Risiko Umum - Ikhtisar atas ATMR (OV1)
General Risk - Overview of RWA

Dalam Jutaan Rupiah/*In Million Rupiah*

	Keterangan	ATMR *RWA*		Modal Minimum *Minimum Capital*
		September 2026 *September 2026*	Juni 2026 *June 2026*	
		a	b	c = a * modal minimum sesuai profil risiko
1	Risiko Kredit (tidak termasuk Counterparty Credit Risk) *Credit Risk (excluding Counterparty Credit Risk)*	38,587,930	39,574,460	3,858,754
2	ATMR yang dihitung berdasarkan pendekatan standar *RWA calculated using the standardised approach*	38,587,930	39,574,460	3,858,754
3	ATMR yang dihitung berdasarkan pendekatan foundation internal ratings-based (F- IRB) *RWA calculated using the foundation internal ratings-based approach (F-IRB)*	N/A	N/A	N/A
4	ATMR yang dihitung berdasarkan pendekatan supervisory slotting *RWA calculated using the supervisory slotting approach*	N/A	N/A	N/A
5	ATMR yang dihitung berdasarkan pendekatan advanced internal ratings-based (A-IRB) *RWA calculated using the advanced internal ratings-based approach (A-IRB)*	N/A	N/A	N/A
6	Risiko Kredit akibat kegagalan pihak lawan *Counterparty Credit Risk (CCR)*	3,934,874	4,064,461	393,483
7	Risiko Kredit akibat kegagalan pihak lawan (Counterparty credit risk (CCR)) yang dihitung berdasarkan pendekatan standar *Counterparty Credit Risk (CCR) calculated using the standardised approach*	3,934,874	4,064,461	393,483
8	Risiko Kredit akibat kegagalan pihak lawan (Counterparty credit risk (CCR)) yang dihitung berdasarkan metode internal model *Counterparty Credit Risk (CCR) calculated using the internal model method (IMM)*	N/A	N/A	N/A
9	Risiko Kredit akibat kegagalan pihak lawan (Counterparty credit risk (CCR)) yang dihitung berdasarkan metode lain *Counterparty Credit Risk (CCR) calculated using other methods*	N/A	N/A	N/A
10	Credit Valuation Adjustment (CVA)	1,334,239	1,517,022	133,423
11	Posisi ekuitas berdasarkan pendekatan bobot risiko sederhana dan metode model internal selama periode transisi linear lima tahun *Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period*	N/A	N/A	N/A
12	Investasi ekuitas dalam funds - pendekatan *look-through* *Equity investments in funds - look-through approach*	N/A	N/A	N/A
13	Investasi ekuitas dalam funds - pendekatan berbasis mandat *Equity investments in funds - mandate-based approach*	N/A	N/A	N/A
14	Investasi ekuitas dalam funds – pendekatan *fall-back* *Equity investments in funds - fall-back approach*	N/A	N/A	N/A
15	Risiko kredit akibat kegagalan penyelesaian *Credit risk due to settlement failure (settlement risk)*	-	-	-
16	Eksposur sekuritisasi pada *banking book* *Securitisation exposures in the banking book*	-	-	-
17	Pendekatan Rating Internal (SEC IRBA) *Securitisation Internal Ratings-Based Approach (SEC-IRBA)*	N/A	N/A	N/A
18	Pendekatan Rating Eksternal (SEC-ERBA), termasuk pendekatan penilaian internal (IAA) *Securitisation External Ratings-Based Approach (SEC-ERBA), including the Internal Assessment Approach (IAA)*	-	-	-
19	Pendekatan Standar *Standardised Approach*	-	-	-
20	Risiko pasar *Market Risk*	5,108,153	7,587,076	510,810
21	ATMR yang dihitung berdasarkan pendekatan standar *RWA calculated using the standardised approach*	5,108,153	7,587,076	510,810
21a	ATMR yang dihitung berdasarkan pendekatan standar yang disederhanakan *RWA calculated using the simplified standardised approach*	-	-	-
22	ATMR yang dihitung berdasarkan pendekatan model internal (IMA) *RWA calculated using the Internal Model Approach (IMA)*	N/A	N/A	N/A
23	Capital Charge dalam hal adanya reklasifikasi antara *trading book* dengan *banking book* *Capital charge in the event of reclassification between the trading book and the banking book*	-	-	-
24	Risiko Operasional *Operational risk*	6,212,560	6,212,561	621,250
25	Jumlah di bawah ambang batas pengurang modal (dikenakan bobot risiko 250%) *Amounts below the thresholds for deduction from capital (subject to 250% risk weight)*	N/A	N/A	N/A
26	Penerapan *output flooor* *Application of the output floor*	N/A	N/A	N/A
27	Penyesuaian floor (sebelum penerapan batas transisi) *Floor adjustment (before application of transitional cap)*	N/A	N/A	N/A
28	Penyesuaian floor (setelah penerapan batas transisi) *Floor adjustment (after application of transitional cap)*	N/A	N/A	N/A
29	**Total**	**55,177,756**	**58,955,580**	**5,517,720**

Analisis Kualitatif

Total Aset Tertimbang Menurut Risiko (ATMR) Bank mengalami penurunan dari Rp58,96 triliun pada Juni 2026 menjadi Rp55,18 triliun pada September 2026, atau turun sebesar Rp3,78 triliun (6,4%). Penurunan ini terutama disebabkan oleh penurunan Total ATMR Risiko Pasar sebesar Rp2,67 triliun (29,2%), dari Rp9,10 triliun menjadi Rp6,44 triliun, yang terutama disebabkan penurunan faktor risiko nilai tukar. ATMR Risiko Kredit (termasuk CCR) juga turun sebesar Rp1,12 triliun (2,6%), dari Rp43,64 triliun menjadi Rp42,52 triliun terdiri dari penurunan Risiko Kredit (tidak termasuk CCR) sebesar Rp986,53 miliar (2,5%) dan penurunan CCR sebesar Rp129,59 miliar (3,2%).

ATMR Risiko Operasional relatif stabil pada Rp6,21 triliun, sementara risiko kegagalan penyelesaian dan eksposur sekuritisasi tetap nihil. Sebagai dampaknya, kebutuhan modal minimum Bank turut menurun secara proporsional menjadi Rp5,52 triliun

Qualitative Analysis

The Bank's Total Risk-Weighted Assets (RWA) decreased from IDR 58.96 trillion in June 2026 to IDR 55.18 trillion in September 2026, representing a decline of IDR 3.78 trillion (6.4%). This decrease was primarily driven by a reduction in Market Risk RWA of IDR 2.67 trillion (29.2%), from IDR 9.10 trillion to IDR 6.44 trillion, mainly due to a decrease in foreign exchange risk factors. Credit Risk RWA (including CCR) also decreased by IDR 1.12 trillion (2.6%), from IDR 43.64 trillion to IDR 42.52 trillion, comprising a decrease in Credit Risk RWA (excluding CCR) of IDR 986.53 billion (2.5%) and a decrease in CCR of IDR 129.59 billion (3.2%).

Operational Risk RWA remained relatively stable at IDR 6.21 trillion, while settlement risk and securitization exposures remained nil. As a result, the Bank's minimum capital requirement also declined proportionately to IDR 5.52 trillion.