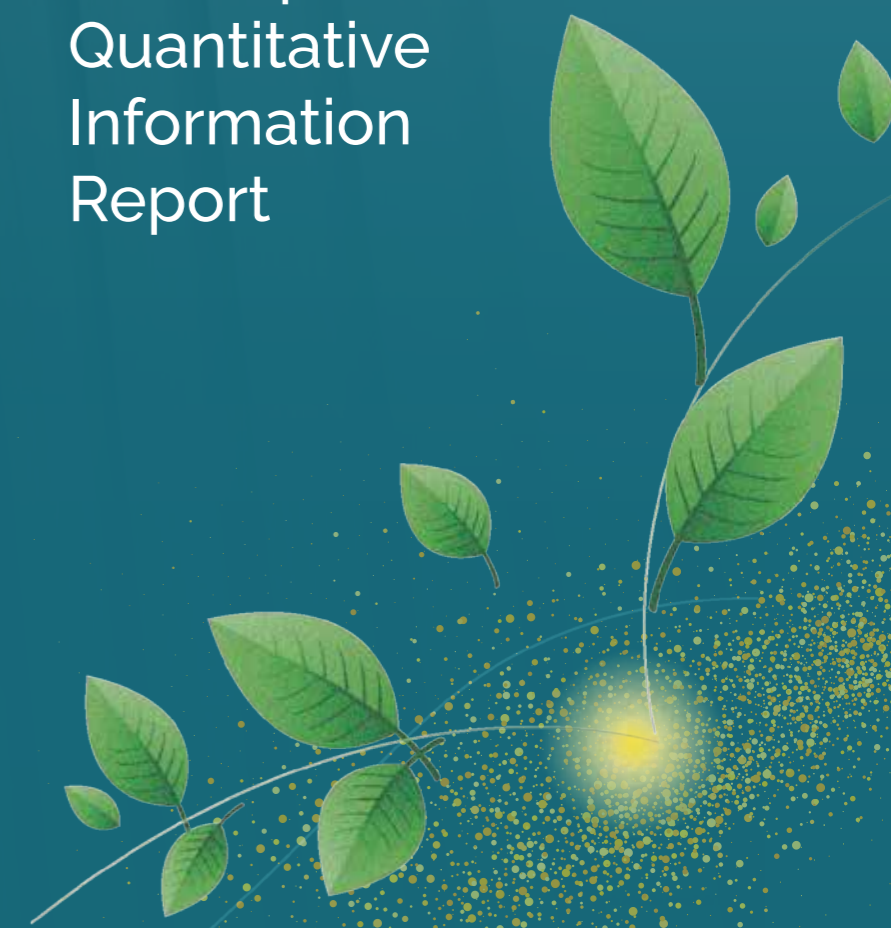




Laporan Informasi Kuantitatif Eksposur Risiko

Risk Exposure
Quantitative
Information
Report



A. RISIKO KREDIT | CREDIT RISK
1. TAGIHAN BERSIH BERDASARKAN WILAYAH | NET RECEIVABLES BY REGION

No	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025						Total	31 Desember 2024 December 31, 2024					Total
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region					Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region							
		Jabodetabek Greater Jakarta	Wilayah Jawa Java Region	Wilayah Sumatera Sumatera Region	Wilayah Kalimantan Kalimantan Region	Wilayah Lainnya Other Regions	Jabodetabek Greater Jakarta		Wilayah Jawa Java Region	Wilayah Sumatera Sumatera Region	Wilayah Kalimantan Kalimantan Region	Wilayah Lainnya Other Regions		
	(2)	(3)	(4)	(5)	(6)	(8)	(9)	(10)	(11)	(12)	(13)	(14)		
A	Eksposur Neraca Balance Sheet Exposures	(2)	(3)	(4)	(5)	(6)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1.	Tagihan Kepada Pemerintah Government Receivables	6.533.354	-	-	-	-	6.533.354	3.146.949	-	-	-	-	3.146.949	
2.	Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
4.	"Tagihan Kepada Bank Bank Receivables"	557,558	-	-	-	-	557.558	226.342	-	-	-	-	226.342	
5.	Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	
7.	Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables	760,469	392,729	1.237.892	67.830	1.113.479	3.572.398	1.087.067	551.061	521.011	13.311	431.620	2.604.071	
9.	Tagihan Kepada Korporasi Corporate Receivables	3,325,126	20,330	25.000	300.000	160.396	3.830.852	2.756.689	21.481	-	275.000	255.167	3.308.337	
10.	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
11.	Aset Lainnya Other Assets	198,411	-	-	-	-	198.411	273.191	-	-	-	-	273.191	
	Total Eksposur Neraca Total Balance Sheet Exposure	11,374,918	413,059	1.262.892	367.830	1.273.875	14.692.573	7.490.237	572.542	521.011	288.311	686.787	9.558.889	

2. TAGIHAN BERSIH BERDASARKAN SISA JANGKA WAKTU KONTRAK
2. NET RECEIVABLES BASED ON REMAINING CONTRACT TERM

no	Kategori Portofolio Portfolio Category	31 Desember 2025 December 31, 2025					31 Desember 2025 December 31, 2025				
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables Based on Remaining Contract Term					Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables Based on Remaining Contract Term				
		"< 1 Tahun < 1 year"	"> 1 thn s.d. 3 thn > 1 year to 3 years"	"> 3 thn s.d. 5 thn > 3 year to 5 years"	"Non Kontraktual Non Contractual"	"Total Total"	"< 1 Tahun < 1 year"	"> 1 thn s.d. 3 thn > 1 year to 3 years"	"> 3 thn s.d. 5 thn > 3 year to 5 years"	"Non Kontraktual Non Contractual"	"Total Total"
(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
1.	"Tagihan Kepada Pemerintah Government Receivables"	5,524,682	702.305	306.368	-	6.533.354	2.995.823	100.013	51.113	-	3.146.949
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-	-	-	-	-	-	-
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-	-	-	-	-	-	-
4.	"Tagihan Kepada Bank Bank Receivables"	557,558	-	-	-	557.558	226.342	-	-	-	226.342
5.	Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
6.	Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	-	-	-	-	-	-	-	-	-	-
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	220,782	12.910	3.338.707	-	3.572.398	143.932	14.702	2.445.437	-	2.604.071
9.	"Tagihan Kepada Korporasi Corporate Receivables"	1,640,576	74.552	467.294	1.648.430	3.830.852	1.861.013	31.828	477.294	938.202	3.308.337
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"	-	-	-	-	-	-	-	-	-	-
11.	Aset Lainnya Other Assets	179,279	7.033	11.618	-	197.930	240.389	20.901	11.668	-	272.958
	Total	8,122,877	796.799	4.123.987	1.648.430	14.692.092	5.467.499	167.443	2.985.512	938.202	9.558.656

3. TAGIHAN BERSIH BERDASARKAN SEKTOR EKONOMI
3. NET RECEIVABLES BY ECONOMIC SECTOR

	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Governance Receivables	Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables	Tagihan Kepada Bank Pembangunan Multi- lateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables	Tagihan Ke- pada Bank Bank Re- ceivables	Pembiayaan Beragun Rumah Tinggal,=Loans Secured by Resi- dential Property	Pembiayaan Beragun Prop- erti Komersial Loans Secured by Commercial Real Estate	Pembiayaan Pegawai/Pensi- unan Loan by Employ- ee or Pensioner	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Busi- ness, and Retail Portfolio Receivables"	"Tagihan Kepada Kor- porasi Corporate Receivables"	"Tagihan yang Telah Jatuh Tempo Past Due Re- ceivables"	"Aset Lainnya Other Assets"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2025												
1.	"Pertanian, Perburuan, dan Kehutanan	-			-				-	-	-	-
2.	"Pertanian, Perburuan, dan Kehutanan Agriculture, Hunting, and Forestry"	-			-				-	-	-	-
3.	"Pertambangan dan Penggalian Mining and Quarrying"	-			-				-	-	-	-
4.	"Industri Pengolahan Processing Industry"	-			-				9.740	21.455	-	-
5.	"Listrik, Gas, dan Air Electricity, Gas, Water"	-			-				-	24.011	-	-
6.	"Konstruksi Construction"	-			-				135.100	50.000	-	-
7.	"Perdagangan Besar dan Eceran Wholesale and Retail Trade"	-			-				301.064	214.440	-	-
8.	"Penyediaan Akomodasi dan Penyediaan Makanan dan Minum Provision of Accommodation and Provision of Food and Beverages"	-			-				345.500	698.125	-	-
9.	"Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing, and Communication"	-			-				-	-	-	-
10.	"Perantara Keuangan Financial Brokers"	6,533,354			557.558				534.767	2.392.821	-	-
11.	"Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services"	-			-				-	430.000	-	-
12.	"Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Governance, Defense and Mandatory Social Security Administration"	-			-				20.000	-	-	-
13.	"Jasa Pendidikan Education Services"	-			-				-	-	-	-
14.	"Jasa Kesehatan dan Kegiatan Sosial Human Health and Social Activities"	-			-				-	-	-	-

