

LAPORAN PUBLIKASI EKSPOSUR RISIKO DAN PERMODALAN POSISI 30 JUNI 2023 DAN 2022

PUBLICATION REPORT OF RISK EXPOSURES AND CAPITAL AS OF 30 JUNE 2023 AND 2022

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Key Metrics (KM1) - Bank only

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INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

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Disclosure of Operational Risk - Bank Only

A. UMUM
A. GENERAL

Ukuran Utama (KM1) - Bank secara Individu
Key Metrics (KM1) - Bank only

(dalam jutaan Rupiah)
(in millions Rupiah)

| No | Deskripsi / Description | 30-Jun-23 / 30-Jun-23 | 31-Mar-23 / 31-Mar-23 | 31-Dec-22 / 31-Dec-22 | 30-Sep-22 / 30-Sep-22 | 30-Jun-22 / 30-Jun-22 |
|-----|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Modal yang Tersedia Available Capital | | | | | |
| 1 | Modal Inti Utama (CET 1) Common Equity Tier 1 (CET 1) Capital | 3.148.093 | 3.249.546 | 3.375.666 | 3.046.535 | 3.177.050 |
| 2 | Modal Inti (Tier 1) Tier 1 Capital | 3.148.093 | 3.249.546 | 3.375.666 | 3.046.535 | 3.177.050 |
| 3 | Total Modal Total Capital | 3.240.801 | 3.341.321 | 3.475.561 | 3.150.596 | 3.283.468 |
| | Aset Tertimbang Menurut Risiko Risk Weighted Assets | | | | | |
| 4 | Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Assets (RWA) | 9.005.181 | 8.946.531 | 10.961.580 | 11.448.972 | 11.615.220 |
| | Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR Risk-based Capital Ratio in percentage of RWA | | | | | |
| 5 | Rasio CET 1 (%) CET 1 ratio (%) | 34,96% | 36,32% | 30,80% | 26,61% | 27,35% |
| 6 | Rasio Tier 1 (%) Tier 1 ratio (%) | 34,96% | 36,32% | 30,80% | 26,61% | 27,35% |
| 7 | Rasio Total Modal (%) CAR (%) | 35,99% | 37,35% | 31,71% | 27,52% | 28,27% |
| | Tambahan CET 1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR Additional CET1 as buffer in percentage of RWA | | | | | |
| 8 | Capital Conservation Buffer (2,5% dari ATMR) (%) Capital Conservation Buffer (2.5% of RWA) (%) | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 9 | Countercyclical Buffer (0 - 2,5% dari ATMR) (%) Countercyclical Buffer (0 - 2.5% of RWA) (%) | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 10 | Capital Surcharge untuk Bank Sistemik (1% - 2,5%) (%) Capital Surcharge for Systemic Bank (1% - 2.5%) (%) | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 11 | Total CET 1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) Total CET 1 as buffer (Line 8 + Line 9 + Line 10) | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 12 | Komponen CET 1 untuk buffer CET 1 component for buffer | 26,55% | 27,91% | 22,27% | 18,08% | 18,83% |
| | Rasio Pengungkit sesuai Basel III Leverage Ratio in accordance with Basel III | | | | | |
| 13 | Total Eksposur Total Exposure | 17.316.485 | 17.194.080 | 17.857.338 | 18.168.805 | 19.093.471 |
| 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 temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any) (%) | 18,18% | 18,90% | 18,90% | 16,77% | 16,64% |
| 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 temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any) (%) | 18,18% | 18,90% | 18,90% | 16,77% | 16,64% |
| 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 temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of Securities Financing Transactions (SFT) assets (%) | 18,20% | 18,79% | 18,87% | 16,27% | 16,76% |
| 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 Securities Financing Transactions (SFT) secara gross (%) Leverage Ratio, excluding the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of Securities Financing Transactions (SFT) assets (%) | 18,20% | 18,79% | 18,87% | 16,27% | 16,76% |
| | Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR) | | | | | |
| 15 | Total Aset Likuid Berkualitas Tinggi (HQLA) High Quality Liquid Assets (HQLA) | 4.050.806 | 5.063.333 | 5.030.339 | 6.541.055 | 6.054.568 |
| 16 | Total Arus Kas Keluar Bersih (net cash outflow) Total Net Cash Outflows | 777.099 | 1.464.611 | 1.196.831 | 1.680.723 | 1.192.272 |
| 17 | LCR (%) LCR (%) | 521,27% | 345,71% | 420,30% | 389,18% | 507,82% |
| | Rasio Pendanaan Stabil Bersih (NSFR) Net Stable Funding Ratio (NSFR) | | | | | |
| 18 | Total Pendanaan Stabil yang Tersedia (ASF) Total Available Stable Funding (ASF) | 13.082.374 | 12.866.866 | 13.821.663 | 13.667.440 | 14.644.168 |
| 19 | Total Pendanaan Stabil yang Diperlukan (RSF) Total Required Stable Funding (RSF) | 8.796.587 | 8.933.251 | 8.724.872 | 9.099.261 | 9.167.787 |
| 20 | NSFR (%) | 148,72% | 144,03% | 158,42% | 150,20% | 159,74% |

Analisis Kualitatif / Qualitative Analysis

Rasio permodalan dan likuiditas Bank (CAR, Rasio Pengungkit, LCR dan NSFR) per 30 Jun 2023 berada di atas minimum yang ditetapkan oleh OJK. Hal ini menunjukkan kondisi permodalan dan likuiditas Bank tetap terjaga dengan baik.

1. Rasio modal per 30 Jun 2023 sebesar 35,99%, lebih rendah jika dibandingkan dengan rasio per 31 Mar 2023 sebesar 37,35% berasal dari penurunan total modal sebesar Rp101 miliar diikuti dengan kenaikan total ATMR sebesar Rp59 miliar.

2. Rasio pengungkit per 30 Jun 2023 berada pada tingkat 18,18%, lebih rendah jika dibandingkan dengan per 31 Mar 2023 yang sebesar 18,90%, berasal dari penurunan modal inti sebesar Rp101 miliar dan kenaikan total eksposur sebesar Rp122 miliar.

3. Rasio LCR per 30 Jun 2023 berada pada tingkat 521,27%, lebih tinggi jika dibandingkan dengan rasio per 31 Mar 2023 sebesar 345,71% disebabkan oleh penurunan arus kas keluar bersih sebesar Rp688 miliar (terutama dari simpanan non-operasional yang berasal dari nasabah korporasi) dan dimoderasi sebagian oleh penurunan HQLA sebesar Rp1,01 triliun.

4. Rasio NSFR per 30 Jun 2023 berada pada tingkat 148,72%, lebih tinggi jika dibandingkan dengan rasio per 31 Mar 2023 sebesar 144,03% disebabkan oleh kenaikan ASF sebesar Rp216 miliar yang sebagian besar berasal dari kenaikan simpanan nasabah perorangan serta penurunan RSF sebesar Rp137 miliar yang berasal dari penurunan Total Aset.

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 30 Jun 2023 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

1. CAR as of 30 Jun 2023 was 35.99%, lower compared to ratio as of 31 Mar 2023 of 37.35% driven by decreasing of total capital amounted to IDR 101 billion and increasing of total RWA amounted to IDR 59 billion.

2. Leverage ratio as of 30 Jun 2023 was 18.18%, lower compared to ratio as of 31 Mar 2023 of 18.90%, driven by decreasing of tier 1 capital amounted to IDR 101 billion and increasing of total exposure amounted to IDR 122 billion.

3. LCR ratio as of 30 Jun 2023 was 521.27%, higher compared to ratio as of 31 Mar 2023 of 345.71%, driven by decreasing of net cash outflows amounted to IDR 688 billion (mainly from non-operational deposits of corporate customers) and partly moderated by decreasing of HQLA amounted to IDR 1.01 trillion.

4. NSFR ratio as of 30 Jun 2023 was 148.72%, higher compared to ratio as of 31 Mar 2023 of 144.03%, driven by increasing of ASF amounted to IDR 216 billion, mostly come from individual customer deposits and decreasing of RSF amounted to IDR 137 billion come from decrease in Total Assets.

B. PERMODALAN

B. CAPITAL

B1. Komposisi Permodalan (CC1)

B1. Capital Composition (CC1)

| No. | Composition of Capital | Komponen Permodalan | 30 Juni 2023 | No. Ref. yang berasal dari Neraca Publikasi (CC2) Ref. No. from Published Balance Sheet (CC2) |
|------|--|--|--|--|
| | | | Jumlah (Dalam Jutaan Rupiah) Total (In Millions Rupiah) | |
| | Common Equity Tier 1: Instruments and Reserves | Modal Inti Utama (Common Equity Tier 1) / CET 1: Instrumen dan Tambahan Modal Disetor | | |
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | Saham biasa (termasuk <i>stock surplus</i>) | 4.743.375 | f - g + h |
| 2 | Retained earnings | Laba ditahan | (809.643) | k + l |
| 3 | Accumulated other comprehensive income (and other reserves) | Akumulasi penghasilan komprehensif lain (dan cadangan lain) | (31.633) | i + j |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | Modal yang termasuk <i>phase out</i> dari CET1 | N/A | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | Kepentingan Non Pengendali yang dapat diperhitungkan | - | |
| 6 | Common Equity Tier 1 Capital before Regulatory Adjustments | CET1 sebelum Regulatory Adjustments | 3.902.099 | |
| | Common Equity Tier 1 Capital: Regulatory Adjustments | CET 1: Faktor Pengurang (Regulatory Adjustments) | | |
| 7 | Prudential valuation adjustments | Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i> | - | |
| 8 | Goodwill (net of related tax liability) | <i>Goodwill</i> | (53.677) | a |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liability) | Aset tidak berwujud lainnya (selain <i>Mortgage-Servicing Rights</i>) | (487.998) | b - c + d |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | Aset pajak tangguhan yang berasal dari <i>future profitability</i> | N/A | |
| 11 | Cash-flow hedge reserve | <i>Cash-flow hedge reserve</i> | N/A | |
| 12 | Shortfall of provisions to expected losses | <i>Shortfall on provisions to expected losses</i> | N/A | |
| 13 | Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) | Keuntungan penjualan aset dalam transaksi sekuritisasi | - | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | Peningkatan/penurunan nilai wajar atas kewajiban keuangan (DVA) | - | |
| 15 | Defined-benefit pension fund net assets | Aset pensiun manfaat pasti | N/A | |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | Investasi pada saham sendiri (jika belum di <i>net</i> dalam modal di Neraca) | N/A | |
| 17 | Reciprocal cross-holdings in common equity | Kepemilikan silang pada instrumen CET 1 pada entitas lain | - | |
| 18 | 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) | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | N/A | |
| 19 | 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) | Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan (jumlah di atas batasan 10%) | N/A | |
| 20 | Mortgage servicing rights (amount above 10% threshold) | <i>Mortgage servicing rights</i> | - | |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, <i>net</i> dari kewajiban pajak) | N/A | |
| 22 | Amount exceeding the 15% threshold | Jumlah melebihi batasan 15% dari: | N/A | |
| 23 | of which: significant investments in the common stock of financials | investasi signifikan pada saham biasa <i>financials</i> | N/A | |
| 24 | of which: mortgage servicing rights | <i>mortgage servicing rights</i> | N/A | |
| 25 | of which: deferred tax assets arising from temporary differences | pajak tangguhan dari perbedaan temporer | N/A | |
| 26 | <i>National specific regulatory adjustments</i> | Penyesuaian berdasarkan ketentuan spesifik nasional | | |
| 26a. | Difference required provision and allowance for impairment losses | Selisih PPKA dan CKPN | - | |
| 26b. | Required provision for non productive | PPKA non produktif | (1.371) | |
| 26c. | Deferred tax assets | Aset pajak tangguhan | (210.960) | e |
| 26d. | Investment in shares | Penyertaan | - | |
| 26e. | Shortfall of capital in insurance subsidiary | Kekurangan modal pada perusahaan anak asuransi | - | |
| 26f. | Securitisation exposure | Eksposur sekuritisasi | - | |
| 26g. | Others | Lainnya | - | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya | - | |
| 28 | Total Regulatory Adjustments to Common Equity Tier 1 | Jumlah Pengurang (Regulatory Adjustments) terhadap CET 1 | (754.006) | |
| 29 | Common Equity Tier 1 capital (CET1) | Jumlah CET 1 setelah Faktor Pengurang | 3.148.093 | |
| | Additional Tier 1 capital: Instruments | Modal Inti Tambahan (AT 1): Instrumen | | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | Instrumen AT 1 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i>) | - | |
| 31 | of which: classified as equity under applicable accounting standards | Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi | - | |
| 32 | of which: classified as liabilities under applicable accounting standards | Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi | - | |
| 33 | Directly issued capital instruments subject to phase out from Additional Tier 1 | Modal yang termasuk <i>phase out</i> dari AT 1 | N/A | |
| 34 | 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) | Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMI secara konsolidasi | - | |
| 35 | of which: instruments issued by subsidiaries subject to phase out | Instrumen yang diterbitkan Entitas Anak yang termasuk <i>phase out</i> | N/A | |
| 36 | Additional Tier 1 capital before regulatory adjustments | Jumlah AT 1 sebelum regulatory adjustments | - | |
| | Additional Tier 1 capital: regulatory adjustments | Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustments) | | |
| 37 | Investments in own Additional Tier 1 instruments | Investasi pada instrumen AT 1 sendiri | N/A | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | Kepemilikan silang pada instrumen AT 1 pada entitas lain | - | |
| 39 | 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) | Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) | N/A | |
| 40 | Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (<i>net</i> posisi <i>short</i> yang diperkenankan) | N/A | |
| 41 | <i>National specific regulatory adjustments</i> | Penyesuaian berdasarkan ketentuan spesifik nasional | | |
| 41a. | Fund placement to AT1 instruments to other banks | Penempatan dana pada instrumen AT 1 pada Bank lain | - | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya | - | |

