

Template LI1: Perbedaan antara Cakupan Konsolidasi sesuai standar akuntansi dengan ketentuan kehati-hatian
The difference between Consolidated Scope according to accounting standards with prudential provisions
31-Dec-24

| | a | b | c | d | | | e | f | g |
|--|---|--|-------------------------------|-------------------------------------|---------|---|------------------------------|--|---|
| | Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan | Nilai tercatat berdasarkan prinsip kehati-hatian | Sesuai kerangka risiko kredit | Nilai tercatat masing-masing risiko | | | Sesuai kerangka risiko pasar | Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal | |
| Sesuai kerangka counterparty credit risk | | | | Sesuai kerangka sekuritisasi | | | | | |
| Indonesia | | | | | | | | | |
| Aset | | | | | | | | | Assets |
| Kas | 71,456 | 71,456 | 71,456.00 | - | - | - | 30,957 | - | Cash |
| Penempatan pada Bank Indonesia | 1,401,833 | 1,401,833 | 1,401,833.00 | - | - | - | 571,373 | - | Placement with Bank Indonesia |
| Penempatan pada bank lain | 443,439 | 443,439 | 443,439.00 | - | - | - | 402,942 | - | Placement with other banks |
| Tagihan spot dan derivatif/forward | 57,161 | 57,161 | - | - | 231,542 | - | 1,045 | - | Spot and derivative / forward receivables |
| Surat berharga yang dimiliki | 5,873,347 | 5,873,347 | 5,873,347.00 | - | - | - | 250,962 | - | Securities |
| Surat berharga yang dijual dengan janji dibeli kembali (repo) | 675,758 | 675,758 | 675,758.00 | - | - | - | - | - | Securities sold under repurchase agreements (repo) - |
| Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) | - | - | - | - | - | - | - | - | Securities purchase under resale agreements (reverse repo) |
| Tagihan akseptasi | 422,682 | 422,682 | 422,682.00 | - | - | - | 379,534 | - | Acceptance receivables - |
| Kredit yang diberikan | 17,287,696 | 17,287,696 | 17,287,696.00 | - | - | - | 5,558,329 | - | Loans |
| Pembiayaan syariah | - | - | - | - | - | - | - | - | Sharia financing |
| Penyertaan modal | - | - | - | - | - | - | - | - | Investment in shares |
| Aset keuangan lainnya | 176,463 | 176,463 | 176,463.00 | - | - | - | 31,258 | - | Other financial assets |
| Cadangan kerugian penurunan nilai aset keuangan -/- | (775,505) | (775,505) | (649,634.00) | - | - | - | (227,253) | - | Allowance for impairment losses on financial assets -/- |
| a. Surat berharga yang dimiliki | - | - | - | - | - | - | - | - | a. Securities |
| b. Kredit yang diberikan dan pembiayaan syariah | (741,676) | (741,676) | (619,970.00) | - | - | - | (217,497) | - | b. Loans and sharia financing |
| c. Lainnya | (33,829) | (33,829) | (29,664.00) | - | - | - | (9,755) | - | c. Others |
| Aset tidak berwujud | 280,050 | 280,050 | - | - | - | - | - | 280,050 | Intangible assets |
| Akumulasi amortisasi aset tidak berwujud -/- | (206,123) | (206,123) | - | - | - | - | - | (206,123) | Accumulated amortisation of other intangible assets -/- |
| Aset tetap dan inventaris | 224,313 | 224,313 | 224,313.00 | - | - | - | - | - | Fixed assets and equipments |
| Akumulasi penyusutan aset tetap dan inventaris -/- | (153,752) | (153,752) | (153,752.00) | - | - | - | - | - | Accumulated depreciation on fixed assets and equipments -/- |
| Aset non produktif | 11,143 | 11,143 | 11,143.00 | - | - | - | - | - | Non productive assets |
| a. Properti terbengkalai | - | - | - | - | - | - | - | - | a. Abandoned properties |
| b. Agunan yang diambil alih | - | - | - | - | - | - | - | - | b. Foreclosed assets |
| c. Rekening tunda | 11,143 | 11,143 | 11,143.00 | - | - | - | - | - | c. Suspense accounts |
| d. Aset antarkantor | - | - | - | - | - | - | - | - | d. Interbranch assets |
| Aset lainnya | 198,602 | 198,602 | 272,529.00 | - | - | - | 2,312 | 104,860 | Other assets |
| Total aset | 25,988,563 | 25,988,563 | 26,057,273.00 | 231,542 | - | - | 7,001,457 | 178,787 | Total Assets |
| Kewajiban | | | | | | | | | Liabilities |
| Giro | 8,191,881 | 8,191,881 | - | - | - | - | 4,385,916 | 8,191,881 | Current accounts |
| Tabungan | 618,423 | 618,423 | - | - | - | - | 122,706 | 618,423 | Saving accounts |
| Deposito | 11,052,583 | 11,052,583 | - | - | - | - | 2,554,574 | 11,052,583 | Deposits |
| Uang Elektronik | - | - | - | - | - | - | - | - | Electronic money |
| Liabilitas kepada Bank Indonesia | - | - | - | - | - | - | - | - | Liabilities to Bank Indonesia |
| Liabilitas kepada bank lain | 753,399 | 753,399 | - | - | - | - | 1,361 | 753,399 | Liabilities to other banks |
| Liabilitas spot dan derivatif/forward | 60,057 | 60,057 | - | - | - | - | 3,480 | 60,057 | Spot and derivative / forward liabilities |
| Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) | 655,332 | 655,332 | - | - | - | - | - | - | Liabilities on securities sold under repurchase agreements (repo) - |
| Liabilitas akseptasi | 422,682 | 422,682 | - | - | - | - | 379,534 | 422,682 | Acceptance liabilities |
| Surat berharga yang diterbitkan | - | - | - | - | - | - | - | - | Securities issued |
| Pinjaman/Pembiayaan yang diterima | 563,348 | 563,348 | - | - | - | - | 563,348 | 563,348 | Loans / financing received - |
| Setoran jaminan | 10,424 | 10,424 | - | - | - | - | 2,376 | 10,424 | Margin deposits - |
| Liabilitas antarkantor | - | - | - | - | - | - | - | - | Interbranch liabilities |
| Liabilitas lainnya | 346,706 | 346,706 | - | - | - | - | 37,381 | 346,706 | Other liabilities |
| Kepentingan minoritas (minority interest) | - | - | - | - | - | - | - | - | minority interest |
| Total liabilitas | 22,674,835 | 22,674,835 | - | - | - | - | 8,050,674 | 22,019,503 | Total Liabilities |