	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Governance Receivables	Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables	Tagihan Kepada Bank Pembangunan Multi- lateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables	Tagihan Ke- pada Bank Bank Re- ceivables	Pembiayaan Beragun Rumah Tinggal,=Loans Secured by Resi- dential Property	Pembiayaan Beragun Prop- erti Komersial Loans Secured by Commercial Real Estate	Pembiayaan Pegawai/Pensi- unan Loan by Employ- ee or Pensioner	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Busi- ness, and Retail Portfolio Receivables"	"Tagihan Kepada Kor- porasi Corporate Receivables"	"Tagihan yang Telah Jatuh Tempo Past Due Re- ceivables"	"Aset Lainnya Other Assets"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
15.	"Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya Social Community, Social Cultural, Entertainment, and Personals Other"	-			-				-	-	-	-
16.	"Jasa Perorangan yang Melayani Rumah Tangga Household Personal Services"	-			-				2.226.227	-	-	-
17.	"Badan Internasional dan Badan Ekstra Internasional Lainnya International Agencies and Other Extra International Agencies"	-			-				-	-	-	-
18.	"Kegiatan yang Belum Jelas Batasannya Undefined Activities"	-			-				-	-	-	-
19.	"Bukan Lapangan Usaha Non-Business Fields"	-			-				-	-	-	-
20.	"Lainnya Others"	-			-				-	-	-	198.411
	Total	6,533,354	0	0	557.558	0	0	0	3.572.398	3.830.852	-	198.411
2024												
1.	"Pertanian, Perburuan, dan Kehutanan Agriculture, Hunting, and Forestry"	-			-				-	-	-	-
2.	"Perikanan Fisheries"	-			-				-	-	-	-
3.	"Pertambangan dan Penggalian Mining and Quarrying"	-			-				-	-	-	-
4.	"Industri Pengolahan Processing Industry"	-			-				-	162.788	-	-
5.	"Listrik, Gas, dan Air Electricity, Gas, Water"	-			-				-	31.828	-	-
6.	"Konstruksi Construction"	-			-				67.600	25.000	-	-
7.	"Penyediaan Akomodasi dan Penyediaan Makan dan Minum Provision of Accommodation and Provision of Food and Beverages"	-			-				798.880	414.802	-	-
8.	"Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing, and Communication"	-			-				350.000	700.000	-	-
9.	"Perantara Keuangan Financial Brokers"	-			-				-	-	-	-

	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Governance Receivables	Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables	Tagihan Kepada Bank Pembangunan Multi- lateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables	Tagihan Ke- pada Bank Bank Re- ceivables	Pembiayaan Beragun Rumah Tinggal,=Loans Secured by Resi- dential Property	Pembiayaan Beragun Prop- erti Komersial Loans Secured by Commercial Real Estate	Pembiayaan Pegawai/Pensi- unan Loan by Employ- ee or Pensioner	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Busi- ness, and Retail Portfolio Receivables"	"Tagihan Kepada Kor- porasi Corporate Receivables"	"Tagihan yang Telah Jatuh Tempo Past Due Re- ceivables"	"Aset Lainnya Other Assets"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
10.	"Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services"	3,146,949			226.342				590.457	1.543.918	-	-
11.	"Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Governance, Defense and Mandatory Social Security Administration"	-			-				424.991	430.000	-	-
12.	"Jasa Pendidikan Education Services"	-			-				20.000	-	-	-
13.	"Jasa Kesehatan dan Kegiatan Sosial Human Health and Social Activities "	-			-				-	-	-	-
14.	"Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya Social Community, Social Cultural, Entertainment, and Personals Other"	-			-				-	-	-	-
15.	"Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya Social Community, Social Cultural, Entertainment, and Personals Other"	-			-				-	-	-	-
16.	"Jasa Perorangan yang Melayani Rumah Tangga Household Personal Services"	-			-				352.144	-	-	-
17.	"Badan Internasional dan Badan Ekstra Internasional Lainnya International Agencies and Other Extra International Agencies"	-			-				-	-	-	-
18.	"Kegiatan yang Belum Jelas Batasannya Undefined Activities"	-			-				-	-	-	-
19.	"Bukan Lapangan Usaha Non-Business Fields"	-			-				-	-	-	-
20.	"Lainnya Others"	-			-				-	-	-	273.191
	Total	3,146,949	-	-	226.342	-	-	-	2.604.071	3.308.337	-	273.191

4. TAGIHAN DAN PENCADANGAN BERDASARKAN SEKTOR EKONOMI
4. RECEIVABLES AND ALLOWANCE BY ECONOMIC SECTOR

No.	"Sektor Ekonomi Economy Sector"	"Tagihan Impaired"	"Tagihan yang Mengalami Penurunan Nilai Impaired Receivables"		"Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for impairment losses - Individual"	"Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for impairment losses - Collective"	"Tagihan yang Dihapus Buku Write-off Receivables"
			"Belum Jatuh Tempo Outstanding"	"Telah Jatuh Tempo Mature"			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2025							
1.	"Pertanian, Perburuan, dan Kehutanan Agriculture, Hunting, and Forestry"	-	-	-	-	-	-
2.	"Perikanan Fisheries"	-	-	-	-	-	-
3.	"Pertambangan dan Penggalian Mining and Quarrying"	-	-	-	-	-	-
4.	"Industri Pengolahan Processing Industry"	31,195	31.195	-	9.730	-	-
5.	"Listrik, Gas, dan Air Electricity, Gas, Water"	24,011	24.011	-	215	-	-
6.	"Konstruksi Construction"	185,100	183.600	1.500	846	45	-
7.	"Perdagangan Besar dan Eceran Wholesale and Retail Trade"	515,504	515.504	-	6.403	-	-
8.	"Penyediaan Akomodasi dan Penyediaan Makan dan Minum Provision of Accommodation and Provision of Food and Beverages"	1,043,625	1.043.625	-	15.967	-	-
9.	"Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing, and Communication"	-	-	-	-	-	-
10.	"Perantara Keuangan Financial Brokers"	10,018,501	10.018.501	-	39.167	-	-
11.	"Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services"	430,000	430.000	-	5.569	-	-
12.	"Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services"	20,000	20.000	-	192	-	-
13.	"Jasa Pendidikan Education Services"	-	-	-	-	-	-
14.	"Jasa Kesehatan dan Kegiatan Sosial Human Health and Social Activities "	-	-	-	-	-	-
15.	"Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya Social Community, Social Cultural, Entertainment, and Personals Other"	-	-	-	-	-	-
16.	"Jasa Perorangan yang Melayani Rumah Tangga Household Personal Services"	2,226,227	2.192.263	33.964	24.110	4.812	18.197