| No. | Composition of Capital | Komponen Permodalan | 30 Juni 2023 30 June 2023 | No. Ref. yang berasal dari Neraca Publikasi (CC2) Ref. No. from Published Balance Sheet (CC2) |
|------|---|---|--|--|
| | | | Jumlah (Dalam Jutaan Rupiah) Total (In Millions Rupiah) | |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | Jumlah faktor pengurang (<i>regulatory adjustments</i>) terhadap AT 1 | - | |
| 44 | Additional Tier 1 Capital (AT1) | Jumlah AT 1 setelah faktor pengurang | - | |
| 45 | Tier 1 capital (T1 = CET 1 + AT 1) | Jumlah Modal Inti (<i>Tier 1</i>) (CET 1 + AT 1) | 3.148.093 | |
| | <i>Tier 2 Capital: Instruments and Provisions</i> | Modal Pelengkap (<i>Tier 2</i>): Instrumen dan Cadangan | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | Instrumen <i>Tier 2</i> yang diterbitkan oleh Bank (termasuk <i>stock surplus</i>) | - | |
| 47 | Directly issued capital instruments subject to phase out from Tier 2 | Modal yang yang termasuk <i>phase out</i> dari <i>Tier 2</i> | N/A | |
| 48 | 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) | Instrumen <i>Tier 2</i> yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi | - | |
| 49 | of which: instruments issued by subsidiaries subject to phase out | Modal yang diterbitkan Entitas Anak yang termasuk <i>phase out</i> | N/A | |
| 50 | Provisions | Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit | 92.708 | |
| 51 | Tier 2 Capital before Regulatory Adjustments | Jumlah Modal Pelengkap (<i>Tier 2</i>) sebelum faktor pengurang | 92.708 | |
| | <i>Tier 2 Capital: Regulatory Adjustments</i> | Modal Pelengkap (<i>Tier 2</i>): Faktor Pengurang (<i>Regulatory Adjustments</i>) | | |
| 52 | Investments in own Tier 2 instruments | Investasi pada instrumen <i>Tier 2</i> sendiri | N/A | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | Kepemilikan silang pada instrumen <i>Tier 2</i> pada entitas lain | - | |
| 54 | Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity; amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only) | Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan <i>threshold</i> 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik) | N/A | |
| 55 | 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) | Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (<i>net</i> posisi <i>short</i> yang diperkenankan) | N/A | |
| 56 | National specific regulatory adjustments | Penyesuaian berdasarkan ketentuan spesifik nasional | - | |
| 56a. | Sinking fund | <i>Sinking fund</i> | - | |
| 56b. | Fund placement to Tier 2 instruments to other banks | Penempatan dana pada instrumen <i>Tier 2</i> pada Bank lain | - | |
| 57 | Total Regulatory Adjustments to Tier 2 Capital | Jumlah faktor pengurang (<i>regulatory adjustment</i>) Modal Pelengkap | - | |
| 58 | Tier 2 Capital (T2) | Jumlah Modal Pelengkap (<i>Tier 2</i>) setelah <i>regulatory adjustment</i> | 92.708 | |
| 59 | Total Capital (TC = T1 + T2) | Total Modal (Modal Inti + Modal Pelengkap) | 3.240.801 | |
| 60 | Total Risk Weighted Assets | Total Aset Tertimbang Menurut Risiko (ATMR) | 9.005.181 | |
| | <i>Capital Ratios and Buffers</i> | Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (<i>Capital Buffer</i>) | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | Rasio Modal Inti Utama (CET 1) - persentase terhadap ATMR | 34,96% | |
| 62 | Tier 1 (as a percentage of risk weighted assets) | Rasio Modal Inti (<i>Tier 1</i>) - persentase terhadap ATMR | 34,96% | |
| 63 | Total Capital (as a percentage of risk weighted assets) | Rasio Total Modal - persentase terhadap ATMR | 35,99% | |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) | <i>Buffer</i> - persentase terhadap ATMR | 0,00% | |
| 65 | of which: capital conservation buffer requirement | <i>Capital Conservation Buffer</i> | 0,00% | |
| 66 | of which: Bank specific countercyclical buffer requirement | <i>Countercyclical Buffer</i> | 0,00% | |
| 67 | Of which: G-SIB buffer requirement | <i>Capital Surcharge</i> untuk Bank Sistemik | 0,00% | |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi <i>Buffer</i> (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi <i>Buffer</i> . | 26,55% | |
| | National minima (if different from Basel 3) | National minima (jika berbeda dari Basel 3) | | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) | Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) | N/A | |
| 70 | National Tier 1 minimum ratio (if different from Basel 3 minimum) | Rasio terendah <i>Tier 1</i> nasional (jika berbeda dengan Basel 3) | N/A | |
| 71 | National total capital minimum ratio (if different from Basel 3 minimum) | Rasio terendah total modal nasional (jika berbeda dengan Basel 3) | N/A | |
| | <i>Amounts below the thresholds for deduction (before risk weighting)</i> | Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) | | |
| 72 | Non-significant investments in the capital and other TLAC liabilities of other financial entities | Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain | N/A | |
| 73 | Significant investments in the common stock of financial entities | Investasi signifikan pada saham biasa entitas keuangan | N/A | |
| 74 | Mortgage servicing rights (net of related tax liability) | <i>Mortgage servicing rights</i> (net dari kewajiban pajak) | N/A | |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | Aset pajak tangguhan yang berasal dari perbedaan temporer (<i>net</i> dari kewajiban pajak) | N/A | |
| | <i>Applicable caps on the inclusion of provisions in Tier 2</i> | Cap yang dikenakan untuk provisi pada <i>Tier 2</i> | | |
| 76 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan <i>cap</i>) | N/A | |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | <i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan standar | N/A | |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | Provisi yang dapat diakui sebagai <i>Tier 2</i> sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan <i>cap</i>) | N/A | |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | <i>Cap</i> atas provisi yang diakui sebagai <i>Tier 2</i> berdasarkan pendekatan IRB | N/A | |
| | Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | Instrumen Modal yang termasuk <i>phase out</i> (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022) | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | <i>Cap</i> pada CET 1 yang termasuk <i>phase out</i> | N/A | |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikecualikan dari CET 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) | N/A | |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | <i>Cap</i> pada AT 1 yang termasuk <i>phase out</i> | N/A | |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikecualikan dari AT 1 karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) | N/A | |
| 84 | Current cap on T2 instruments subject to phase out arrangements | <i>Cap</i> pada <i>Tier 2</i> yang termasuk <i>phase out</i> | N/A | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | Jumlah yang dikecualikan dari <i>Tier 2</i> karena adanya <i>cap</i> (kelebihan di atas <i>cap</i> setelah <i>redemptions</i> dan <i>maturities</i>) | N/A | |

Modal per 30 Jun 2023 sebesar Rp3.241 miliar mengalami penurunan jika dibandingkan dengan per 31 Des 2022 yang sebesar Rp3.476 miliar, terutama berasal dari penurunan modal inti (*tier 1*). Capital as of 30 Jun 2023 amounted to IDR 3,241 billion, decreased as compared to 31 Dec 2022 which amounted to IDR 3,476 billion, mainly driven by decreasing of tier 1 capital.

B2. Rekonsiliasi Permodalan (CC2)
B2. Capital Reconciliation (CC2)

(dalam jutaan Rupiah)
(in millions Rupiah)

| NO. | POS-POS / ITEMS | NERACA PUBLIKASI / PUBLISHED BALANCE SHEET | |
|-------------------------------|--|---|---|
| | | 30 Juni 2023 / 30 June 2023 | No. Ref. ke Komposisi Permodalan (CC1) / Ref. No. to Capital Composition (CC1) |
| ASET | | | |
| ASSETS | | | |
| 1. | Kas Cash | 153.634 | |
| 2. | Penempatan pada Bank Indonesia Placement with Bank Indonesia | 1.644.048 | |
| 3. | Penempatan pada bank lain Placement with other banks | 1.796.082 | |
| 4. | Tagihan spot dan derivatif / forward Spot and derivative / forward receivables | 6.324 | |
| 5. | Surat berharga yang dimiliki Securities | 3.823.410 | |
| 6. | Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under repurchase agreements (repo) | - | |
| 7. | Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Securities purchase under resale agreements (reverse repo) | 186.307 | |
| 8. | Tagihan akseptasi Acceptance receivables | - | |
| 9. | Kredit yang diberikan Loans | 8.926.358 | |
| 10. | Pembiayaan syariah Sharia financing | - | |
| 11. | Penyertaan modal Investment in shares | - | |
| 12. | Aset keuangan lainnya Other financial assets | 285.039 | |
| 13. | Cadangan kerugian penurunan nilai aset keuangan -/- Allowance for impairment losses on financial assets -/- | | |
| | a. Surat berharga yang dimiliki a. Securities | - | |
| | b. Kredit yang diberikan dan pembiayaan syariah b. Loans and sharia financing | 239.098 | |
| | c. Lainnya c. Others | 298 | |
| 14. | Aset tidak berwujud Intangible assets | | |
| | a. Goodwill | 53.677 | a |
| | b. Aset tidak berwujud lainnya b. Other intangible assets | 1.323.905 | b |
| | Akumulasi amortisasi aset tidak berwujud -/- Accumulated amortisation of other intangible assets -/- | 808.830 | c |
| 15. | Aset tetap dan inventaris Fixed assets and equipments | 1.095.421 | |
| | Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated depreciation on fixed assets and equipments -/- | 719.138 | |
| 16. | Aset non produktif Non productive assets | | |
| | a. Properti terbengkalai a. Abandoned properties | 827 | |
| | b. Agunan yang diambil alih b. Foreclosed assets | 27.548 | |
| | c. Rekening tunda c. Suspense accounts | - | |
| | d. Aset antarkantor d. Interbranch assets | - | |
| 17. | Aset lainnya Other assets | | |
| | a. Aset pajak tangguhan - software a. Deferred tax assets - software | (27.077) | d |
| | b. Aset pajak tangguhan - selain software b. Deferred tax assets - non software | 210.960 | e |
| | c. Aset lainnya selain aset pajak tangguhan c. Other assets other than deferred tax assets | 160.447 | |
| TOTAL ASET | | 17.899.546 | |
| TOTAL ASSETS | | | |
| LIABILITAS DAN EKUITAS | | | |
| LIABILITIES AND EQUITY | | | |
| LIABILITAS | | | |
| Liabilities | | | |
| 1. | Giro Current accounts | 628.458 | |
| 2. | Tabungan Saving accounts | 4.363.607 | |

| NO. | POS-POS / ITEMS | NERACA PUBLIKASI / PUBLISHED BALANCE SHEET | |
|-----|--|---|---|
| | | 30 Juni 2023 / 30 June 2023 | No. Ref. ke Komposisi Permodalan (CC1) / Ref. No. to Capital Composition (CC1) |
| 3. | Deposito Deposits | 6.720.670 | |
| 4. | Uang Elektronik Electronic money | - | |
| 5. | Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia | - | |
| 6. | Liabilitas kepada bank lain Liabilities to other banks | 41.538 | |
| 7. | Liabilitas spot dan derivatif / forward Spot and derivative / forward liabilities | 1.125 | |
| 8. | Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Liabilities on securities sold under repurchase agreements (repo) | - | |
| 9. | Liabilitas akseptasi Acceptance liabilities | - | |
| 10. | Surat berharga yang diterbitkan Securities issued | 999.567 | |
| 11. | Pinjaman/pembiayaan yang diterima Loans / financing received | - | |
| 12. | Setoran jaminan Margin deposits | - | |
| 13. | Liabilitas antar kantor Interbranch liabilities | 86 | |
| 14. | Liabilitas lainnya Other liabilities | 1.227.846 | |
| | TOTAL LIABILITAS TOTAL LIABILITIES | 13.982.897 | |
| | EKUITAS EQUITY | | |
| 15. | Modal disetor Paid up capital | | |
| | a. Modal dasar a. Authorised capital | 13.000.000 | f |
| | b. Modal yang belum disetor -/- b. Unpaid capital -/- | 8.680.333 | g |
| | c. Saham yang dibeli kembali (treasury stock) -/- c. Treasury stock -/- | - | |
| 16. | Tambahan modal disetor Additional paid up capital | | |
| | a. Agio a. Agio | 423.708 | h |
| | b. Disagio -/- b. Disagio -/- | - | |
| | c. Dana setoran modal c. Funds for paid up capital | - | |
| | d. Lainnya d. Others | - | |
| 17. | Penghasilan komprehensif lain Other Comprehensive Income | | |
| | a. Keuntungan (kerugian) dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lainnya (net setelah pajak) a. Unrealized gain (loss) on financial assets measured at fair value through other comprehensive income (net after tax) | (46.544) | i |
| | b. Pengukuran kembali atas program imbalan pasti (net setelah pajak) b. Remeasurement of post employment benefit (net after tax) | 14.529 | |
| | c. Lainnya c. Others | 21 | |
| 18. | Cadangan Reserves | | |
| | a. Cadangan umum a. General reserves | 14.911 | j |
| | b. Cadangan tujuan b. Appropriated reserves | - | |
| 19. | Laba/rugi Retained earnings | | |
| | a. Tahun-tahun lalu a. Previous years | (537.503) | k |
| | b. Tahun berjalan b. Current year | (272.140) | l |
| | c. Dividen yang dibayarkan -/- c. Dividend paid (-/-) | - | |
| | TOTAL EKUITAS TOTAL EQUITY | 3.916.649 | |
| | TOTAL LIABILITAS DAN EKUITAS TOTAL LIABILITIES AND EQUITY | 17.899.546 | |

