rate percentage is calculated using historical data from the past 5 years, based on the average loans repaid (prepayment) each month. The model and data will be reviewed annually.
   d. For Deposit products, the Bank identifies time deposits as the product included in the Time Deposit Redemption Rate (TDRR) calculation. The TDRR percentage is calculated using historical data from the past 5 years, based on the average deposits redeemed each month. The model and data will be reviewed annually.
   e. In the IRRBB report, all currencies in the banking book are included. However, for IRRBB calculation, the currencies used for the 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 (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.