No.	"Sektor Ekonomi Economy Sector"	"Tagihan Impaired"	"Tagihan yang Mengalami Penurunan Nilai Impaired Receivables"		"Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for impairment losses - Individual"	"Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for impairment losses - Collective"	"Tagihan yang Dihapus Buku Write-off Receivables"
			"Belum Jatuh Tempo Outstanding"	"Telah Jatuh Tempo Mature"			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
17.	"Badan Internasional dan Badan Ekstra Internasional Lainnya International Agencies and Other Extra International Agencies"	-	-	-	-	-	-
18.	"Kegiatan yang Belum Jelas Batasannya Undefined Activities"	-	-	-	-	-	-
19.	"Bukan Lapangan Usaha Non-Business Fields"	-	-	-	-	-	-
20.	"Lainnya Others"	198,411	198.411	-	-	-	-
	Total	14,692,573	14.657.110	35.464	102.198	4.857	18.197
2024							
1.	Pertanian, Perburuan, dan Kehutanan Agriculture, Hunting, and Forestry"	-	-	-	-	-	-
2.	"Perikanan Fisheries"	-	-	-	-	-	-
3.	"Pertambangan dan Penggalian Mining and Quarrying"	-	-	-	-	-	-
4.	"Industri Pengolahan Processing Industry"	162,788	162.788	-	5.559	-	-
5.	"Listrik, Gas, dan Air Electricity, Gas, Water"	31,828	31.828	-	293	-	-
6.	"Konstruksi Construction"	92,600	92.600	-	814	-	-
7.	"Perdagangan Besar dan Eceran Wholesale and Retail Trade"	1,213,682	1.213.682	-	21.040	-	-
8.	"Penyediaan Akomodasi dan Penyediaan Makan dan Minum Provision of Accommodation and Provision of Food and Beverages"	1,050,000	1.050.000	-	10.310	-	-
9.	"Transportasi, Pergudangan, dan Komunikasi Transportation, Warehousing, and Communication"	-	-	-	-	-	-
10.	"Perantara Keuangan Financial Brokers"	5,507,666	5.507.666	-	22.376	-	-
11.	"Real Estate, Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services"	854,991	854.991	-	8.316	-	-
12.	"Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Governance, Defense and Mandatory Social Security Administration"	20,000	20.000	-	135	-	-

No.	"Sektor Ekonomi Economy Sector	"Tagihan Impaired"	"Tagihan yang Mengalami Penurunan Nilai Impaired Receivables"		"Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for impairment losses - Individual"	"Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for impairment losses - Collective"	"Tagihan yang Dihapus Buku Write-off Receivables"
			"Belum Jatuh Tempo Outstanding"	"Telah Jatuh Tempo Mature"			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
13.	"Jasa Pendidikan Education Services"	-	-	-	-	-	-
14.	"Jasa Kesehatan dan Kegiatan Sosial Human Health and Social Activities "	-	-	-	-	-	-
15.	"Jasa Kemasyarakatan, Sosial Budaya, Hiburan, dan Perorangan Lainnya Social Community, Social Cultural, Entertainment, and Personals Other"	-	-	-	-	-	-
16.	"Jasa Perorangan yang Melayani Rumah Tangga Household Personal Services"	352,144	345.359	6.785	4.896	531	-
17.	"Badan Internasional dan Badan Ekstra Internasional Lainnya International Agencies and Other Extra International Agencies"	-	-	-	-	-	-
18.	"Kegiatan yang Belum Jelas Batasannya Undefined Activities"	-	-	-	-	-	-
19.	"Bukan Lapangan Usaha Non-Business Fields"	-	-	-	-	-	-
20.	"Lainnya Others"	273,191	273.191	-	-	-	-
	Total	9.558.889	9.552.104	6.785	73.740	531	-

5. TAGIHAN DAN PENCADANGAN BERDASARKAN WILAYAH
5. RECEIVABLES AND ALLOWANCE BY REGION

No.	"Kategori Portofolio Portfolio Categories"	31 Desember 2025 December 31, 2025						31 Desember 2025 ⁴ December 31, 2024					
		"Wilayah Region"						"Wilayah Region"					
		"Jabodetabek Greater Jakarta"	"Wilayah Jawa Java Region"	"Wilayah Suma- tera Sumatera Re- gion"	"Wilayah Kali- mantan Kalimantan Re- gion"	"Wilayah Lainnya Other Regions"	Total	"Jabodetabek Greater Jakarta"	"Wilayah Jawa Java Region"	"Wilayah Suma- tera Sumatera Re- gion"	"Wilayah Kali- mantan Kalimantan Re- gion"	"Wilayah Lainnya Other Regions"	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1.	Tagihan Claims	11,374,918	413,059	1.262.892	367.830	1.273.875	14.692.573	7.490.237	572.542	521.011	288.311	686.787	9.558.889
2.	Tagihan yang mengalami penurunan nilai (impaired) Impaired Claims												
	a. Belum jatuh tempo Not Past Due	11,369,904	403,169	1.249.100	366.841	1.268.095	14.657.110	7.488.410	570.346	519.651	287.791	685.907	9.552.104
	b. Telah jatuh tempo Past Due	5,014	9,890	13.791	989	5.780	35.464	1.827	2.196	1.360	520	881	6.785
3.	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	916	1,181	2.159	168	432	4.857	146	171	104	45	65	531
4.	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective	54,211	13,907	13.989	4.947	15.145	102.198	38.306	20.474	5.292	2.855	6.813	73.740
5.	Tagihan yang dihapus buku Written-Off Claims	7,059	3,483	5.417	703	1.536	18.197	-	-	-	-	-	-

6. RINCIAN MUTASI CKPN					
6. DETAILS OF ALLOWANCE FOR IMPAIRMENT LOSSES (CKPN) STATEMENT					
No.	"Keterangan Information"	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)	(5)	(6)
1.	Saldo awal CKPN Allowance for Impairment Losses Beginning Balance	73,747	524	52,775	-
2.	Pembentukan (pemulihan) CKPN pada periode tahun berjalan (Net) Provisions (Reversal of Provisions) of Possible Losses in Current Year				
	2.a Pembentukan CKPN pada periode tahun berjalan Provisions of CKPN in Current Year	40.069	22.750	45.228	524
	2.a Pembentukan CKPN pada periode tahun berjalan Provisions of CKPN in Current Year	-11.615	-72	-24.256	-
3.	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode tahun berjalan Allowance for Impairment Losses that used for write_off in Current Year	-	-18.347	-	-
4.	Pembentukan (pemulihan) lainnya pada periode tahun berjalan Other Provisions (Other Reversal of Provisions) in Current Year	-	-	-	-
	"Saldo akhir CKPN Allowance for Impairment Losses Ending Balance"	102.199	4.856	73.747	524

7. TAGIHAN BERSIH BERDASARKAN KATEGORI PORTOFOLIO DAN SKALA PERINGKAT
7. NET RECEIVABLES BASED ON PORTFOLIO CATEGORY AND RATING SCALE

31 Desember 2025 | December 31, 2025

		"Tagihan Bersih Net Claims"														
		"Lembaga Pemeringkat Rating Agencies"	"Peringkat Jangka Panjang Long-term Rating"						Peringkat Jangka Pendek Short-term Rating						Tanpa Peringkat	Total
"Kategori Portofolio Portfolio Category"	Standard and Poor's	AAA	AA+s.dAA-	A+s.dA-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-1	A-3	Kurang dari A-3				
	Fitch Rating Interna-sional	AAA	AA+s.dAA-	A+s.dA-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F1+ s.d F1	F3	Kurang dari F3				
	Moody's Investor Service	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-1	P-3	Kurang dari P-3				
	Fitch Rating Indo-nesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F1+(idn) s.d F1(idn)	F3(idn)	Kurang dari F3(idn)				
	Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	id BB+ s.d idBB-	id B+ s.d idB-	Kurang dari idB-	idA1	idA1	idA3 s.d idA4	Kurang dari idA4				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(11)	(13)	(14)	(15)	(16)	
1.	"Tagihan Kepada Pemerintah Government Receivables"		-	-	-	-	-	-	-	-	-	-	-	2.022.855	2.022.855	
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"		-	-	-	-	-	-	-	-	-	-	-	-	-	
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"		-	-	-	-	-	-	-	-	-	-	-	-	-	
4.	"Tagihan Kepada Bank Bank Receivables"		-	-	-	-	-	-	-	-	-	-	-	557.558	557.558	
5.	"Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property"															
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"															