B3. Fitur Utama Instrumen Permodalan dan Instrumen TLAC - Eligible (CCA)

B3. Key Feature of Capital and TLAC Instruments - Eligible (CCA)

| | | 30 Juni 2023 30 June 2023 |
|--|---|--|
| | | Informasi Kuantitatif / Kualitatif Quantitative / Qualitative Information |
| 1 | Penerbit Issuer | PT Bank Commonwealth Indonesia |
| 2 | Nomor identifikasi Identifier Number | - |
| 3 | Hukum yang digunakan Governing law of the instrument | Hukum Indonesia Indonesia Law |
| 3a | Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | N/A |
| | Perlakuan instrumen berdasarkan ketentuan KPMM Instrument treatment based on Capital regulation | |
| 4 | Pada saat masa transisi Transitional phase | N/A |
| 5 | Setelah masa transisi Post-transitional phase | Common Equity Tier 1 (CET 1) Common Equity Tier 1 (CET 1) |
| 6 | Apakah instrumen <i>eligible</i> untuk Individu/Konsolidasi atau Konsolidasi dan Individu Does instrument eligible for Individual/Consolidation or Consolidation and Individual | Individu Individual |
| 7 | Jenis Instrumen Instrument Type | Saham Biasa Common Share |
| 8 | Jumlah yang diakui dalam perhitungan KPMM Amount recognised in Capital calculation | 4.319.667 |
| 9 | Nilai par dari instrumen Par value of instrument | 4.319.667 |
| 10 | Klasifikasi sesuai standar akuntansi keuangan Classification in accordance with Financial Accounting Standard | Ekuitas Equity |
| 11 | Tanggal penerbitan Issuance date | 28/02/2008, 30/04/2009, 22/12/2010, 14/07/2011, 04/11/2011, 08/12/2011, 25/03/2013, 09/09/2013, 29/12/2022 |
| 12 | Tidak ada jatuh tempo (<i>perpetual</i>) atau dengan jatuh tempo No maturity date (<i>perpetual</i>) or with maturity date | Tidak ada jatuh tempo Perpetual |
| 13 | Tanggal jatuh tempo Maturity date | N/A |
| 14 | Eksekusi <i>call option</i> atas persetujuan Otoritas Jasa Keuangan Call Option execution with the approval from OJK | Tidak No |
| 15 | Tanggal <i>call option</i> , jumlah penarikan dan persyaratan <i>call option</i> lainnya (bila ada) Call option date, withdrawal amount and other call option requirements (if any) | N/A |
| 16 | <i>Subsequent call option</i> Subsequent call option | N/A |
| | Kupon / dividen Coupon / dividend | |
| 17 | Dividen/ kupon dengan bunga tetap atau <i>floating</i> Fixed or floating dividend/coupon | N/A |
| 18 | Tingkat dari <i>coupon rate</i> atau index lain yang menjadi acuan Coupon rate or any related index | N/A |
| 19 | Ada atau tidaknya <i>dividend stopper</i> Existence of a dividend stopper | Tidak No |
| 20 | <i>Fully discretionary, partial</i> atau <i>mandatory</i> Fully discretionary, partially or mandatory | Fully discretionary |
| 21 | Apakah terdapat fitur step up atau insentif lain Existence of step-up or other incentive to redeem | Tidak No |
| 22 | Non-kumulatif atau kumulatif Non-cumulative or cumulative | Non-kumulatif Non-cummulative |
| 23 | Dapat dikonversi atau tidak dapat dikonversi Convertible or non-convertible | Tidak dapat dikonversi Non-convertible |
| 24 | Jika dapat dikonversi, sebutkan trigger point-nya If convertible, specify conversion trigger point | N/A |
| 25 | Jika dapat dikonversi, apakah seluruh atau sebagian If convertible, fully or partially | N/A |
| 26 | Jika dapat dikonversi, bagaimana rate konversinya If convertible, how is the conversion rate | N/A |
| 27 | Jika dapat dikonversi; apakah <i>mandatory</i> atau <i>optional</i> If convertible, mandatory or optional | N/A |
| 28 | Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, specify convertible instrument type | N/A |
| 29 | Jika dapat dikonversi, sebutkan <i>issuer of instrument it converts into</i> If convertible, specify issuer of instrument it converts into | N/A |
| 30 | Fitur <i>write-down</i> Write-down feature | Tidak No |
| 31 | Jika terjadi <i>write-down</i> , sebutkan trigger-nya If write-down, specify the trigger | N/A |
| 32 | Jika terjadi <i>write-down</i> , apakah penuh atau sebagian If write-down, fully or partially | N/A |
| 33 | Jika terjadi <i>write down</i> ; permanen atau temporer If write-down, permanent or temporary | N/A |
| 34 | Jika terjadi <i>write down</i> temporer, jelaskan mekanisme <i>write-up</i> If temporary write-down, describe write-up mechanism | N/A |
| 34a | Tipe subordinasi Type of subordination | N/A |
| 35 | Hierarki instrumen pada saat likuidasi Instrument hierarchy in liquidation | Urutan terakhir setelah seluruh kewajiban dipenuhi Last order after all obligations are fulfilled |
| 36 | Apakah terdapat fitur yang <i>non-compliant</i> Is there any non-compliant features | N/A |
| 37 | Jika Ya, jelaskan fitur yang <i>non-compliant</i> If yes, specify non-compliant features | N/A |
| Analisis Kualitatif / Qualitative Analysis | | |
| Bank tidak menjual sahamnya kepada publik sehingga terdapat beberapa informasi yang tidak dimiliki atau tidak relevan dengan Bank, antara lain informasi tentang kronologis pencatatan saham, aktivitas perdagangan saham dan pembelian kembali saham. Bank does not offer its shares to the public, hence there are several information which are neither provided nor relevant to the Bank, including information on the chronology of share listing, share trading activities and share buy backs. | | |

C. RASIO PENGUNGKIT

C. LEVERAGE RATIO

C1. Laporan Total Eksposur dalam Rasio Pengungkit

C1. Total Exposure in Leverage Ratio

Posisi 30 Juni 2023

As of 30 June 2023

(dalam jutaan Rupiah)
(in millions Rupiah)

| No | KETERANGAN / DESCRIPTION | JUMLAH / AMOUNT |
|----|---|-------------------|
| 1 | Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai <i>gross</i> sebelum dikurangi CKPN) Total assets in Published Statements of Financial Position (gross amount before allowance for impairment losses) | 18.138.942 |
| 2 | Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan Adjustment for investment in banking, financial, insurance, and/or other entities that are consolidated based on financial accounting standards but outside the consolidation scope based on the Financial Services Authority regulation | - |
| 3 | Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol) Adjustment for the value of the underlying set of financial assets that have been transferred in asset securitization that meet the requirements of sell-off as stipulated in the Financial Services Authority Regulation concerning the precautionary principle in asset securitization activities for conventional banks. In the event that the underlying financial assets have been deducted from the total assets on the Statements of Financial Position, 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 current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (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 Statements of Financial Position based on financial accounting standards but excluded from the total exposure calculation in Leverage Ratio | N/A |
| 6 | Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan Adjustment for regular-way purchases and sales of financial assets using trade date accounting method | - |
| 7 | Penyesuaian untuk nilai transaksi <i>cash pooling</i> yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini Adjustment for eligible <i>cash pooling</i> transactions as regulated in this Financial Services Authority regulation | - |
| 8 | Penyesuaian untuk nilai eksposur transaksi derivatif Adjustment for Derivative transaction exposure | 10.075 |
| 9 | Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi <i>reverse repo</i> Adjustment for Securities Financing Transactions (SFT) exposure, i.e. reverse repo | - |
| 10 | Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK Adjustment for Off-Balance Sheet exposure after multiplied with Credit Conversion Factor (CCF) | 160.597 |
| 11 | Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN Adjustment for prudential valuation in the form of capital deduction factors and allowance for impairment losses | (993.129) |
| 12 | Penyesuaian lainnya Other adjustments | - |
| 13 | Total Eksposur dalam perhitungan Rasio Pengungkit Total Exposure in Leverage Ratio calculation | 17.316.485 |

Analisis Kualitatif / Quantitative Analysis

Total eksposur dalam perhitungan rasio pengungkit sebesar Rp17.316 miliar, lebih rendah sebesar Rp584 miliar dibandingkan dengan total aset di neraca sebesar Rp17.900 miliar. Perbedaan ini berasal dari faktor pengurang modal (aset tidak berwujud dan aset pajak tangguhan) total sebesar Rp753 miliar yang tidak diperhitungkan dalam rasio pengungkit, dikompensasi dengan tambahan eksposur yang diperhitungkan dalam rasio pengungkit yaitu net eksposur TRA (setelah FKK dan CKPN) sebesar Rp159 miliar dan penyesuaian transaksi derivatif (*potential future exposure*) sebesar Rp10 miliar.

Total exposure in leverage ratio calculation was amounted to IDR 17,316 billion, lower by IDR 584 billion as compared to total assets in on balance sheets which amounted to IDR 17,900 billion. The difference was due to capital deduction factors (intangible assets and deferred tax assets) total amounted to IDR 753 billion which are excluded from leverage ratio calculation, compensated with additional exposure in leverage ratio calculation, which consist of net exposure off balance sheets (after CCF and allowance for impairment losses) amounted to IDR 159 billion and adjustment for derivative transaction (potential future exposures) amounted to IDR 10 billion.

C2. Laporan Perhitungan Rasio Pengungkit

C2. Leverage Ratio Calculation Report

Posisi 30 Juni 2023
As of 30 June 2023

(dalam jutaan Rupiah)
(in millions Rupiah)

| No | KETERANGAN / DESCRIPTION | Periode / Period | |
|--|--|------------------------|------------------------|
| | | 30-Jun-23 30-Jun-23 | 31-Mar-23 31-Mar-23 |
| Eksposur Aset dalam Laporan Posisi Keuangan | | | |
| Asset Exposures in Statements of Financial Position | | | |
| 1 | Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai <i>gross</i> sebelum dikurangi CKPN) Asset exposures in Statements of Financial Position including collateral assets, but excluding derivative transactions and SFT exposures (gross amount before allowance for impairment losses) | 17.946.311 | 17.992.443 |
| 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 Gross-up for derivatives collateral provided to the counterparties which result in decreased total assets exposure in balance sheet due to the financial accounting standard implementation | - | - |
| 3 | (Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) (Deduction of receivable assets for cash variation margin provided in derivative transactions) | - | - |
| 4 | (Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) (Adjustment for carrying amount securities received under SFT exposure that are recognised as an asset) | - | - |
| 5 | (CKPN atas aset tersebut sesuai standar akuntansi keuangan) (Allowance for impairment losses on assets based on financial accounting standard) | (239.396) | (233.907) |
| 6 | (Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum) (Asset that are taken into account as Tier I capital deduction factor referred to the Financial Services Authority regulation concerning minimum capital requirement for conventional banks) | (752.635) | (747.290) |
| 7 | Total Eksposur aset dalam laporan posisi keuangan Total Asset Exposures in Statements of Financial Position | 16.954.280 | 17.011.246 |
| Eksposur Transaksi Derivatif | | | |
| Derivative Transaction Exposures | | | |
| 8 | Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat <i>variation margin</i> yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu Replacement cost associated with all derivative transactions, both in the case of eligible cash variation margin or netting-off agreement that meet certain requirements | 8.854 | 2.537 |
| 9 | Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif Add-on amounts for PFE associated with all derivative transactions | 7.545 | 15.854 |
| 10 | (Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui <i>central counterparty</i> (CCP)) (Exemption on derivative transactions exposure that are settled through CCP) | N/A | N/A |
| 11 | Penyesuaian untuk nilai nosional efektif dari derivatif kredit Adjustment for effective notional amount from credit derivatives | - | - |
| 12 | (Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan <i>add-on</i> untuk transaksi penjualan derivatif kredit) (Adjustment for effective notional amount offsets and add-on deductions for credit derivatives sales transactions) | - | - |
| 13 | Total Eksposur Transaksi Derivatif Total Derivative Transaction Exposures | 16.399 | 18.391 |
| Eksposur Securities Financing Transaction (SFT) | | | |
| Securities Financing Transaction (SFT) Exposures | | | |
| 14 | Nilai tercatat aset SFT secara <i>gross</i> Gross carrying amount of SFT assets | 186.307 | - |
| 15 | (Nilai bersih antara liabilitas kas dan tagihan kas) (Netted amounts of cash payables and cash receivables) | - | - |
| 16 | Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan <i>current exposure</i> sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini Counterparties credit risk for SFT assets referred to current exposure calculation as regulated in the attachment of this Financial Services Authority regulation | - | - |
| 17 | Eksposur sebagai agen SFT Agent transaction exposures | - | - |
| 18 | Total Eksposur SFT Total SFT Exposures | 186.307 | - |
| Eksposur Transaksi Rekening Administratif (TRA) | | | |
| Off Balance Sheets Exposures | | | |
| 19 | Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi. Nilai <i>gross</i> sebelum dikurangi CKPN Outstanding all commitment and contingency liabilities at gross amount, before allowance for impairment losses | 1.486.440 | 1.500.650 |
| 20 | (Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustment for credit conversion factors) | (1.325.843) | (1.335.077) |
| 21 | (CKPN atas TRA sesuai standar akuntansi keuangan) (Allowance for impairment loss on Off Balance Sheets in accordance with financial accounting standard) | (1.098) | (1.130) |
| 22 | Total Eksposur TRA Total Off Balance Sheets Exposures | 159.499 | 164.443 |
| Modal dan Total Eksposur | | | |
| Capital and Total Exposure | | | |
| 23 | Modal Inti Tier 1 Capital | 3.148.093 | 3.249.546 |
| 24 | Total Eksposur Total Exposure | 17.316.485 | 17.194.080 |
| Rasio Pengungkit (Leverage) | | | |
| 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 temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any) | 18,18% | 18,90% |