Template LI2: Sumber perbedaan utama antara eksposur sesuai ketentuan kehati-hatian dengan *carrying values* sesuai standar akuntansi keuangan
The main source of differences between exposures under prudential regulations and carrying values according to financial accounting standards

31-Dec-24

| | a | b | c | d | e | |
|---|-------------------|------------------------|--------------------------|------------------------------------|-----------------------|---|
| | Total | Item sesuai: | | | | |
| | | Kerangka risiko kredit | Kerangka sekuritisasi | Kerangka Counterparty credit risk | Kerangka risiko pasar | |
| Indonesia | | Credit risk framework | Securitization framework | Counterparty credit risk framework | Market risk framework | |
| Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada <i>template LI1</i>) | 25,988,563 | 26,057,273 | - | 231,542 | 7,001,457 | <i>The carrying value of assets in accordance with the scope of precautionary requirements consolidation</i> |
| Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada <i>template LI1</i>) | 22,674,835 | - | - | - | 8,050,674 | <i>The carrying value of liabilities in accordance with the scope of precautionary requirements consolidation</i> |
| Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian | 3,313,728 | 26,057,273 | - | 231,542 | (1,049,217) | <i>Total net value in accordance with the scope of precautionary requirements consolidation</i> |
| Nilai rekening administratif | 11,100,219 | 1,321,040 | - | - | - | <i>Administrative account value</i> |
| Perbedaan valuasi | | | | | | <i>Valuation Differences</i> |
| Perbedaan antara <i>netting rules</i> , selain dari yang termasuk pada baris 2. | | | | | | <i>Differences due to netting rules, aside from those included in second line</i> |
| Perbedaan provisi | | | | | | <i>Provision differences</i> |
| Perbedaan <i>prudential filters</i> | | | | | | <i>Differences due to prudential filters</i> |
| | | | | | | |
| Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian | 14,413,947 | 27,378,313 | - | 231,542 | (1,049,217) | <i>Exposure value to be considered, in accordance to the scope of precautionary provisions consolidation</i> |

Table LIA: Penjelasan mengenai perbedaan antara nilai eksposur sesuai standar akuntansi keuangan dengan ketentuan kehati-hatian

Explanation of the differences between the exposure value according to financial accounting standards with prudential provisions

31-Dec-24

| Indonesia | Indonesia | English | English |
|--|---|---|--|
| (a) Bank harus menjelaskan sumber perbedaan signifikan antara nilai pada kolom (a) dan (b) di LI1. | Tidak terdapat perbedaan antara nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan dengan nilai tercatat berdasarkan prinsip kehati-hatian | (a) Bank must explain the source of the significant difference between the values in columns (a) and (b) in LI1 | There is no difference between the carrying amount as stated in the publication of the financial statements and the carrying amount based on the precautionary principle |
| (b) Bank harus menjelaskan sumber perbedaan antara nilai tercatat dan nilai yang digunakan untuk tujuan pengaturan yang tercantum pada LI2. | Tidak terdapat perbedaan antara nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan dengan nilai tercatat berdasarkan prinsip kehati-hatian | (b) Banks must explain the source of the difference between the carrying amount and the amount used for regulatory purposes listed in LI2. | There is no difference between the carrying amount as stated in the publication of the financial statements and the carrying amount based on the precautionary principle |
| (c) Sesuai dengan implementasi dari panduan pada valuasi prudensial, bank harus menjelaskan sistem dan kontrol untuk memastikan estimasi valuasi prudensial dan dapat diandalkan. Pengungkapan harus memasukkan: | Bank tidak memiliki valuasi prudensial | (c) In accordance with the implementation of the guidelines on prudential valuation, banks should define systems and controls to ensure reliable and prudential valuation estimates. The disclosure must include: | Bank does not have a prudent valuation |
| (i) Metodologi valuasi, termasuk penjelasan sejauh mana penggunaan metodologi <i>mark-to-market</i> dan <i>mark-to-model</i> . | Bank tidak memiliki valuasi prudensial | (i) Valuation methodology, including an explanation how far the mark-to-market and mark-to-model methodologies are used. | Bank does not have a prudent valuation |
| (ii) Deskripsi proses verifikasi harga independen. | Bank tidak memiliki valuasi prudensial | (ii) Description of the independent price verification process. | Bank does not have a prudent valuation |
| (iii) Prosedur untuk penyesuaian valuasi atau cadangan (termasuk deskripsi proses dan metodologi untuk menilai posisi trading dengan tipe instrumen). | Bank tidak memiliki valuasi prudensial | (iii) Procedures for valuation adjustments or provisions (including a description of the process and methodology for valuing trading positions by instrument type). | Bank does not have a prudent valuation |