		"Tagihan Bersih Net Claims"														
		"Lembaga Pemeringkat Rating Agencies"	"Peringkat Jangka Panjang Long-term Rating"							Peringkat Jangka Pendek Short-term Rating						
"Kategori Portofolio Portfolio Category"	Standard and Poor's	AAA	AA+s.dAA-	A+s.dA-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-1	A-3	Kurang dari A-3	Tanpa Peringkat	Total		
	Fitch Rating Internasional	AAA	AA+s.dAA-	A+s.dA-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F1+ s.d F1	F3	Kurang dari F3				
	Moody's Investor Service	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-1	P-3	Kurang dari P-3				
	Fitch Rating Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F1+(idn) s.d F1(idn)	F3(idn)	Kurang dari F3(idn)				
	Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	id BB+ s.d idBB-	id B+ s.d idB-	Kurang dari idB-	idA1	idA1	idA3 s.d idA4	Kurang dari idA4				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(11)	(13)	(14)	(15)	(16)	
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"															
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"															
9.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"		-	-	50.541	-	-	-	-	-	-	-	-	-	50.541	
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"															
11.	"Aset Lainnya Other Assets"															
TOTAL			-	-	50.541	-	-	-	-	-	-	-	-	2.580.413	2.630.954	

31 Desember 2024 | December 31, 2024

"Tagihan Bersih Net Claims"																
(1)	(2)	(3)	"Peringkat Jangka Panjang Long-term Rating"						"Peringkat Jangka Pendek Short-term Rating"							
			"Lembaga Pemeringkat Rating Agencies"													
			Standard and Poor's	AAA	AA+s.dAA-	A+s.dA-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-1	A-3	Kurang dari A-3	Tanpa Peringkat	Total
			Fitch Rating Internasional	AAA	AA+s.dAA-	A+s.dA-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F1+ s.d F1	F3	Kurang dari F3		
			Moody's Investor Service	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-1	P-3	Kurang dari P-3		
			Fitch Rating Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F1+(idn) s.d F1(idn)	F3(idn)	Kurang dari F3(idn)		
			Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	idBB+ s.d idBB-	idB+ s.d idB-	Kurang dari idB-	idA1	idA1	idA3 s.d idA4	Kurang dari idA4		
(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(11)	(13)	(14)						
1.	"Tagihan Kepada Pemerintah Government Receivables"		-	-	50.480	-	-	-	-	-	-	-	-	50.480		
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"		-	-	-	-	-	-	-	-	-	-	-	-		
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"		-	-	-	-	-	-	-	-	-	-	-	-		
4.	"Tagihan Kepada Bank Bank Receivables"		-	-	-	-	-	-	-	-	-	-	226.342	226.342		
5.	"Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property"															
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"															
7.	"Pembiayaan Pegawai/ Pensiunan Loan by Employee or Pensioner"															
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"															
9.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"		-										938.202	938.202		

"Kategori Portofolio Portfolio Category"		"Tagihan Bersih Net Claims"														
		"Lembaga Pemeringkat Rating Agencies"	"Peringkat Jangka Panjang Long-term Rating"							"Peringkat Jangka Pendek Short-term Rating"						
			Standard and Poor's	AAA	AA+s.dAA-	A+s.dA-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-1	A-3	Kurang dari A-3	Tanpa Peringkat	Total
		Fitch Rating Internasional	AAA	AA+s.dAA-	A+s.dA-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F1+ s.d F1	F3	Kurang dari F3			
		Moody's Investor Service	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	P-1	P-1	P-3	Kurang dari P-3			
		Fitch Rating Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F1+(idn) s.d F1(idn)	F3(idn)	Kurang dari F3(idn)			
Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	id BB+ s.d idBB-	id B+ s.d idB-	Kurang dari idB-	idA1	idA1	idA3 s.d idA4	Kurang dari idA4					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(11)	(13)	(14)	(15)	(16)	
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"															
11.	"Aset Lainnya Other Assets"															
	TOTAL		-	-	50.480	-	-	-	-	-	-	-	-	1.164.544	1.215.024	

8. PENGUNGKAPAN RISIKO KREDIT PIHAK LAWAN
8. DISCLOSURE OF COUNTERPARTY CREDIT RISK

a. Transaksi Lindung Nilai Syariah Over the Counter
a. Over-the-Counter Sharia Hedging Transactions

		31 Desember 2024 December 31, 2024															
No.	"Variabel yang Mendasari Underlying Variable"	Nilai Nasional Naional Amount			"Tagihan Lindung Nilai Syariah Derivative Claim"	"Kewajiban Lindung Nilai Syariah Derivative Liabilities"	"Tagihan Bersih Sebelum MRK Net Claim before MRK"	MRK	"Tagihan Bersih Setelah MRK Net Claim after MRK"	Nilai Nosional National Amount			"Tagihan Lindung Nilai Syariah Derivative Claim"	"Kewajiban Lindung Nilai Syariah Derivative Liabilities"	"Tagihan Bersih Sebelum MRK Net Claim before MRK"	MRK	"Tagihan Bersih Setelah MRK Net Claim after MRK"
		"≤ 1 Tahun ≤ 1 Year"	"> 1 Tahun - ≤ 5 Tahun > 1 Year - ≤ 5 Year"	"> 5 Tahun > 5 Year"						"≤ 1 Tahun ≤ 1 Year"	"> 1 Tahun - ≤ 5 Tahun > 1 Year - ≤ 5 Year"	"> 5 Tahun > 5 Year"					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
1.	Shariah compliant profit rate swap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Shariah compliant foreign currency swap	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Lainnya Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

b. Transaksi Repo
b. Repo Transactions

		31 Desember 2025 December 31, 2025							
No.	"Kategori Portofolio Portfolio Category"	Nilai Nasional Naional Amount	"Kewajiban Repo Obligatory Repo"	"Tagihan Bersih Net Charges"	ATMR	"Nilai Wajar SSB Repo Fair Value of SSB Repo"	"Kewajiban Repo Obligatory Repo"	"Tagihan Bersih Net Charges"	ATMR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	"Tagihan Kepada Pemerintah Government Receivables"	-	-	-	-	-	-	-	-
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-	-	-	-	-
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"								
4.	"Tagihan Kepada Bank Bank Receivables"								
5.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"								
6.	"Tagihan Kepada Korporasi Corporate Receivables"	-	-	-	-	-	-	-	-
	TOTAL								

c. Transaksi Reverse Repo
c. Reverse Repo Transactions

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025							
		"Tagihan Bersih Net Charges"	"Nilai MRK MRK Value"	"Tagihan Bersih Setelah MRK Net Charges after MRK"	"ATMR Setelah MRK ATMR after MRK"	"Tagihan Bersih Net Charges"	"Nilai MRK MRK Value"	"Tagihan Bersih Setelah MRK Net Charges after MRK"	"ATMR Setelah MRK ATMR after MRK"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	"Tagihan Kepada Pemerintah Government Receivables"	-	-	-	-	-	-	-	-
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-	-	-	-	-
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"								
4.	"Tagihan Kepada Bank Bank Receivables"								
5.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"								
6.	"Tagihan Kepada Korporasi Corporate Receivables"	-	-	-	-	-	-	-	-
TOTAL									

9. TAGIHAN BERSIH BERDASARKAN BOBOT RISIKO SETELAH MEMPERHITUNGKAN DAMPAK MITIGASI RISIKO KREDIT
9. NET RECEIVABLES BASED ON RISK WEIGHTS AFTER CALCULATING THE IMPACT OF CREDIT RISK MITIGATION