| No | KETERANGAN / DESCRIPTION | Periode / Period | |
|---|--|------------------------|------------------------|
| | | 30-Jun-23 30-Jun-23 | 31-Mar-23 31-Mar-23 |
| 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 temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any) | 18,18% | 18,90% |
| 26 | Nilai Minimum Rasio Pengungkit Minimum Leverage Ratio requirement | 3,00% | 3,00% |
| 27 | Bantalan terhadap nilai Rasio Pengungkit Leverage Ratio buffer | N/A | N/A |
| Pengungkapan Nilai Rata-Rata Disclosure of Average Balance | | | |
| 28 | Nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> , setelah penyesuaian untuk transaksi akuntansi penjualan (<i>sale accounting transaction</i>) yang dihitung secara bersih (<i>net</i>) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Average balance of gross carrying amount of SFT assets, after adjustment for sales accounting transactions that are calculated on a net with cash payables in SFT and cash receivables in SFT during the quarter | 166.123 | 100.241 |
| 29 | Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara <i>gross</i> , setelah penyesuaian untuk transaksi akuntansi penjualan (<i>sale accounting transaction</i>) yang dihitung secara bersih (<i>net</i>) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT Outstanding balance of gross carrying amount of SFT assets, after adjustment for sales accounting transactions that are calculated on a net with cash payables in SFT and cash receivables in SFT as of end of quarter | 186.307 | - |
| 30 | Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 (any), taken into account average balance of gross carrying amount of SFT assets as mentioned in row 28 | 17.296.301 | 17.294.321 |
| 30a | Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Total exposure, excluding the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of SFT assets as mentioned in row 28 | 17.296.301 | 17.294.321 |
| 31 | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Leverage Ratio, including the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of SFT assets as mentioned in row 28 | 18,20% | 18,79% |
| 31a | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara <i>gross</i> sebagaimana dimaksud dalam baris 28 Leverage Ratio, excluding the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of SFT assets as mentioned in row 28 | 18,20% | 18,79% |
| Analisis Kualitatif / Quantitative Analysis | | | |
| <p>1. Rasio pengungkit Bank per 30 Jun 2023 berada pada tingkat 18,18%, jauh diatas minimum rasio pengungkit yang dipersyaratkan sebesar 3%. Rasio pengungkit per 30 Jun 2023 lebih rendah jika dibandingkan dengan per 31 Mar 2023 yang sebesar 18,90% berasal dari penurunan modal inti dan kenaikan total eksposur, terutama penempatan pada bank lain, penempatan BI dan tagihan atas surat berharga yang dibeli dengan janji dijual kembali (<i>reverse repo</i>).</p> <p>2. Jika menggunakan rata-rata harian SFT selama triwulan II 2023, nilai rasio pengungkit lebih tinggi, yaitu sebesar 18,20% sejalan dengan lebih rendahnya rata-rata harian eksposur SFT (tagihan <i>reverse repo</i>) selama triwulan II 2023 dibandingkan dengan eksposur SFT per 30 Jun 2023.</p> <p>1. The leverage ratio as of 30 Jun 2023 is at 18.18%, far above the minimum requirement ratio of 3%. The leverage ratio as of 30 Jun 2023 is lower compared to the Leverage Ratio as of 31 Mar 2023 at 18.90% driven by decreasing of tier 1 capital and increasing total exposure, mainly from placement to other banks, placement to BI, and reverse repo.</p> <p>2. If using the daily average balance of SFT during Q2 2023, the leverage ratio is higher, which at 18.20%, inline with lower daily average balance of SFT exposure (reverse repo) during Q2 2023 as compared to outstanding balance of SFT as of 30 Jun 2023.</p> | | | |

D. RISIKO KREDIT**D. CREDIT RISK****D1. Resiko kredit - Pengungkapan Kualitas Kredit atas Aset (CR1) - Bank secara Individu****D1. Credit risk - Disclosure of Credit Quality Assets (CR1) - Bank only**(dalam jutaan rupiah)
(in millions Rupiah)

| | | Nilai Tercatat Bruto Gross Carrying Value | | 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 Receivables (a+b-c) |
|---|--|---|---|---|--|--------------------|---|---|
| | | Tagihan yang Telah Jatuh Tempo Past Due Receivables | Tagihan yang Belum Jatuh Tempo Non Past Due Receivables | | Stage 2 dan Stage 3 Stage 2 and Stage 3 | Stage 1 Stage 1 | | |
| | | a | b | | c | d | | |
| 1 | Kredit Loans | 199.221 | 8.846.953 | 239.098 | 188.654 | 50.444 | | 8.807.076 |
| 2 | Surat Berharga Securities | - | 3.810.303 | 21 | - | 21 | | 3.810.282 |
| 3 | Transaksi Rekening Administratif Off Balance Sheet Transactions | - | 1.486.440 | 1.626 | 902 | 724 | | 1.484.814 |
| 4 | Total | 199.221 | 14.143.696 | 240.745 | 189.556 | 51.189 | | 14.102.172 |

Pengungkapan Tambahan/Additional Disclosure

Tagihan yang telah jatuh tempo merupakan seluruh tagihan yang telah jatuh tempo lebih dari 90 hari, baik atas pembayaran pokok dan/atau pembayaran bunga, atau tagihan kepada debitur yang wanprestasi sesuai dengan SEOJK No. 24/SEOJK.03/2021.

Past due receivables are receivables that are past due for more than 90 days, both for principal and/or interest payments, or receivables to default debtors referring to SEOJK No. 24/SEOJK.03/2021.

D2. Resiko kredit - Pengungkapan Mutasi Kredit dan Surat Berharga yang Telah Jatuh Tempo (CR2) - Bank secara Individu**D2. Credit risk - Disclosure of Past Due Loans and Securities Movement (CR2) - Bank only****(dalam jutaan rupiah)****(in millions Rupiah)**

| | | a |
|---|--|----------------|
| 1 | Kredit dan Surat Berharga yang Telah Jatuh Tempo pada periode pelaporan terakhir <i>Past Due Loans and Securities as of the last reporting period</i> | 186.154 |
| 2 | Kredit dan Surat Berharga yang Telah Jatuh Tempo sejak periode pelaporan terakhir <i>Loans and Securities that have past due since the last reporting period</i> | 112.639 |
| 3 | Kredit dan Surat Berharga yang kembali menjadi tagihan yang belum jatuh tempo <i>Loans and Securities that are back to non past due receivables</i> | (1.698) |
| 4 | Nilai hapus buku <i>Write off amount</i> | (63.022) |
| 5 | Perubahan lain <i>Other changes</i> | (34.852) |
| 6 | Kredit dan Surat Berharga yang Telah Jatuh Tempo pada akhir periode pelaporan (1+2-3-4+5) <i>Past Due Loans and Securities as of reporting period (1+2-3-4+5)</i> | 199.221 |

Pengungkapan Tambahan/Additional Disclosure

Tagihan yang telah jatuh tempo per 30 Juni 2023 seluruhnya berasal dari kredit. Terdapat kenaikan pada kredit yang telah jatuh tempo per 30 Juni 2023 sejalan dengan kenaikan kredit bermasalah (*non performing loans*).

All past due receivables as of 30 June 2023 are in form of Loans. Higher past due loans as of 30 June 2023 was inline with higher non performing loans.

D3. Resiko kredit - Pengungkapan Kuantitatif terkait Teknik MRK (CR3) - Bank secara Individu

D3. Credit risk - Quantitative Disclosure related to CRM Techniques (CR3) - Bank only

(dalam jutaan rupiah)
(in millions Rupiah)

| | | Tagihan yang Tidak Dijamin dengan Teknik MRK Receivables not Secured by CRM Technique | Tagihan yang Dijamin dengan Teknik MRK Receivables Secured by CRM Technique | Tagihan yang Dijamin dengan Agunan Receivables Secured by Collaterals | Tagihan yang Dijamin dengan Garansi, Penjaminan dan/atau Asuransi Kredit Receivables Secured by Guarantee and/or Credit Insurance | Tagihan yang Dijamin dengan Derivatif Kredit Receivables Secured by Credit Derivatives |
|---|---|--|--|--|--|---|
| | | a | b | c | d | e |
| 1 | Kredit Loans | 8.764.414 | 42.662 | 42.662 | - | |
| 2 | Surat Berharga Securities | 3.810.282 | - | - | - | |
| 3 | Total | 12.574.696 | 42.662 | 42.662 | - | |
| 4 | Kredit dan Surat Berharga yang Telah Jatuh Tempo Past Due Loans and Securities | 110.545 | - | - | - | |

Pengungkapan Tambahan/Additional Disclosure

Definisi agunan merujuk pada agunan keuangan yang diakui dalam teknik mitigasi risiko kredit (MRK) yang berupa agunan tunai. Tidak terdapat perubahan yang signifikan pada tagihan yang dijamin dengan agunan.

Collaterals definition is referred to eligible financial collaterals in Credit Risk Mitigation (CRM) technique in the form of cash collaterals. There is no significant changes in receivables secured by collaterals.

D4. Resiko kredit - Pengungkapan Eksposur Risiko Kredit dan Dampak Teknik MRK (CR4) - Bank Secara Individu

D4. Credit risk - Disclosure of Credit Risk Exposure and Impact of CRM Technique (CR4) - Bank only

(dalam jutaan rupiah)
(in millions Rupiah)

| Kategori Portofolio Portfolio Category | | Tagihan Bersih Sebelum Penerapan FKK dan Teknik MRK Net Receivables before CCF and CRM Technique | | Tagihan Bersih Setelah penerapan FKK dan Teknik MRK Net Receivables After CCF and CRM Technique | | ATMR dan Rata-Rata Bobot Risiko RWA and Average Risk Weights | |
|---|---|---|---------------------------------------|--|---------------------------------------|--|---|
| | | Laporan Posisi Keuangan Statements of Financial Position | TRA Off Balance Sheet Transactions | Laporan Posisi Keuangan Statements of Financial Position | TRA Off Balance Sheet Transactions | ATMR RWA | Rata-Rata Bobot Risiko (e/(c+d)) Average Risk Weight (e/(c+d)) |
| | | a | b | c | d | e | f |
| 1 | Tagihan kepada Pemerintah Receivables from Government | 5.136.004 | - | 4.963.844 | - | 1.395 | 0,03% |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities | - | - | - | - | - | 0,00% |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | - | - | - | - | - | 0,00% |
| 4 | Tagihan kepada Bank Receivables from Banks | 2.337.354 | - | 2.337.354 | - | 495.279 | 21,19% |
| | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Service Institutions | - | - | - | - | - | 0,00% |
| 5 | Tagihan berupa Covered Bond Receivables in form of Covered Bond | - | - | - | - | - | 0,00% |
| 6 | Tagihan kepada Korporasi - Eksposur Korporasi Umum Receivables from Corporates - General Corporates Exposures | 195.764 | 82.087 | 185.004 | 5.244 | 178.734 | 93,95% |
| | Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Service Institutions | - | - | - | - | - | 0,00% |
| | Eksposur Pembiayaan Khusus Special Financing Exposures | - | - | - | - | - | 0,00% |
| 7 | Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in form of Securities/Subordinated Receivables, Equity, and Other Capital Instruments | - | - | - | - | - | 0,00% |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | 4.368.226 | 46.396 | 4.337.527 | 3.851 | 3.269.610 | 75,31% |
| 9 | Kredit Beragun Properti Loans Secured by Properties | | | | | | |
| | Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti Loans Secured by Residential Properties with Payment no Materially Dependent on Properties Cash Flows | 2.527.883 | 595.087 | 2.527.383 | 61.562 | 1.261.920 | 48,74% |
| | Kredit Beragun Properti Rumah Tinggal yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti Loans Secured by Residential Properties with Payment Materially Dependent on Properties Cash Flows | - | - | - | - | - | 0,00% |
| | Kredit Beragun Properti Komersial yang Pembayaranannya Tidak Bergantung Secara Material pada Arus Kas Properti Loans Secured by Commercial Properties with Payment no Materially Dependent on Properties Cash Flows | 1.746.780 | 762.356 | 1.746.538 | 85.109 | 1.531.919 | 83,64% |
| | Kredit Beragun Properti Komersial yang Pembayaranannya Bergantung Secara Material pada Arus Kas Properti Loans Secured by Commercial Properties with Payment Materially Dependent on Properties Cash Flows | - | - | - | - | - | 0,00% |
| | Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans | - | - | - | - | - | 0,00% |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 110.545 | - | 110.545 | - | 98.908 | 89,47% |
| 11 | Aset Lainnya Other Assets | 718.739 | - | 718.739 | - | 578.879 | 80,54% |
| 12 | Total | 17.141.295 | 1.485.926 | 16.926.934 | 155.766 | 7.416.644 | 43,42% |

Pengungkapan Tambahan/Additional Disclosure

1. Merujuk pada SEOJK No.24/SEOJK.03/2021, eksposur TRA dikonversi menjadi ekuivalen eksposur kredit menggunakan Faktor Konversi Kredit (FKK). Per 30 Juni 2023, penerapan FKK atas eksposur TRA Bank adalah sebagai berikut:

- FKK 10% untuk komitmen yang dapat dibatalkan Bank tanpa pemberitahuan, atau dapat secara otomatis membatalkan komitmen apabila terjadi penurunan kualitas debitur;
- FKK 40% untuk komitmen tanpa melihat jangka waktu fasilitas yang mendasari.