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025											ATMR	"Beban Modal Capital Charge"	31 Desember 2024 December 31, 2024											ATMR	"Beban Modal Capital Charge"
		"Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Bills After Taking into Account the Impact of Credit Risk Mitigation"													"Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Bills After Taking into Account the Impact of Credit Risk Mitigation"												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	"Lainnya Others"	0%			20%	35%	40%	45%	50%	75%	100%	150%	"Lainnya Others"				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)						
A.	Eksposur Laporan Posisi Keuangan Exposure on Balance Sheet																										
1.	"Tagihan Kepada Pemerintah Government Receivables"	6.533.354	-	-	-	-	-	-	-	-	-	-	3.096.468	-	-	-	-	-	-	-	-	-	-	-			
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4.	"Tagihan Kepada Bank Bank Receivables"	-	557.558	-	-	-	-	-	-	-	-	111.512	-	226.342	-	-	-	-	-	-	-	-	45.268	-			
5.	"Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	-	-	-	-	-	-	3.408.852	-	-	-	2.435.777	-	-	-	-	-	-	2.483.039	-	-	-	1.495.972	-			
9.	"Tagihan Kepada Korporasi Corporate Receivables"	-	-	-	-	-	50.385	-	3.693.666	-	-	3.252.652	-	-	-	-	50.324	-	3.203.993	-	-	-	2.606.335	-			
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11.	"Aset Lainnya Other Assets"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total Eksposur Laporan Posisi Keuangan Total Exposure on Balance Sheet	6.533.354	557.558	-	-	-	50.385	3.408.852	3.693.666	-	-	5.799.941	-	3.096.468	226.342	-	-	50.324	2.483.039	3.203.993	-	-	4.147.576	-			
B.	Eksposur Laporan Komitmen dan Kontinjensi Commitments and Contingencies Report Exposure																										
1.	"Tagihan Kepada Pemerintah Government Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025											ATMR	"Beban Modal Capital Charge"	31 Desember 2024 December 31, 2024											ATMR	"Beban Modal Capital Charge"
		"Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Bills After Taking into Account the Impact of Credit Risk Mitigation"													"Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Bills After Taking into Account the Impact of Credit Risk Mitigation"												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	"Lainnya Others"	0%			20%	35%	40%	45%	50%	75%	100%	150%	"Lainnya Others"				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)						
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4.	"Tagihan Kepada Bank Bank Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5.	"Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	-	-	-	-	-	-	58.738	-	-	-	46.959	-	-	-	-	-	-	55.250	-	-	-	42.789	-			
9.	"Tagihan Kepada Korporasi Corporate Receivables"	-	-	-	-	-	-	-	33.410	-	-	27.832	-	-	-	-	-	-	-	21.950	-	-	5.540	-			
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total Eksposur Laporan Komitmen dan Kontinjensi Total Commitments and Contingencies Report Exposure	-	-	-	-	-	-	58.738	33.410	-	-	74.791	-	-	-	-	-	-	55.250	21.950	-	-	48.328	-			
C.	Eksposur Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
1.	"Tagihan Kepada Pemerintah Government Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4.	"Tagihan Kepada Bank Bank Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
6.	"Tagihan Kepada Korporasi Corporate Receivables"	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Total Eksposur Counterparty Credit Risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

10. TAGIHAN BERSIH BERDASARKAN BOBOT RISIKO SETELAH MEMPERHITUNGKAN DAMPAK MITIGASI RISIKO KREDIT
10. NET RECEIVABLES BASED ON RISK WEIGHTS AFTER CALCULATING THE IMPACT OF CREDIT RISK MITIGATION

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025					31 Desember 2024 December 31, 2024						
		"Bagian yang Dijamin dengan Portion Secured by"					"Bagian yang Tidak Dijamin Portion not Se-cured"	"Tagihan Bersih Net Claim"	"Bagian yang Dijamin dengan Portion Secured by"				"Bagian yang Tidak Dijamin Portion not Se-cured"
		"Tagihan Bersih Net Claim"	"Agunan Collateral"	"Garansi Guarantee"	"Asuransi Pem- biayaan Credit Insurance"	"Lainnya Others"			"Agunan Collateral"	"Garansi Guarantee"	"Asuransi Pem- biayaan Credit Insurance"	"Lainnya Others"	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)- [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)- [(10)+(11)+(12)+(13)]
A.	Eksposur Laporan Posisi Keuangan Exposure on Balance Sheet	14.243.814					12.923.556	9.060.166					6.418.882
1.	"Tagihan Kepada Pemerintah Government Receivables"	6.533.354	-	-	-		6.533.354	3.096.468	-	-	-		3.096.468
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-		-	-	-	-	-		-
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-		-	-	-	-	-		-
4.	"Tagihan Kepada Bank Bank Receivables"	557.558	-	-	-		557.558	226.342	-	-	-		226.342
5.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	-	-	-	-		-	-	-	-	-		-
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	-	-	-	-		-	-	-	-	-		-
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	-	-	-	-		-	-	-	-	-		-
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	3.408.852	-	-	-		2.836.060	2.483.039	-	-	-		957.738
9.	"Tagihan Kepada Korporasi Corporate Receivables"	3.744.050	-	-	-		2.996.584	3.254.317	-	-	-		2.138.334
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"	-	-	-	-		-	-	-	-	-		-
11.	"Aset Lainnya Other Assets"	-	-	-	-		-	-	-	-	-		-
	Total Eksposur Laporan Posisi Keuangan	14.243.814	-	-	-		12.923.556	9.060.166	-	-	-		6.418.882

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025						31 Desember 2024 December 31, 2024						
		"Bagian yang Dijamin dengan Portion Secured by"					"Bagian yang Tidak Dijamin Portion not Se- cured"	"Tagihan Bersih Net Claim"	"Bagian yang Dijamin dengan Portion Secured by"				"Bagian yang Tidak Dijamin Portion not Se- cured"	
		"Tagihan Bersih Net Claim"	"Agunan Collateral"	"Garansi Guarantee"	"Asuransi Pem- biayaan Credit Insurance"	"Lainnya Others"			"Agunan Collateral"	"Garansi Guarantee"	"Asuransi Pem- biayaan Credit Insurance"	"Lainnya Others"		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)- [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)- [(10)+(11)+(12)+(13)]	
B.	Eksposur Laporan Komitmen dan Kontinjensi Exposure on Commitments/Contingencies for off Balance Sheet Transaction	92.148						72.184	77.200					37.071
1.	"Tagihan Kepada Pemerintah Government Receivables"	-	-	-	-		-	-	-	-	-	-	-	-
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-		-	-	-	-	-	-	-	-
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-		-	-	-	-	-	-	-	-
4.	"Tagihan Kepada Bank Bank Receivables"	-	-	-	-		-	-	-	-	-	-	-	-
5.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	-	-	-	-		-	-	-	-	-	-	-	-
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	-	-	-	-		-	-	-	-	-	-	-	-
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	-	-	-	-		-	-	-	-	-	-	-	-
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	58.738	-	-	-		45.885	55.250	-	-	-	-	-	35.772
9.	"Tagihan Kepada Korporasi Corporate Receivables"	33.410	-	-	-		26.299	21.950	-	-	-	-	-	1.299
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"	-	-	-	-		-	-	-	-	-	-	-	-
	Total Eksposur Laporan Komitmen dan Kontinjensi	92.148	-	-	-		72.184	77.200	-	-	-	-	-	37.071
C.	Eksposur Akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)	-												

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025						31 Desember 2024 December 31, 2024					
		"Bagian yang Dijamin dengan Portion Secured by"					"Bagian yang Tidak Dijamin Portion not Se- cured"	"Tagihan Bersih Net Claim"	"Bagian yang Dijamin dengan Portion Secured by"				"Bagian yang Tidak Dijamin Portion not Se- cured"
		"Tagihan Bersih Net Claim"	"Agunan Collateral"	"Garansi Guarantee"	"Asuransi Pem- biayaan Credit Insurance"	"Lainnya Others"			"Agunan Collateral"	"Garansi Guarantee"	"Asuransi Pem- biayaan Credit Insurance"	"Lainnya Others"	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)=(3)- [(4)+(5)+(6)+(7)]	(9)	(10)	(11)	(12)	(13)	(14)=(9)- [(10)+(11)+(12)+(13)]
1.	"Tagihan Kepada Pemerintah Government Receivables"	-	-	-	-	-	-	-	-	-	-	-	-
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-	-	-	-	-	-	-	-	-
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-	-	-	-	-	-	-	-	-
4.	"Tagihan Kepada Bank Bank Receivables"	-	-	-	-	-	-	-	-	-	-	-	-
5.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	-	-	-	-	-	-	-	-	-	-	-	-
6.	"Tagihan Kepada Korporasi Corporate Receivables"	-	-	-	-	-	-	-	-	-	-	-	-
	Total Eksposur Counterparty Credit Risk	-	-	-	-	-	-	-	-	-	-	-	-
Total (A+B+C)		14.335.963	0	0	0	0	12.995.740	9.137.366	0	0	0	0	6.455.953

11. TRANSAKSI SEKURITISASI ASET
11. ASSET SECURITIZATION TRANSACTIONS

No.	"Eksposur Sekuritisasi Securitization Exposures"	31 Desember 2025 December 31, 2025						31 Desember 2024 December 31, 2024					
		"Nilai Aset yang Disekuritisasi The Value of the Securitized Asset"	"Nilai Aset yang Disekuritisasi yang Mengalami Penurunan Nilai The Value of Assets that are Securitized which has Decreased Asset"		"Laba/Rugi dari Aktivitas Sekuritisasi Profit/Loss from Securitization Activities"	ATMR	"Pengurang Modal Capital Reduction"	"Nilai Aset yang Disekuritisasi The Value of the Securitized Asset"	"Nilai Aset yang Disekuritisasi yang Mengalami Penurunan Nilai The Value of Assets that are Securitized which has Decreased Asset"		"Laba/Rugi dari Aktivitas Sekuritisasi Profit/Loss from Securitization Activities"	ATMR	"Pengurang Modal Capital Reduction"
			"Telah Jatuh Tempo Mature"	"Belum Jatuh Tempo Outstanding"					"Telah Jatuh Tempo Mature"	"Belum Jatuh Tempo Outstanding"			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Bank bertindak sebagai kreditur awal The Bank Acts as the Creditor	-			-			-			-		
2	"Bank bertindak sebagai penyedia kredit pendukung The Bank Acts as a Supporting Credit Provider a. Fasilitas penanggung risiko pertama First Risk Insurer Facility	-	-	-	-	-	-	-	-	-	-	-	-
	b. Fasilitas penanggung risiko kedua Second Risk Insurer Facility	-	-	-	-	-		-	-	-	-	-	
3	"Bank bertindak sebagai penyedia fasilitas likuiditas The Bank Acts as a Facility Provider Liquidity"	-	-	-	-	-		-	-	-	-	-	
4	"Bank bertindak sebagai penyedia jasa The Bank Acts as a Service Provider"	-						-	-	-	-	-	
5	"Bank bertindak sebagai bank kustodian The Bank Acts as a Custodian Bank"	-											
6	"Bank bertindak sebagai pemodal The Bank Acts as a Capitalist a. Senior trache	-	-	-	-	-	-	-	-	-	-	-	-
	"b. Junior trache	-	-	-	-	-	-	-	-	-	-	-	-

12. TRANSAKSI SEKURITISASI ASET DALAM HAL BUS BERTINDAK SEBAGAI KREDITUR AWAL
12. ASSET SECURITIZATION TRANSACTIONS WHEN A SHARIA COMMERCIAL BANK ACTS AS THE INITIAL CREDITOR

No.	Underlying Asset	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		"Nilai Aset yang Disekuritisasi The Value of the Securitized Asset"	"Keuntungan/Kerugian Penjualan Selling Profit/Loss "	"Nilai Aset yang Disekuritisasi The Value of the Securitized Asset"	"Keuntungan/Kerugian Penjualan Selling Profit/Loss "
(1)	(2)	(3)	(4)	(5)	(6)
1.	"Tagihan Kepada Pemerintah Government Receivables"	-	-	-	-
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-
4.	"Tagihan Kepada Bank Bank Receivables"	-	-	-	-
5.	"Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property"	-	-	-	-
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	-	-	-	-
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	-	-	-	-
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	-	-	-	-
9.	"Tagihan Kepada Korporasi Corporate Receivables"	-	-	-	-
10.	"Aset Lainnya Other Assets"	-	-	-	-
	Total	-	-	-	-

13. PERHITUNGAN ATMR UNTUK RISIKO KREDIT DENGAN MENGGUNAKAN PENDEKATAN STANDAR
13. CALCULATION OF RISK WEIGHTED ASSETS FOR CREDIT RISK USING THE STANDARDIZED APPROACH

a. Laporan Eksposur Aset di Laporan Posisi Keuangan
a. Asset Exposure Report in the Statement of Financial Position

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025					
		"Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"	Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	"Tagihan Kepada Pemerintah Government Receivables"	6.533.354	-	-	3.096.468	-	-
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	-	-	-	-	-	-
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	-	-	-	-	-	-
4.	"Tagihan Kepada Bank Bank Receivables"	557.558	111.512	111.512	226.342	45.268	45.268
5.	"Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property"	-	-	-	-	-	-
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	-	-	-	-	-	-
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	-	-	-	-	-	-
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	3.408.852	2.556.639	2.435.777	2.483.039	1.862.279	1.495.972
9.	"Tagihan Kepada Korporasi Corporate Receivables"	3.744.050	3.718.858	3.277.845	3.254.317	3.229.155	2.631.497
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"	-	-	-	-	-	-
11.	"Aset Lainnya Other Assets"	198.411	197.929	197.929	273.191	272.958	272.958
	Total	14.442.225	6.584.938	6.023.063	9.333.357	5.409.660	4.445.695

b. Laporan Tagihan Komitmen dan Kontinjensi di Laporan Komitmen dan Kontinjensi
b. Report on Commitment and Contingent Receivables in the Commitment and Contingency Report

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		"Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"	Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	"Tagihan Kepada Pemerintah Government Receivables"	0	0	0	0	0	0
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	0	0	0	0	0	0
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	0	0	0	0	0	0

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		"Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"	Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
4.	"Tagihan Kepada Bank Bank Receivables"	0	0	0	0	0	0
5.	"Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property"	0	0	0	0	0	0
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	0	0	0	0	0	0
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	0	0	0	0	0	0
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	58.738	44.053	46.959	55.250	41.437	42.789
9.	"Tagihan Kepada Korporasi Corporate Receivables"	33.410	33.410	27.832	21.950	21.950	5.540
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"	0	0	0	0	0	0
	Total	92.148	77.464	74.791	77.200	63.387	48.328

c. Laporan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

c. Report on Exposures that Give Rise to Credit Risks Due to Counterparty Credit Risk

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		"Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"	Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	"Tagihan Kepada Pemerintah Government Receivables"	0	0	0	0	0	0
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	0	0	0	0	0	0
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receiv- ables"	0	0	0	0	0	0
4.	"Tagihan Kepada Bank Bank Receivables"	0	0	0	0	0	0
5.	"Pembiayaan Beragun Rumah Tinggal Loans Secured by Residential Property"	0	0	0	0	0	0
6.	"Pembiayaan Beragun Properti Komersial Loans Secured by Commercial Real Estate"	0	0	0	0	0	0
7.	"Pembiayaan Pegawai/Pensiunan Loan by Employee or Pensioner"	0	0	0	0	0	0
8.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	0	0	0	0	0	0
9.	"Tagihan Kepada Korporasi Corporate Receivables"	0	0	0	0	0	0
10.	"Tagihan yang Telah Jatuh Tempo Past Due Receivables"	0	0	0	0	0	0
	Total	0	0	0	0	0	0

d. Laporan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Penyelesaian (Settlement Risk)

d. Report on Exposures that Give Rise to Credit Risks Due to Settlement Risk

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		"Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"	Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	"Tagihan Kepada Pemerintah Government Receivables"	0	0	0	0	0	0
2.	"Tagihan Kepada Entitas Sektor Publik Public Sector Entity Receivables"	0	0	0	0	0	0
3.	"Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institution Receivables"	0	0	0	0	0	0
4.	"Tagihan Kepada Bank Bank Receivables"	0	0	0	0	0	0
5.	"Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro Business, Small Business, and Retail Portfolio Receivables"	0	0	0	0	0	0
6.	"Tagihan Kepada Korporasi Corporate Receivables"	0	0	0	0	0	0
	Total	0	0	0	0	0	0