2. CKPN yang diperhitungkan sebagai pengurang tagihan merupakan CKPN atas aset yang teridentifikasi mengalami penurunan nilai, yaitu CKPN Kurang Baik (Stage 2) dan CKPN tidak Baik (Stage 3) sesuai dengan PSAK 71.

3. Bank menggunakan teknik Mitigasi Risiko Kredit (MRK) Agunan berupa agunan tunai untuk eksposur posisi aset dalam laporan keuangan dan transaksi rekening administratif (TRA).

1.1 Referring to SEOJK No. 24/SEOJK.03/2021, Off Balance Sheet Exposures are converted into equivalent credit exposure using the Credit Conversion Factor (CCF). As of 30 June 2023, CCF applied on Bank's Off Balance Sheet exposures are as follow:

- CCF 10% for commitments that can be cancelled by the Bank without notification, or can automatically cancel the commitments if there is a deterioration in the debtors' credit quality;
- CCF 40% for commitments regardless of the term of the underlying facilities.

2. Allowance for impairment losses that is counted as receivables deduction is allowance for impairment losses on assets that are identified as impaired, namely CKPN Stage 2 and CKPN Stage 3 in accordance with PSAK 71.

3. Bank uses the Collateral Credit Risk Mitigation (CRM) technique in the form of cash collateral for assets exposures in the Statements of Financial Position and Off Balance Sheet Transactions.

D5. Resiko kredit - Pengungkapan Eksposur berdasarkan Kelas Aset dan Bobot Risiko (CR5) - Bank secara Individu
D5. Credit risk - Disclosure of Exposure by Asset Class and Risk Weight (CR5) - Bank only

(dalam jutaan rupiah)
(in millions Rupiah)

| Kategori Portofolio | 0% | 20% | 50% | 100% | 150% | Lainnya | Tagihan Bersih Setelah FXK dan Teknik MRK | | | | | | | | | | | | | | |
|--|--------------|--|---------------|--|---------------|---|---|---------|---------|-----|-----|-----|---------|---------|--------|------|------|------|---------|---|-----------|
| 1 Tagihan kepada Pemerintah Receivables from Government | 0% | 4.962.449 | - | - | - | 1.395 | 4.963.844 | | | | | | | | | | | | | | |
| 2 Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities | 20% | - | - | - | - | - | - | | | | | | | | | | | | | | |
| 3 Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions | 0% | - | - | - | - | - | - | | | | | | | | | | | | | | |
| 4 Tagihan kepada Bank Receivables from Banks | 2.059.271 | 278.083 | - | - | - | - | 2.337.354 | | | | | | | | | | | | | | |
| 5 Tagihan berupa Covered Bond Receivables in form of Covered Bond | 10% | - | - | - | - | - | - | | | | | | | | | | | | | | |
| 6 Tagihan kepada Korporasi - Eksposur Korporasi Umum Receivables from Corporates - General Corporate Exposures | 20% | - | - | - | - | 76.760 | 113.488 | | | | | | | | | | | | | | |
| 7 Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lain Receivables from Securities Companies and Other Financial Service Institutions | - | - | - | - | - | - | - | | | | | | | | | | | | | | |
| 8 Tagihan kepada Usaha Mikro, Kecil, dan Perseorangan Ritel Receivables from Micro, Small and Retail Portfolios | 45% | - | - | 4.287.069 | - | - | 54.309 | | | | | | | | | | | | | | |
| 9 Kredit Beragun Properti Loans Secured by Properties | 0% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 60% | 65% | 70% | 75% | 85% | 90% | 100% | 105% | 110% | 150% | Lainnya | Tagihan Bersih Setelah FXK dan Teknik MRK | |
| Kredit Beragun Properti Tidak Bergantung Secara Material pada Arus Kas Properti Loans Secured by Residential Properties with Payment Materiality Independent on Properties Cash Flows | - | 200.789 | 182.142 | 944.596 | - | - | 136.092 | 125.001 | - | - | - | - | 190.880 | 650.396 | 30.345 | - | - | - | 128.704 | - | 2.588.945 |
| tanpa pendekatan pembagian kredit without credit sharing approach | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| dengan menggunakan pendekatan pembagian kredit (dijamin) with credit sharing approach (guaranteed) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kredit Beragun Properti Rumah Tinggal yang Pembayaran Bergantung Secara Material pada Arus Kas Properti Loans Secured by Residential Properties with Payment Materiality Independent on Properties Cash Flows | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kredit Beragun Properti Komersial yang Pembayaran Tidak Bergantung Secara Material pada Arus Kas Properti Loans Secured by Commercial Properties with Payment no Materiality Independent on Properties Cash Flows | - | - | - | - | - | - | - | - | 114.144 | - | - | - | - | 981.210 | 58.453 | - | - | - | 677.840 | - | 1.831.647 |
| tanpa pendekatan pembagian kredit without credit sharing approach | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| dengan menggunakan pendekatan pembagian kredit (dijamin) with credit sharing approach (guaranteed) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kredit Beragun Properti Komersial yang Pembayaran Bergantung Secara Material pada Arus Kas Properti Loans Secured by Commercial Properties with Payment Materiality Independent on Properties Cash Flows | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Kredit Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Land Acquisition, Land Processing, and Construction Loans | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 Tagihan yang Telah jatuh Tempo Post Due Receivables | 50% | - | - | - | - | - | 30.378 | - | - | - | - | - | 73.063 | - | - | - | - | - | 7.104 | - | 110.545 |
| 11 Aset Lainnya Other Assets | 0% | 153.634 | - | - | - | - | - | - | 537.557 | - | - | - | - | - | 27.548 | - | - | - | - | - | 718.739 |
| No | Bobot Risiko | Tagihan Bersih Laporan Posisi Keuangan | Pengenaan FXK | Tagihan Bersih TKA (Sebelum Pengenaan FXK) | Rata-Rata FXK | Tagihan Bersih (Setelah Pengenaan FXK dan Teknik MRK) | | | | | | | | | | | | | | | |
| 1 | < 40% | 8.937.145 | 153.939 | 8.783.206 | 10,28% | 8.780.964 | | | | | | | | | | | | | | | |
| 2 | 40% - 70% | 530.864 | 106.964 | 423.900 | 19,82% | 516.465 | | | | | | | | | | | | | | | |
| 3 | 75% | 5.971.997 | 640.253 | 5.331.744 | 10,42% | 5.018.679 | | | | | | | | | | | | | | | |
| 4 | 85% | 164.710 | 114.156 | 50.554 | 10,00% | 165.558 | | | | | | | | | | | | | | | |
| 5 | 90% - 100% | 1.552.048 | 418.614 | 1.133.434 | 12,07% | 1.586.265 | | | | | | | | | | | | | | | |
| 6 | 105% - 130% | - | - | - | - | - | | | | | | | | | | | | | | | |
| 7 | 150% | 34.652 | - | 34.652 | - | 34.652 | | | | | | | | | | | | | | | |
| 8 | 250% | - | - | - | - | - | | | | | | | | | | | | | | | |
| 9 | 400% | - | - | - | - | - | | | | | | | | | | | | | | | |
| 10 | 1.250% | - | - | - | - | - | | | | | | | | | | | | | | | |
| 11 | TOTAL | 17.141.295 | 1.485.926 | 15.655.369 | 10,80% | 17.082.700 | | | | | | | | | | | | | | | |

Pengungkapan Tambahan/Additional Disclosures
1. Pengenaan FXK mengacu pada SEJK No.24/SEJK/03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum.
2. CPN yang diperhitungkan sebagai pengurang tagihan merupakan CPN atas aset yang teridentifikasi mengalami penurunan nilai, yaitu CPN Kurang Baik (Stage 2) dan CPN tidak Baik (Stage 3) sesuai dengan PSAK 71.
3. Bank menggunakan teknik Mitigasi Risiko Kredit (MRK) Agunan berupa agunan tunai untuk ekposur posisi aset dalam laporan keuangan dan transaksi rekening administratif (TRA).
4. CCF charged is referred to SEJK No.24/SEJK/03/2021 concerning Calculation of Risk Weighted Assets for Credit Risk based on Standardized Approach for Commercial Banks.
5. Allowance for impairment losses that is counted as receivables deduction is allowance for impairment losses on assets that are identified as impaired, namely CPN Stage 2 and CPN Stage 3 in accordance with PSAK 71.
6. Bank uses the Collateral Credit Risk Mitigation (CRM) technique in the form of cash collateral for assets exposures in the Statements of Financial Position and Off-Balance Sheet Transactions.

D6. Risiko Kredit - Analisis Eksposur *Counterparty Credit Risk* (CCR1)

D6. Credit Risk - Counterparty Credit Risk Exposure Analysis (CCR1)

(dalam jutaan Rupiah)

(in millions Rupiah)

| | | 30 Juni 2023 / 30 June 2023 | | | | | | 30 Juni 2022 / 30 June 2022 | | | | | |
|---|---|--|--|------|---|--------------------------------|--------------|--|--|------|---|--------------------------------|--------------|
| | | a | b | c | d | e | f | a | b | c | d | e | f |
| | | Replacement Cost (RC) Replacement Cost (RC) | Potential Future Exposure (PFE) Potential Future Exposure (PFE) | EEPE | Alpha digunakan untuk perhitungan regulatory EAD Alpha used for regulatory EAD calculation | Tagihan Bersih Net Receivables | ATMR RWA | Replacement Cost (RC) Replacement Cost (RC) | Potential Future Exposure (PFE) Potential Future Exposure (PFE) | EEPE | Alpha digunakan untuk perhitungan regulatory EAD Alpha used for regulatory EAD calculation | Tagihan Bersih Net Receivables | ATMR RWA |
| 1 | SA-CCR (untuk derivatif) SA-CCR (for derivative) | 6.324 | 4.840 | | 1,4 | 15.630 | 3.126 | 148 | 8.045 | | 1,4 | 11.472 | 2.294 |
| 2 | Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivative and SFT) | | | | | N/A | N/A | | | | | N/A | N/A |
| 3 | Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) Simple approach for credit risk mitigation (for SFT) | | | | | N/A | N/A | | | | | N/A | N/A |
| 4 | Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive approach for credit risk mitigation (for SFT) | | | | | 187.044 | - | | | | | 780.067 | - |
| 5 | VaR untuk SFT VaR for SFT | | | | | N/A | N/A | | | | | N/A | N/A |
| 6 | Total | | | | | | 3.126 | | | | | | 2.294 |

Analisis Kualitatif / Quantitative Analysis

Bank menggunakan Pendekatan Standar dalam menghitung tagihan bersih transaksi derivatif dalam perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit sesuai dengan SE OJK No. 48/SEOJK.03/2017 dengan metode *replacement cost* tanpa margin.
Bank uses the Standardized Approach in calculating the net receivables of derivative transactions in the calculation of Risk Weighted Assets (RWA) for Credit Risk in accordance with SEOJK No. 48/SEOJK.03/2017 with replacement cost method of without margin.

D7. Risiko Kredit - Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)

D7. Credit Risk - CCR Exposure based on Portfolio Category and Risk Weight (CCR3)

(dalam jutaan Rupiah)
(in millions Rupiah)

| Bobot Risiko Risk Weight | 30 Juni 2023 / 30 June 2023 | | | | | | | | | 30 Juni 2022 / 30 June 2022 | | | | | | | | |
|--|-----------------------------|-----|--------|-----|-----|------|------|---------------------|--|-----------------------------|-----|--------|-----|-----|------|------|---------------------|--|
| | a | b | c | d | e | f | g | h | i | a | b | c | d | e | f | g | h | i |
| | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Lainnya / Others | Total Tagihan Bersih Total Net Receivables | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Lainnya / Others | Total Tagihan Bersih Total Net Receivables |
| Kategori Portofolio Portfolio Category | | | | | | | | | | | | | | | | | | |
| Tagihan kepada Pemerintah dan Bank Sentral Receivables from Government and Central Bank | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 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 Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Tagihan kepada Bank Lain Receivables from Banks | - | - | 15.630 | - | - | - | - | - | 15.630 | - | - | 11.472 | - | - | - | - | - | 11.472 |
| Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables from Securities Companies and Other Financial Service Institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Tagihan kepada Korporasi Receivables from Corporates | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | - | - | 15.630 | - | - | - | - | - | 15.630 | - | - | 11.472 | - | - | - | - | - | 11.472 |

D8. Risiko Kredit - Tagihan Bersih Derivatif Kredit (CCR6)

D8. Credit Risk - Net Receivable Credit Derivative (CCR6)

Bank tidak memiliki eksposur derivatif kredit per 30 Juni 2023 dan 2022
Bank has no credit derivative exposures as of 30 June 2023 and 2022

D9. Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* (SEC1)

D9. Credit Risk - Securitization Exposures on Banking Book (SEC1)

Bank tidak memiliki eksposur sekuritisasi pada *banking book* per 30 Juni 2023 dan 2022
Bank has no securitization exposures on banking book as of 30 June 2023 and 2022

D10. Risiko Kredit - Eksposur Sekuritisasi pada *Trading Book* (SEC2)

D10. Credit Risk - Securitization Exposures on Trading Book (SEC2)

Bank tidak memiliki eksposur sekuritisasi pada *trading book* per 30 Juni 2023 dan 2022
Bank has no securitization exposures on trading book as of 30 June 2023 and 2022

D11. Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya – Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3)

D11. Credit Risk - Securitization Exposures on Banking Book and Related Capital Requirements - Bank as Originator or Sponsor (SEC3)

Bank tidak memiliki eksposur sekuritisasi pada *banking book* dan terkait persyaratan modalnya - bertindak sebagai originator atau sponsor per 30 Juni 2023 dan 2022
Bank has no securitization exposures on banking book and related capital requirements - as originator or sponsor as of 30 June 2023 and 2022

D12. Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Modalnya – Bank yang Bertindak Sebagai Investor (SEC4)

D12. Credit Risk - Securitization Exposures on Banking Book and its Capital Requirements - Bank as Investor (SEC4)

Bank tidak memiliki eksposur sekuritisasi pada *banking book* dan persyaratan modalnya - bertindak sebagai investor per 30 Juni 2023 dan 2022
Bank has no securitization exposures on banking book and its capital requirements - as investor as of 30 June 2023 and 2022

E. RISIKO PASAR**E. MARKET RISK****Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar****Disclosure of Market Risk under Standardized Approach****(dalam jutaan Rupiah)****(in millions Rupiah)**

| No | Jenis Risiko / Risk Type | 30 Juni 2023 / 30 June 2023 | | 30 Juni 2022 / 30 June 2022 | |
|-----|---|--------------------------------|---------------|--------------------------------|---------------|
| | | Individual / Bank | | Individual / Bank | |
| | | Beban Modal Capital Charge | ATMR RWA | Beban Modal Capital Charge | ATMR RWA |
| (1) | (2) | (3) | (4) | (3) | (4) |
| 1 | Risiko Suku Bunga Interest Rate Risk | | | | |
| | a. Risiko Spesifik Specific Risk | - | - | - | - |
| | b. Risiko Umum General Risk | 2.763 | 34.537 | 1.895 | 23.684 |
| 2 | Risiko Nilai Tukar Foreign Exchange Risk | 1.675 | 20.937 | 251 | 3.135 |
| 3 | Risiko Ekuitas *) Equity Risk *) | | | | |
| 4 | Risiko Komoditas *) Commodity Risk *) | | | | |
| 5 | Risiko Option Option Risk | - | - | - | - |
| 6 | Credit Valuation Adjustment (CVA) | | 91 | | |
| | Total | 4.438 | 55.565 | 2.146 | 26.819 |

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud

For bank that has subsidiaries with the above risks

F. INTEREST RATE RISK IN BANKING BOOK (IRRBB)

F1. Laporan Penerapan Manajemen Risiko untuk IRRBB

Risiko suku bunga dalam *Banking Book* atau *Interest Rate Risk in the Banking Book*, yang selanjutnya disingkat IRRBB, merupakan risiko terhadap permodalan dan rentabilitas (*earning*) saat ini maupun pada masa datang dikarenakan perubahan suku bunga dan *mismatch* eksposur posisi *banking book*. Dalam mengelola IRRBB, Bank mengendalikan risiko dengan cara menjaga proporsi aset dan kewajiban sesuai dengan Rencana Bisnis Bank yang telah disetujui dengan tujuan untuk mendapatkan pendapatan bunga bersih (*Net Interest Income*), yang selanjutnya disingkat NII, yang stabil dan mengendalikan nilai ekonomis dari ekuitas (*Economic Value of Equity*), yang selanjutnya disingkat EVE.

Bank melakukan pengukuran IRRBB melalui beberapa metode yaitu berdasarkan perubahan nilai EVE (*EVE sensitivity*), *Price Value of a single basis point* (PV01), dan perubahan NII (*NII Sensitivity*). Terkait strategi Manajemen Risiko dan mitigasi Risiko untuk IRRBB, Bank memiliki Kebijakan dan Prosedur internal yang berisi penentuan kewenangan dan struktur organisasi IRRBB, limit internal serta mekanisme eskalasi untuk setiap pelanggaran limit yang terjadi. Kebijakan dan Prosedur IRRBB disetujui oleh Dewan Komisaris dan Direksi dimana kaji ulang terhadap kebijakan dan prosedur dilakukan secara berkala.

Eksposur risiko yang berasal dari IRRBB diidentifikasi, diukur, dipantau, dan dikendalikan oleh bagian yang independen yang memiliki fungsi kendali risiko, yaitu Departemen *Market and Balance Sheet Risk Management* (MBRM). MBRM juga bertanggung jawab untuk melakukan kaji ulang Kebijakan dan Prosedur Internal IRRBB dan limit internal secara berkala. Metodologi dan asumsi yang digunakan juga tercantum didalam Kebijakan terkait dan telah melalui proses validasi yang dilakukan oleh pihak independen. Sedangkan untuk pemantauan IRRBB, MBRM melaporkan eksposur risiko yang berasal dari IRRBB kepada manajemen senior dan Direksi secara harian untuk posisi hari kerja sebelumnya. Selain itu, pembahasan mengenai IRRBB juga merupakan agenda tetap pada setiap rapat Komite ALCO, Komite Manajemen Risiko (RMC) dan Komite Pemantau Risiko (ROC).

Dalam pengukuran IRRBB, Bank menggunakan beberapa metode sebagai berikut:

- a. Pengukuran berdasarkan perubahan pada nilai EVE, adalah suatu metode yang mengukur dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas Bank dengan memperhitungkan dampak *shock* suku bunga dalam 6 skenario *stress* yang ditetapkan OJK dari 3 mata uang yang material yang dimiliki Bank yaitu IDR, USD dan AUD.
- b. *Price Value of a single basis point* (PV01) yaitu adalah salah satu analisis sensitivitas yang menunjukkan perubahan nilai pasar dari neraca Bank ketika terjadi pergeseran *yield curve* sebesar 1 basis poin. Bank memonitor PV01 menggunakan limit internal untuk 3 mata uang yang material.
- c. Pengukuran berdasarkan perubahan pada NII, adalah suatu metode yang mengukur dampak perubahan suku bunga terhadap rentabilitas (*earnings*) Bank dengan membandingkan perubahan pendapatan bunga bersih setelah *shock* suku bunga terhadap proyeksi pendapatan suku bunga Bank pada tahun tersebut. Bank memiliki limit internal yang digunakan dalam pemantauan NII untuk total portofolio dari 3 mata uang material yang dimiliki Bank.

F. INTEREST RATE RISK IN BANKING BOOK (IRRBB)

F1. Disclosure of Interest Rate Risk in Banking Book

Interest Rate Risk in the Banking Book (IRRBB) is the risk to current and future capital and earnings attributed to interest rate changes and mismatch exposure in the Banking Book position. In managing IRRBB, the Bank controls risk by maintaining the proportion of assets and liabilities in accordance with the approved Bank Business Plan with the aim of preserving stable Net Interest Income (NII) and optimizing the Economic Value of Equity (EVE).

The Bank measures IRRBB through several methods, which are based on changes in the value of EVE (EVE sensitivity), Price Value of a single basis point (PV01), and changes in NII (NII Sensitivity). Regarding Risk Management strategies and Risk mitigation for IRRBB, the Bank has internal policies and procedures that determine the authority and organizational structure of IRRBB, internal limits and an escalation mechanism for any limit breaches that occur. IRRBB policies and procedures are approved by the Board of Commissioners and the Board of Directors where reviews of policies and procedures are carried out periodically.

Risk exposure originated from IRRBB is identified, measured, monitored, and controlled by the Market and Balance Sheet Risk Management (MBRM) team. MBRM is also responsible for periodically reviewing IRRBB internal policies and procedures as well as the internal limits. The methodology and assumptions used are also listed in the relevant policy and have been validated by an independent party. Furthermore, for IRRBB monitoring, MBRM reports risk exposure coming from IRRBB to Senior Management and the Board of Directors on a daily basis for the position of the previous working day. In addition, IRRBB discussion is also a recurring agenda on ALCO Meeting, Risk Management Committee (RMC) and the Risk Oversight Committee (ROC).

In measuring IRRBB, the Bank uses the following methods:

- a. *Measurement based on changes in the EVE value is a method that measures the impact of changes in interest rates on the economic value of the Bank's equity by taking into account the impact of interest rate shocks in six (6) scenarios determined by OJK. The method covers three (3) material currencies owned by the Bank which include IDR, USD and AUD.*
- b. *Price Value of a single basis point (PV01) is a sensitivity analysis that shows changes in the market value of the Bank's balance sheet when there is a shift in the yield curve of one (1) basis point. The bank monitors PV01 using internal limits for three (3) material currencies.*
- c. *Measurement based on changes in NII is a method that measures the impact of changes in interest rates on the profitability (earnings) of the Bank. This is accomplished by comparing changes in net interest income after the interest rate shock to the projection of the Bank's interest rate income for the year. The Bank has set internal limits which are used in monitoring NII for the total portfolio of three (3) material currencies owned by the Bank.*

Bank melalui MBRM melakukan pemantauan menggunakan metode-metode di atas secara reguler. Skenario *stress* yang dipakai dalam perhitungan IRRBB adalah skenario-skenario *shock* suku bunga yang dipersyaratkan OJK yaitu 6 skenario *shock* suku bunga untuk EVE yang terdiri dari *Parallel Up*, *Parallel Down*, *Steeper*, *Flattener*, *Short Rate Up* dan *Short Rate Down* serta 2 skenario *shock* suku bunga untuk NII (*Parallel Up* dan *Parallel Down*) untuk 3 mata uang yang memiliki nilai material yaitu IDR, USD dan AUD.

Dalam perhitungan IRRBB, Bank tidak memiliki asumsi pemodelan yang berbeda dari asumsi permodelan yang digunakan dalam laporan perhitungan IRRBB dengan pendekatan standar sesuai yang dipersyaratkan oleh pengawas (OJK).

Dalam pelaporan EVE, Bank telah memperhitungkan nilai margin kedalam estimasi arus kas, dimana untuk perhitungan EVE, arus kas berupa nilai notional dikali dengan suku bunga yang diberikan kepada nasabah saat transaksi yang didiskonto dengan *risk-free rate* pada saat tanggal pelaporan. Untuk posisi dengan suku bunga mengambang, komponen margin tetap diperhitungkan hingga jatuh tempo. Sedangkan untuk perhitungan *Non Maturing Product* (NMD), Bank mengklasifikasikan NMD berdasarkan tipe produk, yaitu Giro dan Tabungan untuk kemudian dikategorikan lebih lanjut berdasarkan segmen dan tipe akun tersebut yaitu simpanan perorangan transaksional/non-transaksional, simpanan mikro dan usaha kecil transaksional/non-transaksional serta simpanan korporasi. Setelahnya, Bank akan mengkategorikan simpanan tersebut menjadi simpanan stabil dan simpanan kurang stabil.

Untuk perhitungan *prepayment rate*, Bank menghitung *Single Monthly Mortality* (SMM) berdasarkan produk pinjaman, segmen (perorangan, usaha mikro dan usaha kecil). Untuk perhitungan *early withdrawal rate* dari deposito berjangka, Bank juga sudah mempertimbangkan *withdrawal rate* berdasarkan segmen (Retail dan SME).

Untuk pelaporan posisi akhir Juni 2023, Bank memiliki tingkat sensitivitas EVE yang cukup rendah. Dari sisi aset, hal ini sebagian besar disebabkan oleh mayoritas produk pinjaman Bank yang bersifat mengambang (*floating*) dan surat berharga yang dimiliki oleh Bank memiliki durasi jangka menengah. Adapun dari sisi kewajiban, hal ini disebabkan, Bank memiliki porsi *core deposit* yang cukup besar terutama pada segmen perorangan, usaha mikro dan usaha kecil.

- Pada posisi Juni 2023, nilai Δ EVE Bank berada pada level 6,62% dari modal Tier 1, yang cukup jauh berada di bawah limit internal yang ditetapkan Bank dan ketentuan OJK sebesar 15% dari modal Tier 1.
- Sementara itu, nilai sensitivitas Δ NII menggunakan *interest shock* berdasarkan SEOJK berada pada 7,29% dari *projected income*, dimana mengalami penurunan dibandingkan triwulan sebelumnya.

The Bank, through MBRM, monitors the risk using the above methods on a daily basis for the position of the previous working day. Moreover, the stress scenarios used in the IRRBB calculation are interest rate shock scenarios required by OJK, which are the same six (6) interest rate shock scenarios used for EVE. The scenario consists of Parallel Up, Parallel Down, Steeper, Flattener, Short Rate Up and Short Rate Down as well as two (2) shock interest rate scenarios of NII (Parallel Up and Parallel Down) for the three (3) currencies that have material value, namely IDR, USD and AUD.

In the IRRBB calculation reports, the Bank uses the standard approach for the modelling assumptions which are the same as the modelling assumptions required by OJK.

In the EVE reporting, the Bank has calculated the margin value into the estimated cash flow, where the cash flow generated by the multiplication of notional value and the interest rate given to customers is discounted with the risk-free rate at the reporting date. For floating interest rate positions, the margin component remains calculated until maturity. Meanwhile, for the calculation of Non Maturity Deposits (NMD), the Bank classifies NMD based on product types, namely Current Accounts and Savings to be further categorized based on segments and types of accounts. These are comprised of transactional/non transactional retail deposits, transactional/ non-transactional SME deposits and corporate deposits. Thereafter, the Bank will categorize these deposits into stable deposits and less stable deposits.