e. Laporan Eksposur Sekuritisasi (Securitization Exposures)

e. Securitization Exposures Report

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		"Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"	Tagihan Bersih Net Claim"	"ATMR Sebelum MRK ATMR before MRK"	"ATMR Setelah MRK ATMR after MRK"
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Delivery versus payment	0	0	0	0	0	0
	a. Beban modal 8% (5-15 hari) Capital Expenses 8% (5-15 days)	0	0	0	0	0	0
	b. Beban modal 50% (16-30 hari) Capital Expenses 50% (16-30 days)	0	0	0	0	0	0
	c. Beban modal 75% (31-45 hari) Capital Expenses 74% (31-45 days)	0	0	0	0	0	0
	d. Beban modal 100% (lebih dari 45 hari) Capital Expenses 100% (> 45 days)	0	0	0	0	0	0
2.	Non-delivery versus payment	0	0	0	0	0	0
	Total	0	0	0	0	0	0

f. Laporan Total Pengukuran Risiko Kredit
f. Total Credit Risk Measurement Report

No.	"Kategori Portofolio Portfolio Category"	31 Desember 2025 December 31, 2025		31 Desember 2024 December 31, 2024	
		"Faktor Pengurang Modal Regulatory Adjustment"	"ATMR Setelah MRK ATMR after MRK"	"Faktor Pengurang Modal Regulatory Adjustment"	"ATMR Setelah MRK ATMR after MRK"
(1)	(2)	(3)	(4)	(5)	(6)
1.	Fasilitas Pembiayaan Pendukung yang memenuhi persyaratan	0	0	0	0
2.	Fasilitas Pembiayaan Pendukung yang tidak memenuhi persyaratan	0	0	0	0
3.	Fasilitas Pembiayaan yang memenuhi persyaratan		0		0
4.	Fasilitas Pembiayaan yang tidak memenuhi persyaratan	0	0	0	0
5.	Pembelian Efek Beragun Aset yang memenuhi persyaratan	0	0	0	0
6.	Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan	0	0	0	0
7.	Eksposur Sekuritisasi yang tidak tercakup dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum		0		0
	Total	0	0	0	0

	2025	2024
TOTAL ATMR RISIKO KREDIT	6.097.853	4.494.024
TOTAL FAKTOR PENGURANG MODAL	0	0

B. RISIKO PASAR B. MARKET RISK									
No.	"Jenis Risiko Risk Item"	31 Desember 2025 December 31, 2025				31 Desember 2024 December 31, 2024			
		Bank		"Konsolidasi Consolidation"		Bank		"Konsolidasi Consolidation"	
		"Beban Modal Capital Expenses"	ATMR	"Beban Modal Capital Expenses"	ATMR	"Beban Modal Capital Expenses"	ATMR	"Beban Modal Capital Expenses"	ATMR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1.	"Risiko Benchmark Suku Bunga Interest Rate Risk"								
	"a. Risiko Spesifik a. Specific Risk"	-	-	-	-	-	-	-	-
	"b. Risiko Umum b. General Risk"	-	-	-	-	-	-	-	-
2.	"Risiko Nilai Tukar Exchange Rate Risk"	145	1.816	-	-	82	1.020	-	-
3.	"Risiko Ekuitas 1) Equity Risk 1)"			-	-			-	-
4.	"Risiko Komoditas 1) Comodity Risk 1)"			-	-			-	-
TOTAL		145	1.816	-	-	82	1.020	-	-

Keterangan:

1) : Untuk BUS yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud.

C. RISIKO LIKUIDITAS
C. LIQUIDITY RISK
1. LAPORAN PENGUNGKAPAN PROFIL MATURITAS RUPIAH
1. RUPIAH MATURITY PROFILE DISCLOSURE REPORT
**“LAPORAN PROFIL MATURITAS
Maturity Profile Report”
(Rupiah)**

No.	“Pos-pos Posts”	“Saldo Balance”	31 Desember 2025 December 31, 2025					“Saldo Balance”	31 Desember 2024 December 31, 2024				
			“Jatuh Tempo *) Due Date”						“Jatuh Tempo *) Due Date”				
			“≤ 1 bulan ≤ 1 month”	“> 1 bulan s.d. 3 bulan > 1-3 month”	“> 3 bulan s.d. 6 bulan > 3-6 month”	“> 6 bulan s.d. 12 bulan > 6-12 month”	“>12 bulan >12 month”		“≤ 1 bulan ≤ 1 month”	“> 1 bulan s.d. 3 bulan > 1-3 month”	“> 3 bulan s.d. 6 bulan > 3-6 month”	“> 6 bulan s.d. 12 bulan > 6-12 month”	“>12 bulan >12 month”
1)	3)	4)	5)	6)	7)	8)	9)	10)	11)	12)	13)	14)	
1	LAPORAN POSISI KEUANGAN STATEMENT OF FINANCIAL REPORT												
	A. Aset : Asset	14.416.317	5.635.501	133.121	194.060	3.259.923	5.193.712	9.360.551	2.801.921	164.377	365.482	1.702.523	4.326.248
	1. Kas Cash	482	482	-	-	-	-	233	233	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement on Bank of Indonesia	4.508.812	4.508.812	-	-	-	-	2.199.371	2.199.371	-	-	-	-
	3. Penempatan pada bank lain Placement on Other Banks	2.449	2.449	-	-	-	-	437	437	-	-	-	-
	4. Surat berharga yang dimiliki Securities	4.480.384	803.527	-	52.444	2.181.988	1.442.425	2.094.295	225.000	50.377	-	1.208.146	610.772
	5. Kredit yang Diberikan Loan	557.449						648.690					
	a. Piutang murabahah (gross) Murabahah receivables (gross)	49.200	21.470	161	691	2.025	24.853	44.694	-	1.162	1.859	15.435	26.238
	b. Piutang salam Salam receivables	-	-	-	-	-	-	-	-	-	-	-	-
	c. Piutang istishna' Istishna receivables	-	-	-	-	-	-	-	-	-	-	-	-
	d. Piutang qardh Qards receivables	508.249	59.334	16.871	10.191	421.802	51	603.996	59.720	51.658	256.561	21.753	214.304
	6. Pembiayaan bagi hasil: Financing Profit Sharing	4.646.462						4.100.365					
	a. Pembiayaan mudharabah Mudharabah Financing	-	-	-	-	-	-	-	-	-	-	-	-
	b. Pembiayaan musyarakah Musyarakah Financing	4.646.462	19.148	116.089	130.734	654.108	3.726.383	4.100.365	-	61.180	107.062	457.189	3.474.934
	7. Pembiayaan sewa Lease Financing	-	-	-	-	-	-	-	-	-	-	-	-
	8. Aset lainnya Other Asset	220.279	220.279	-	-	-	-	317.160	317.160	-	-	-	-
	B. Kewajiban Liabilities	11.130.545	5.253.225	3.051.084	-	2.826.196	40	6.422.736	4.078.593	1.294.911	15.012	926.382	107.838
	1. Dana pihak ketiga Third Party Funds	10.401.494	4.524.174	3.051.084	-	2.826.196	40	5.414.039	3.194.827	1.293.620	4	923.082	2.506

No.	"Pos-pos Posts"	"Saldo Balance"	31 Desember 2025 December 31, 2025					"Saldo Balance"	31 Desember 2024 December 31, 2024				
			"Jatuh Tempo *) Due Date"						"Jatuh Tempo *) Due Date"				
			"≤ 1 bulan ≤ 1 month"	"> 1 bulan s.d. 3 bulan > 1-3 month"	"> 3 bulan s.d. 6 bulan > 3-6 month"	"> 6 bulan s.d. 12 bulan > 6-12 month"	">12 bulan >12 month"		"≤ 1 bulan ≤ 1 month"	"> 1 bulan s.d. 3 bulan > 1-3 month"	"> 3 bulan s.d. 6 bulan > 3-6 month"	"> 6 bulan s.d. 12 bulan > 6-12 month"	">12 bulan >12 month"
1)		3)	4)	5)	6)	7)	8)	9)	10)	11)	12)	13)	14)
	a. Giro wadiah Wadiah Demand Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	b. Deposito mudharabah Mudharabah Time Deposits	9.301.381	3.424.061	3.051.084	-	2.826.196	40	4.743.140	2.523.928	1.293.620	4	923.082	2.506
	c. Tabungan wadiah Wadiah Savings	5.565	5.565	-	-	-	-	5.073	5.073	-	-	-	-
	d. Tabungan mudharabah Mudharabah Savings	1.087.773	1.087.773	-	-	-	-	665.148	665.148	-	-	-	-
	e. Lainnya Other	6.775	6.775	-	-	-	-	678	678	-	-	-	-
	2. Liabilitas kepada Bank Indonesia Liabilities on Bank of Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Liabilitas kepada bank lain Liabilities on Other Banks	342	342	-	-	-	-	1.065	1.065	-	-	-	-
	4. Pembiayaan yang diterima Borrowing	-	-	-	-	-	-	600.000	600.000	-	-	-	-
	Liabilitas lainnya Other Liabilities	728.709	728.709	-	-	-	-	182.631	182.631	-	-	-	-
	C. LAPORAN KOMITMEN DAN KONTINJENSI Commitment and Contingent Liability Report												
	1. Kewajiban komitmen Commitment Report	245.491	3.525	53.665	41.801	55.000	91.500	225.001	100.070	1.291	15.008	3.300	105.332
	D. Selisih (A-B) Different (A-B)	3.285.772	382.276	-2.917.963	194.060	433.727	5.193.672	2.937.815	-1.276.672	-1.130.534	350.470	776.141	4.218.410



2. LAPORAN PENGUNGKAPAN PROFIL MATURITAS VALUTA ASING
2. FOREIGN CURRENCY MATURITY PROFILE DISCLOSURE REPORT

“LAPORAN PROFIL MATURITAS
Maturity Profile Report
VALUTA ASING
FOREIGN CURRENCY

No.	“Pos-pos Posts”	“Saldo Balance”	31 Desember 2025 December 31, 2025					“Saldo Balance”	31 Desember 2024 December 31, 2024					
			“Jatuh Tempo *) Due Date”						“Jatuh Tempo *) Due Date”					
			“≤ 1 bulan ≤ 1 month”	“> 1 bulan s.d. 3 bulan > 1-3 month”	“> 3 bulan s.d. 6 bulan > 3-6 month”	“> 6 bulan s.d. 12 bulan > 6-12 month”	“>12 bulan >12 month”		“≤ 1 bulan ≤ 1 month”	“> 1 bulan s.d. 3 bulan > 1-3 month”	“> 3 bulan s.d. 6 bulan > 3-6 month”	“> 6 bulan s.d. 12 bulan > 6-12 month”	“>12 bulan >12 month”	
1)		3)	4)	5)	6)	7)	8)	9)	10)	11)	12)	13)	14)	
1	LAPORAN POSISI KEUANGAN STATEMENT OF FINANCIAL REPORT							0						
	A. Aset : Asset	5.864	5864	0	0	0	0	1.537	1537	0	0	0	0	0
	1. Kas Cash	-	0	0	0	0	0	-	0	0	0	0	0	0
	2. Penempatan pada Bank Indonesia Placement on Bank of Indonesia	1.167	1.167	0	0	0	0	805	805	0	0	0	0	0
	3. Penempatan pada bank lain Placement on Other Banks	4.697	4.697	0	0	0	0	732	732	0	0	0	0	0
	4. Surat berharga yang dimiliki Securities	-	0	0	0	0	0	-	0	0	0	0	0	0
	5. Kredit yang Diberikan Loan	-	0	0	0	0	0	-	0	0	0	0	0	0
	a. Piutang murabahah (gross) Murabahah receivables (gross)	-	0	0	0	0	0	-	0	0	0	0	0	0
	b. Piutang salam Salam receivables	-	0	0	0	0	0	-	0	0	0	0	0	0
	c. Piutang istishna' Istishna receivables	-	0	0	0	0	0	-	0	0	0	0	0	0
	d. Piutang qardh Qards receivables	-	0	0	0	0	0	-	0	0	0	0	0	0
	6. Pembiayaan bagi hasil: Financing Profit Sharing	-	0	0	0	0	0	-	0	0	0	0	0	0
	a. Pembiayaan mudharabah Mudharabah Financing	-	0	0	0	0	0	-	0	0	0	0	0	0
	b. Pembiayaan musyarakah Musyarakah Financing	-	0	0	0	0	0	-	0	0	0	0	0	0
	7. Pembiayaan sewa Lease Financing	-	0	0	0	0	0	-	0	0	0	0	0	0
	8. Aset lainnya Other Asset	-	0	0	0	0	0	-	0	0	0	0	0	0
	B. Kewajiban Liabilities	3.464	885	2.579	0	0	0	-	0	0	0	0	0	0
	1. Dana pihak ketiga Third Party Funds	3.464	885	2.579	0	0	0	0	0	0	0	0	0	0
	a. Giro wadiah Wadiah Demand Deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
	b. Deposito mudharabah Mudharabah Time Deposits	3.464	885	2.579	0	0	0	0	0	0	0	0	0	0
	c. Tabungan wadiah Wadiah Savings	0	0	0	0	0	0	0	0	0	0	0	0	0

No.	"Pos-pos Posts"	"Saldo Balance"	31 Desember 2025 December 31, 2025					"Saldo Balance"	31 Desember 2024 December 31, 2024				
			"Jatuh Tempo *) Due Date"						"Jatuh Tempo *) Due Date"				
			"≤ 1 bulan ≤ 1 month"	"> 1 bulan s.d. 3 bulan > 1-3 month"	"> 3 bulan s.d. 6 bulan > 3-6 month"	"> 6 bulan s.d. 12 bulan > 6-12 month"	">12 bulan >12 month"		"≤ 1 bulan ≤ 1 month"	"> 1 bulan s.d. 3 bulan > 1-3 month"	"> 3 bulan s.d. 6 bulan > 3-6 month"	"> 6 bulan s.d. 12 bulan > 6-12 month"	">12 bulan >12 month"
1)		3)	4)	5)	6)	7)	8)	9)	10)	11)	12)	13)	14)
	d. Tabungan mudharabah Mudharabah Savings	0	0	0	0	0	0	0	0	0	0	0	0
	e. Lainnya Other	0	0	0	0	0	0	0	0	0	0	0	0
	2. Liabilitas kepada Bank Indonesia Liabilities on Bank of Indonesia	0	0	0	0	0	0	0	0	0	0	0	0
	3. Liabilitas kepada bank lain Liabilities on Other Banks	0	0	0	0	0	0	0	0	0	0	0	0
	4. Pembiayaan yang diterima Borrowing	0	0	0	0	0	0	0	0	0	0	0	0
	Liabilitas lainnya Other Liabilities	0	0	0	0	0	0	0	0	0	0	0	0
	C. LAPORAN KOMITMEN DAN KONTINJENSI Commitment and Contingent Liability Report												
	1. Kewajiban komitmen Commitment Report												
	2. Kewajiban kontinjensi Contingent Report												
	D. Selisih (A-B) Different (A-B)	2.400	4979	-2.579	0	0	0	1.537	1537	0	0	0	0

C. RISIKO OPERASIONAL C. OPERATIONAL RISK							
No.	Pendekatan Yang Digunakan	31 Desember 2025 December 31, 2025			31 Desember 2024 December 31, 2024		
		"Pendekatan indikator dasar Basic Indicator Approach"	"Beban Modal Capital Expense"	ATMR	"Pendekatan indikator dasar Basic Indicator Approach"	"Beban Modal Capital Expense"	ATMR
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	"Pendekatan indikator dasar Basic Indicator Approach"	870.155	43.508	543.847	408.287	20.414	255.179