For the prepayment rate calculation, the Bank calculates Single Monthly Mortality (SMM) based on loan products and segments (Retail and SME). For the calculation of the early redemption rate of time deposits product, the Bank has also considered the redemption rate based on segments (Retail and SME).

As of end of June 2023, the Bank has a fairly low level of EVE sensitivity. In terms of assets, this is largely due to majority of the Bank's loan products are floating in nature and the securities held by the Bank have a long-term duration. As for liabilities, the Bank had a reasonably large portion of core deposits, especially in the more stable Retail and SME segments.

- *As of June 2023, the Bank's Δ EVE was 6.62% of Tier 1 capital, well below the internal limit of the Bank and the OJK regulation of 15% of Tier 1 capital.*
- *Moreover, the sensitivity value of Δ NII using interest shock based on SEOJK was at 7.29% of projected income, which was decrease compared to the previous quarter.*

F2. Laporan Perhitungan IRRBB

F2. IRRBB Calculation Report

| Dalam Jutaan Rupiah (in Millions Rupiah) | ΔEVE | | ΔNII | |
|--|------------------------------|--------------------------------|------------------------------|--------------------------------|
| | 30 Juni 2023 30 June 2023 | 31 Maret 2023 31 March 2023 | 30 Juni 2023 30 June 2023 | 31 Maret 2023 31 March 2023 |
| Periode Period | | | | |
| Parallel up | (208.408) | (275.613) | (17.798) | (84.445) |
| Parallel down | 236.205 | 315.007 | (43.683) | 17.505 |
| Steeper | 37.633 | 36.609 | | |
| Flattener | (83.274) | (98.068) | | |
| Short rate up | (158.704) | (200.082) | | |
| Short rate down | 174.142 | 220.149 | | |
| Nilai Maksimum Negatif (absolut) Maximum Negative Value (absolute) | 208.408 | 275.613 | 43.683 | 84.445 |
| Modal Tier 1 (untuk ΔEVE) Tier 1 Capital (for ΔEVE) | 3.148.093 | 3.249.546 | | |
| Proyeksi Pendapatan (untuk ΔNII) Projected Income (for ΔNII) | | | 598.816 | 721.584 |
| Nilai Maksimum dibagi Modal Tier 1 (untuk ΔEVE) atau Projected Income (untuk ΔNII) Maximum Negative Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII) | 6,62% | 8,48% | 7,29% | 11,70% |

G. RISIKO LIKUIDITAS
G. LIQUIDITY RISK

G1. Risiko Likuiditas - Laporan Perhitungan Rasio Kecukupan Likuiditas (LCR)
G1. Liquidity Risk - Liquidity Coverage Ratio (LCR) Calculation Report

| No | Komponen (Components) | INDIVIDUAL (INDIVIDUAL) | | | | KONSOLIDASIAN (CONSOLIDATED) | | | |
|---|--|--|---|--|---|--|---|--|---|
| | | 30 Juni 2023 30 June 2023 | | 31 Maret 2023 31 March 2023 | | 30 Juni 2023 30 June 2023 | | 31 Maret 2023 31 March 2023 | |
| | | Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual The outstanding value of obligations and commitment / value of contractual charges | Nilai HQLA setelah pengurangan nilai (haircut) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) HQLA value after haircut or Outstanding liability and commitment multiplied by run-off rate or Contractual asset value multiplied by rate of inflow rate (inflow rate) | Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual The outstanding value of obligations and commitment / value of contractual charges | Nilai HQLA setelah pengurangan nilai (haircut) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) HQLA value after haircut or Outstanding liability and commitment multiplied by run-off rate or Contractual asset value multiplied by rate of inflow rate (inflow rate) | Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual The outstanding value of obligations and commitment / value of contractual charges | Nilai HQLA setelah pengurangan nilai (haircut) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) HQLA value after haircut or Outstanding liability and commitment multiplied by run-off rate or Contractual asset value multiplied by rate of inflow rate (inflow rate) | Nilai outstanding kewajiban dan komitmen/nilai tagihan kontraktual The outstanding value of obligations and commitment / value of contractual charges | Nilai HQLA setelah pengurangan nilai (haircut) atau Outstanding kewajiban dan komitmen dikalikan tingkat penarikan (run-off rate) atau Nilai tagihan kontraktual dikalikan tingkat penerimaan (inflow rate) HQLA value after haircut or Outstanding liability and commitment multiplied by run-off rate or Contractual asset value multiplied by rate of inflow rate (inflow rate) |
| 1 | Jumlah data Poin yang digunakan dalam perhitungan LCR Number of data points used in LCR calculation | | 52 hari*) 52 days* | | 62 hari*) 62 days*) | | hari days | | hari days |
| ASET BERKUALITAS TINGGI | | | | | | | | | |
| HIGH QUALITY LIQUID ASSET (HQLA) | | | | | | | | | |
| 2 | Total High Quality Liquid Asset (HQLA) Total High Quality Liquid Asset (HQLA) | | 4.050.806 | | 5.063.333 | | - | | - |
| ARUS KAS KELUAR | | | | | | | | | |
| CASH OUTFLOWS | | | | | | | | | |
| 3 | Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari: Deposits from individual customers and Funding from Micro and Small Business customers consist of: | 6.827.049 | 675.262 | 8.380.230 | 828.745 | - | - | - | - |
| | a. Simpanan/Pendanaan stabil a. Stable deposits | 148.863 | 7.443 | 185.561 | 9.278 | - | - | - | - |
| | b. Simpanan/Pendanaan kurang stabil b. Less stable deposits | 6.678.186 | 667.819 | 8.194.669 | 819.467 | - | - | - | - |
| 4 | Pendanaan yang berasal dari nasabah korporasi, terdiri dari: Deposits from corporate customers, consists of: | 1.106.195 | 1.029.467 | 1.703.640 | 1.585.600 | - | - | - | - |
| | a. Simpanan Operasional a. Operational deposits | 54.693 | 8.689 | 95.055 | 16.855 | - | - | - | - |
| | b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional b. Non-operational deposits and/or other non-operational obligations | 1.051.503 | 1.020.778 | 1.608.585 | 1.568.745 | - | - | - | - |
| | c. surat berharga berupa surat utang yang diterbitkan oleh bank (unsecured debt) c. Securities in form of debt securities issued by banks (unsecured debt) | - | - | - | - | - | - | - | - |
| 5 | Pendanaan dengan agunan (secured funding) Secured Funding | | - | | - | | - | | - |
| 6 | Arus kas keluar lainnya (additional requirement) terdiri dari: Other cash outflow (additional requirement), consist of: | 1.981.686 | 553.521 | 2.736.249 | 612.312 | - | - | - | - |
| | a. arus kas keluar atas transaksi derivatif a. Derivative cash outflow | 548.221 | 548.221 | 609.347 | 609.347 | - | - | - | - |
| | b. arus kas keluar atas peningkatan kebutuhan likuiditas b. Cash outflow due to increased liquidity needs | - | - | - | - | - | - | - | - |
| | c. arus kas keluar atas kehilangan pendanaan c. Cash outflow due to lost of Funding | - | - | - | - | - | - | - | - |
| | d. arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas d. Cash outflow due to withdrawal of committed credit facilities and liquidity facilities | 43.772 | 3.284 | 49.107 | 2.965 | - | - | - | - |
| | e. arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana e. Cash Outflow of other contractual obligation related to funding distribution | 2.016 | 2.016 | - | - | - | - | - | - |
| | f. arus kas keluar atas kewajiban kontinjensi pendanaan lainnya f. Cash outflow due to other contingent funding obligations | 1.387.676 | - | 2.077.795 | - | - | - | - | - |
| | g. arus kas keluar kontraktual lainnya g. Other contractual cash outflow | - | - | - | - | - | - | - | - |
| 7 | TOTAL ARUS KAS KELUAR TOTAL OF CASH OUTFLOW | | 2.258.249 | | 3.026.657 | | - | | - |
| ARUS KAS MASUK | | | | | | | | | |
| CASH INFLOWS | | | | | | | | | |
| 8 | Pinjaman dengan agunan Secured Lending Secured Lending | - | - | - | - | - | - | - | - |
| 9 | Tagihan berasal dari pihak lawan (Counterparty) yang bersifat lancar (inflows from fully performing exposures) Contractual inflows of counterparty from fully performing exposure | 1.457.626 | 931.789 | 1.641.064 | 953.104 | - | - | - | - |
| 10 | Arus kas masuk lainnya Other cash inflows | 549.362 | 549.362 | 608.941 | 608.941 | - | - | - | - |
| 11 | TOTAL ARUS KAS MASUK TOTAL CASH INFLOWS | 2.006.987 | 1.481.151 | 2.250.005 | 1.562.046 | - | - | - | - |
| | | | TOTAL ADJUSTED VALUE¹ | | TOTAL ADJUSTED VALUE¹ | | TOTAL ADJUSTED VALUE¹ | | TOTAL ADJUSTED VALUE¹ |
| 12 | TOTAL ASET BERKUALITAS TINGGI TOTAL HIGH QUALITY LIQUID ASSET (HQLA) | | 4.050.806 | | 5.063.333 | | - | | - |
| 13 | TOTAL ARUS KAS KELUAR BERSIH NET CASH OUTFLOWS | | 777.099 | | 1.464.611 | | - | | - |
| 14 | LCR (%) | | 521,27% | | 345,71% | | - | | - |

Keterangan: ¹ Adjusted value 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.

Note: ² Adjusted value is calculated after the imposition of haircut, the run-off rate, and the inflow rate as well as the maximum limit of the HQLA component, such as the HQLA Level 2B and HQLA Level 2 As well as the maximum limit of cash inflows that can be accounted for in the LCR.

*) Menggunakan posisi rata-rata harian bulan April, Mei dan Juni 2023.

*) Using daily average during April, May and June 2023.

**) Menggunakan posisi rata-rata harian bulan April, Mei dan Juni 2023.

**) Using daily average during April, May and June 2023.

Analisis secara Individu

Individual Analysis

Rasio kecukupan likuiditas (Liquidity Coverage Ratio/LCR) untuk periode Triwulan II - 2023 berada pada level 521,27% di atas batas minimum yang ditetapkan oleh OJK sebesar 100%. Hal ini menunjukkan kondisi likuiditas Bank yang baik. Direksi dan Dewan Komisaris telah melakukan pengawasan aktif terhadap organisasi manajemen risiko likuiditas, pelaporan internal, komunikasi strategis serta kebijakan dan praktik di seluruh lini bisnis. Selain itu, Bank juga menerapkan sistem pengendalian internal yang menyeluruh terhadap manajemen risiko likuiditas.

Jika dibandingkan dengan triwulan sebelumnya, LCR periode ini mengalami kenaikan sebesar 175,56% yang disebabkan oleh penurunan *Net Cash Outflow* sejumlah IDR 687,51 Miliar (terutama dari simpanan non-operasional yang Berasal dari Nasabah Korporasi) dan dimoderasi sebagian oleh penurunan HQLA sebesar Rp1,01 Triliun.

The Liquidity Coverage Ratio (LCR) for Q2 2023 was at level 521.27%, above the minimum limit set by OJK at 100%. This shows that the Bank's currently in excellent liquidity condition. The Board of Directors and Board of Commissioners have conducted active oversight of liquidity risk management organizations, internal reporting, strategic communications and policies and practices throughout the business line. In addition, the Bank also implements a comprehensive internal control system on liquidity risk management.

Compared to the March position, LCR as of June has increased by 175.56% due to decreased in Net Cash Outflow amounted in IDR 687.51 Billion (mainly from Non Operational Deposits- Corporate customer and partially moderated by a decrease in HQLA of IDR 1.01 Trillion.

G2. Risiko Likuiditas - Laporan Net Stable Funding Ratio (NSFR)
G2. Liquidity Risk - Net Stable Funding Ratio (NSFR) Report

1. PERHITUNGAN NSFR
1. NSFR CALCULATION

| Komponen ASF (ASF Components) | Posisi Tanggal Laporan (Jun/2023) (Current Report Position (Jun/2023)) | | | | | Posisi Tanggal Laporan (Mar/2023) (Current Report Position (Mar/2023)) | | | | | No. Ref. dari Kertas Kerja NSFR (Ref. # in NSFR Working Paper) |
|---|---|---------------------------|--|-------------------------|--|---|---------------------------|--|-------------------------|--|---|
| | Nilai Tertecat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) (Outstanding based on remaining maturity (in million rupiah)) | | | | Total Nilai Tertimbang (Total Weighted Value) | Nilai Tertecat Berdasarkan Sisa Jangka Waktu (Dalam Juta Rupiah) (Outstanding based on remaining maturity (in million rupiah)) | | | | Total Nilai Tertimbang (Total Weighted Value) | |
| | Tanpa Jangka Waktu' (Non-maturity') | < 6 bulan (< 6 months) | ≥ 6 bulan - 1 tahun (≥ 6 months - 1 year) | ≥ 1 tahun (≥ 1 year) | | Tanpa Jangka Waktu' (Non-maturity') | < 6 bulan (< 6 months) | ≥ 6 bulan - 1 tahun (≥ 6 months - 1 year) | ≥ 1 tahun (≥ 1 year) | | |
| 1 Modal: Capital: | 4.758.286 | - | - | - | 4.758.286 | 4.738.703 | - | - | - | 4.738.703 | |
| 2 Modal sesuai POJK KPMM The total amount of regulatory capital | 4.758.286 | | | | 4.758.286 | 4.738.703 | | | | 4.738.703 | 1.1 1.2 |
| 3 Instrumen modal lainnya The total amount of any capital instrument | | | | | | | | | | | 1.3 |
| 4 Simpanan yang berasal dari nasabah perorangan dan Pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil Deposits from individual customers and Funding from Micro and Small Business customers: | 4.859.714 | 3.471.433 | 46.593 | - | 7.549.693 | 5.154.604 | 2.913.516 | 62.877 | 2.011 | 7.329.505 | 2 3 |
| 5 Simpanan dan pendanaan stabil Stable deposits and funding | 161.405 | 25.002 | 8.138 | - | 184.818 | 156.600 | 25.152 | 10.172 | 2.011 | 184.339 | 2.1 3.1 |
| 6 Simpanan dan Pendanaan kurang stabil Less stable deposits and funding | 4.698.309 | 3.446.431 | 38.455 | - | 7.364.875 | 4.998.004 | 2.888.364 | 52.705 | - | 7.145.166 | 2.2 3.2 |
| 7 Pendanaan yang berasal dari nasabah korporasi: Deposits from corporate customers: | 188.424 | 4.133.172 | 67.672 | - | 107.926 | 236.263 | 3.911.400 | 24.000 | 5.274 | 117.463 | 4 |
| 8 Simpanan operasional Operational deposits | 74.128 | - | - | - | 37.064 | 103.741 | - | - | - | 51.870 | 4.1 |
| 9 Pendanaan lainnya yang berasal dari nasabah korporasi Funding from other corporation customers | 114.297 | 4.133.172 | 67.672 | - | 70.862 | 132.522 | 3.911.400 | 24.000 | 5.274 | 65.593 | 4.2 |
| 10 Liabilitas yang memiliki pasangan aset yang saling bergantung Interdependent liabilities | - | - | - | - | - | - | - | - | - | - | 5 |
| 11 Liabilitas dan ekuitas lainnya: Other liabilities and equities: | (292.218) | - | - | 666.469 | 666.469 | 30.505 | 1.417 | - | 681.195 | 681.195 | 6 |
| 12 NSFR liabilitas derivatif NSFR derivative liabilities | - | - | - | - | - | - | 1.417 | - | - | - | 6.1 |
| 13 ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas Other liabilities and equities which not included in above categories | (292.218) | - | - | 666.469 | 666.469 | 30.505 | - | - | 681.195 | 681.195 | 6.2 s.d. 6.5 |
| 14 Total ASF | | | | | 13.082.374 | | | | | 12.866.866 | 7 |
| 15 Total HQLA dalam rangka perhitungan NSFR Total HQLA of NSFR calculation | | | | | 167.705 | | | | | 202.205 | 1 |
| 16 Simpanan pada lembaga keuangan lain untuk tujuan operasional Deposit to other financial institution for operational purpose | 610.660 | - | - | - | 305.330 | 522.470 | - | - | - | 261.235 | 2 |
| 17 Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (performing) dan surat berharga Performing loans and securities | - | 2.748.979 | 1.820.541 | 5.940.895 | 6.888.127 | - | 2.178.687 | 1.760.259 | 6.204.139 | 6.969.998 | 3 |
| 18 kepada lembaga keuangan yang dijamin dengan HQLA Level 1 To financial institutions secured against HQLA Level 1 | - | - | - | - | - | - | - | - | - | - | 3.1.1 |
| 19 kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan To financial institutions unsecured and secured against aside from HQLA level 1 | - | 1.276.475 | 1.053 | 2.486 | 194.484 | - | 780.595 | 600 | 1.418 | 118.807 | 3.1.2 3.1.3 |
| 20 kepada perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, Bank Indonesia, bank sentral negara lain dan entitas sektor publik, yang diantaranya: To non-financial institutions, individual and micro and small business customers, sovereigns, central bank, PSEs, and multilateral and national development banks, consists of: | - | 1.222.509 | 1.530.914 | 4.464.015 | 5.171.124 | - | 1.202.990 | 1.506.932 | 4.598.214 | 5.263.442 | 3.1.4.2 3.1.5 3.1.6 |
| 21 Memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit Qualified for a 35% or lower risk weight under the OJK standardised approach for credit risk | - | - | - | - | - | - | 7 | 7 | (14) | (2) | 3.1.4.1 |
| 22 Kredit bergagun rumah tinggal yang tidak sedang dijamin, yang diantaranya: Uncumbered residential mortgages with a residual maturity of one year, consists of: | - | 84.339 | 90.885 | 1.318.364 | 1.208.222 | - | 93.067 | 92.144 | 1.341.451 | 1.232.838 | 3.1.7.2 |
| 23 Memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit Qualified for a 35% or lower risk weight under the OJK standardised approach for credit risk | - | - | - | - | - | - | - | - | - | - | 3.1.7.1 |
| 24 Surat Berharga yang tidak sedang dijamin, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa Current uncumbered securities with a remaining maturity of one year or more including exchange traded equities | - | 165.656 | 197.690 | 156.030 | 314.298 | - | 102.027 | 160.575 | 263.072 | 354.912 | 3.2 |
| 25 Aset yang memiliki pasangan liabilitas yang saling bergantung Assets with interdependent liabilities | - | - | - | - | - | - | - | - | - | - | 4 |
| 26 Aset lainnya: Other Assets: | (683.769) | 6.244 | 724 | 2.122.584 | 1.433.433 | 495.622,98 | 1.607,70 | 2.170,45 | 2.049.482,53 | 1.496.370 | 5 |
| 27 Komoditas fisik yang diperdagangkan, termasuk emas Physical traded commodities, including gold | - | - | - | - | - | - | - | - | - | - | 5.1 |
| 28 Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP) Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP | - | - | - | - | - | - | - | - | - | - | 5.2 |
| 29 NSFR aset derivatif NSFR derivative assets | - | 5.427 | - | - | 5.427 | - | - | - | - | - | 5.3 |
| 30 NSFR liabilitas derivatif sebelum dikurangi dengan variation margin NSFR derivative liabilities before deducted by variation margin | - | - | - | - | - | - | 283 | - | - | 283 | 5.4 |
| 31 Seluruh aset lainnya yang tidak masuk dalam kategori di atas** All other assets not included in the above categories** | (683.769) | 816 | 724 | 600 | 1.428.006 | (495.623) | 1.324 | 2.170 | 600 | 1.496.086 | 5.5 s.d 5.12 |
| 32 Rekening Administratif Administrative accounts | | 968.506 | 487.212 | 30.722 | 1.992 | | 922.359 | 880.823,47 | 313.418,82 | 3.443 | 12 |
| 33 Total RSF | | | | | 8.796.587 | | | | | 8.933.251 | 13 |
| 34 Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio (%)) Net Stable Funding Ratio (%) | | | | | 148,72% | | | | | 144,03% | 14 |

2. ANALISIS PERKEMBANGAN NSFR
2. NSFR Analysis

| Analisis Secara Individu (Individual Analysis) |
|---|
| Rasio Pendanaan Stabil Bersih (NSFR) untuk periode triwulan II 2023 berada pada 148,72% dan berada jauh diatas batas minimum yang ditetapkan OJK sebesar 100%. Faktor utama yang mempengaruhi NSFR PT. Bank Commonwealth di atas 100% disebabkan simpanan dan pendanaan Bank yang didominasi oleh nasabah perorangan dan nasabah usaha mikro dan usaha kecil. Jika dibandingkan dengan posisi Maret, NSFR posisi Juni 2023 mengalami kenaikan sebesar 4,69% mayoritas disebabkan oleh kenaikan Available Stable Funding (ASF) sebesar IDR 215,51 Miliar yang sebagian besar disebabkan oleh kenaikan pada Funding Retail dan SME. The Net Stable Funding Ratio (NSFR) for Q2 2023 was at level 148.72%, and its above the minimum limit set by OJK at 100%. The main factor that makes Bank's NSFR above 100% is Bank deposit proportion that dominated by deposit from retail and SME segment Compared to March position, the NSFR as of June 2023 (Quarter II) is increase of 4.69% due to a increase in Available Stable Funding (ASF) of IDR 215.51 billion, which was mostly due to increase in Retail SME Funding. |

G3. Risiko Likuiditas - Aset Terikat (Encumbrance) (ENC)

G3. Liquidity Risk - Encumbrance Assets (ENC)

| 30 Juni 2023 / 30 June 2023 | | | | |
|---|--------------------------------------|--|--|--------------|
| | a | b | c | d |
| | Aset Terikat (Encumbered) | Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas (Asset that are kept or agreed upon with Bank Indonesia but have not been used to generate liquidity) | Aset tidak terikat (Unencumbered) | Total |
| HQLA dalam jutaan rupiah HQLA in million IDR | - | - | 4.050.806 | 4.050.806 |
| Analisis Kualitatif / Qualitative Analysis | | | | |
| <p>Pada periode triwulan II - 2023, Bank tidak memiliki aset terikat maupun aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas. Total aset tidak terikat yang dimiliki oleh Bank saat ini adalah sebesar IDR 4,05 Triliun, seluruhnya berasal dari HQLA level 1 dan telah sesuai dengan ketentuan dalam Peraturan Otoritas Jasa Keuangan tentang kewajiban pemenuhan rasio kecukupan likuiditas (<i>Liquidity Coverage Ratio</i>) bagi bank umum.</p> <p><i>As of Q2 2023 Bank doesn't have encumbered assets or assets that are kept or agreed upon with Bank Indonesia but have not been used to generate liquidity. Bank's total unencumbered asset is IDR 4.05 Trillion, all of them comes from HQLA level 1 which conform to Financial Service Regulation concerning Liquidity Coverage Ratio for commercial banks.</i></p> | | | | |

| 31 Desember 2022 / 31 December 2022 | | | | |
|---|--------------------------------------|--|--|--------------|
| | a | b | c | d |
| | Aset Terikat (Encumbered) | Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas (Asset that are kept or agreed upon with Bank Indonesia but have not been used to generate liquidity) | Aset tidak terikat (Unencumbered) | Total |
| HQLA dalam jutaan rupiah HQLA in million IDR | - | - | 5.030.339 | 5.030.339 |
| Analisis Kualitatif / Qualitative Analysis | | | | |
| <p>Pada periode triwulan IV - 2022, Bank tidak memiliki aset terikat maupun aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas. Total aset tidak terikat yang dimiliki oleh Bank saat ini adalah sebesar IDR 5,03 Triliun, seluruhnya berasal dari HQLA level 1 dan telah sesuai dengan ketentuan dalam Peraturan Otoritas Jasa Keuangan tentang kewajiban pemenuhan rasio kecukupan likuiditas (<i>Liquidity Coverage Ratio</i>) bagi bank umum.</p> <p><i>As of Q4 2022 Bank doesn't have encumbered assets or assets that are kept or agreed upon with Bank Indonesia but have not been used to generate liquidity. Bank's total unencumbered asset is IDR 5.03 Trillion, all of them comes from HQLA level 1 which conform to Financial Service Regulation concerning Liquidity Coverage Ratio for commercial banks.</i></p> | | | | |

H. RISIKO OPERASIONAL

H. OPERATIONAL RISK

Pengungkapan Risiko Operasional - Bank secara Individu

Disclosure of Operational Risk - Bank Only

(dalam jutaan Rupiah)

(in millions Rupiah)

| No | Pendekatan Yang Digunakan Approach | 30 Juni 2023 / 30 June 2023 |
|---|--|--------------------------------|
| | | Jumlah Amount |
| (1) | (2) | (3) |
| Pendekatan Standar Standard Approach | | |
| 1 | Komponen Indikator Bisnis (KIB) Business Indicator Component | 123.605 |
| 2 | Faktor Pengali Kerugian Internal (FPKI) Internal Loss Multiplier Factor | 1 |
| 3 | Modal Minimum Risiko Operasional (MMRO) Minimum Capital of Operational Risk | 123.605 |
| 4 | ATMR untuk Risiko Operasional RWA for Operational Risk | 1.545.066 |

Perhitungan ATMR Risiko Operasional tahun 2023 menggunakan Pendekatan Standar sesuai dengan SEOJK No. 6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum.

Calculation of RWA Operational Risk for 2023 use the Standard Approach in accordance with SEOJK No. 6/SEOJK.03/2020 concerning Calculation of Risk Weighted Assets for Operational Risk using Standard Approach for Commercial Banks.

(dalam jutaan Rupiah)

(in millions Rupiah)

| No | Pendekatan Yang Digunakan Approach | 30 Juni 2022 / 30 June 2022 | | |
|--------------|--|---|-------------------------------|------------------|
| | | Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) Gross Income (Average of Last 3 Years) | Beban Modal Capital Charge | ATMR RWA |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Pendekatan Indikator Dasar Basic Indicator Approach | 1.448.841 | 217.326 | 2.716.576 |
| Total | | 1.448.841 | 217.326 | 2.716.576 |

Perhitungan ATMR Risiko Operasional tahun 2022 menggunakan Pendekatan Indikator Dasar sesuai dengan SEOJK No. 24/SEOJK.03/2016 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar.

Calculation of RWA Operational Risk for 2022 use the Basic Indicator Approach in accordance with SEOJK No. 24/SEOJK.03/2016 concerning Calculation of Risk Weighted Assets for Operational Risk using Basic Indicator Approach.